

a branded world

PODCAST

with
Luiza Campos



034 | THE INTERSECTION OF
TRANSFORMATION AND BRANDING

EPISODE TRANSCRIPT

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A BRANDED WORLD PODCAST – 034 | THE INTERSECTION OF TRANSFORMATION AND BRANDING

- Luiza Campos: [00:00](#) You're listening to a branded world podcast, episode number 34.
- Announcer: [00:08](#) Welcome to a branded world podcast where we explore great brands and give you tips, tools, hacks, and guides to create brands that captivate clients and drive growth in revenue. And now your host, Luiza Campos.
- Luiza Campos: [00:29](#) Hello everyone, and welcome to another episode of a branded world. A branded world is a member of the Alberta podcast network, powered by ATB and speaking of Atb, if you have an idea and you're ready to turn it into a business, checkout atb acts. It's both an incubator and an accelerator. So ATP describes it as a cohort of people disrupting their industries. So again, if you have a really cool idea and you want to find the way to turn it into a business, go to atb.com/forward atb. Acts all caps for more information. That site again is atb.com/forward atbs. All caps for more information on today's episode is a recording from a live podcast interview that I conducted this last Thursday, June seven as part of the inventors conference hearing Calgary. This interview was recorded at the resource yyc in downtown Calgary and it was an event put on by the Alberta podcasts to network along with our friends from media lab.
- Luiza Campos: [01:39](#) A special thanks to Kyle Marshall from Media Lab for recording this episode. In today's episode I am interviewing two amazing people from two phenomenal organizations. The first one is Lorne Rubis from ATB financial. Lorne is their chief evangelist and Dave Smith from a company called unreasonable and Dave is the head of creative partnerships. I wanted to talk to both of these companies, atb and reasonable for two reasons. First of all, they both have extraordinary brands and they understand that a brand is not just a message that you put out, but it is something to live by your values and it is part of your DNA and it's just a purpose that you really want to achieve with all your energy, all your focus. So these two companies have amazing brands and they live by those brands, but they also work both of them with purpose driven companies and reasonable isn't a company whose mission is to help break down barriers and help companies who are addressing the biggest problems we are facing in the world.

- Luiza Campos: [02:53](#) So these are things like climate change or illiteracy or clean water and so forth. So they select to work with companies, fund them, and help them in any way they can. But the criteria is to work with companies who are purpose driven, who are here just as much to make a difference in the world as they are to be profitable, both ATB and Unreasonable understand the role that business play into creating the world that we want to live in, in making a positive impact in defining their purpose as a brand and leave the, embed that purpose and really truly being genuine about achieving that purpose. So this episode is for me a great example, not only of how to companies who have extraordinary brands are very genuine about leaving those brands are so successful, but also have a trend that we've talked about in this podcast before, which is more and more not just consumers, but funders and investors are looking for companies who have purpose driven brands and are genuine about this purposes.
- Luiza Campos: [04:09](#) These are not just advertising campaigns or slogans or messages that are put out there, but rather it's really truly part of this company's DNA and the purpose that they want to achieve. So I really hope you enjoy this interview. Both of these guys are amazing and you should really check out both atb as well as unreasonable. We do mention both websites at the end of the podcast and you if you are interested in finding out more about the atb brand, you can listen to episode four where I interviewed [inaudible] from atb and she goes into details on the brand of atb and how they live by that brand, how it was defined and how they live by it. So I hope you enjoyed this interview with Lauren Rubis, chief evangelist of ATB financial and Dave Smith, creative partnerships for the unreasonable group.
- Luiza Campos: [05:08](#) Thank you so much and welcome everyone and welcome Dave and Lauren. I'm so happy to be here with you today, a branded world podcast that talks about the importance of building brands and we try to highlight companies that are doing a really good job at that and provide some tactics as well as some inspiration for others who are trying to do the same. And these are, in my opinion, two amazing companies that have phenomenal brands but not only that, they also work and look at working with companies who have very strong brands, are very sense of purpose and really strong values that not only our statements but that they leave by

those values. So I am really, really happy to talk to you guys today because I think, of course I'm bias, but I think the brand is a great business tool, one of the best business tools that any company can have. And I really want to hear from you about your work, what you do, why, why do you think brand is important, why you dedicate so much time to that, and how to build strong brands, how to create that internal culture that really nourish those, those brands, and really help the business flourish.

Luiza Campos: [06:20](#)

So with that in mind, I will ask you first to please introduce yourselves and tell us a little bit about your backgrounds. You have fascinating backgrounds. So I think it would be great to hear a little bit about that and then we'll start talking about your companies and your brands. So Lauren, would you start.

Lorne Rubis: [06:40](#)

Thank you, Luiza. First of all, it's great to be here and thank you for inviting us to be part of your, uh, your podcast. And um, we um, uh, and my background is currently right now I have this role in this title called chief evangelist. And um, sometime ago I was additionally at atb as the chief people officer and did that for a better part of five years. And about a year and a half ago, our CEO, Dave Bowen and our board decided that we needed to put additional attention on our culture around advancing our culture and how to build a more adaptive culture. Our sense was that in order to navigate the tremendous amount of disruption, it's going to come towards the financial industry that we had to double down on investing in what was already a very strong culture. But I was given the opportunity to pay full attention to how might we continue to evolve that, uh, uh, that our, our culture to be much more adaptive. So historically I've been involved. I'm a, I'm an Albertan and I lived in the US for 25 years. Dave and I'm both. I'm proud to be both the Canadian and American citizen. I love Alberta and I love, uh, I of both countries actually in and on how much they have to offer. But I have been involved in transformation my whole career in some form or another. And that's really what drives me.

Luiza Campos: [08:02](#)

That's great. Thank you. Dave?

Dave Smith: [08:05](#)

Awesome. I'm dave. Thank you so much for having me. It's truly humbling to be here and to be invited to be on the podcast. I have a somewhat untraditional

background for, for my role. I head up partnerships at unreasonable group. Um, uh, I'm sure we'll dig into more about that, but my background is actually in the culinary world. I was a classically trained chef. I guess I still am a classically trained chef and I worked at one for about 10 years, worked in fine dining restaurants across denver and boulder. Worked, uh, manage a kitchen at a retirement home at some point in my career, then moved to San Francisco to, uh, be a chef in one of those startups that really wanted to have a strong sense of culture, um, and, and bring people together around community and food. Uh, and through doing that I met some amazing mentors and some amazing friends that, that pushed me out of that world and more into the social impact startup world and business development in particular. Uh, so, uh, definitely, uh, not traditional path to, to the current career, but, uh, had a lot of fun along the way.

Luiza Campos: [09:10](#) That's awesome. And just while we have you here, tell us a little bit, because I think everybody, you know, I love the name of the company. Tell us a little bit about where did that come from? Unreasonable.

Dave Smith: [09:20](#) Yeah. Um, so unreasonable. It is, it is somewhat of a silly name if you really think about it, to call your company unreasonable. But, uh, it, it comes from a quote from George Bernard Shaw, the Irish playwright, and he said that the reasonable man adapts himself to the world. The unreasonable man persists in adapting the world to himself. And therefore all progress depends on the unreasonable person. And if George Bernard Shaw is right and all progress depends on the unreasonable person, then we have to ask ourselves like, who are the most unreasonable among us and how do we empower them and for our company unreasonable. Those people are entrepreneurs where other people see intractable problems that exist in the world.

Dave Smith: [10:04](#) Like the fact that 2 billion people wake up everyday without access to clean drinking water or 757 million adults worldwide can't read. Um, entrepreneurs take those challenges and they see market opportunities and they see a, um, you know, possible business opportunities and they also, um, have a warped perspective where there they're impatient enough that they need to solve them now instead of later. So a unreasonable is an organization that exists to drive

resources to and break down barriers for entrepreneurs that are solving the greatest challenges of our time.

- Luiza Campos: [10:37](#) Now you both talked about transformation and full grass or, or you know, facing this big problems. And in my opinion, brand is one of those things that can both anchor you in really understanding your values, what is stand for, where we believe then, and what your true purpose is. And that actually is what you need to have as well to have that clear sight on where you want to go in, why you're doing what you're doing, to be able to transform, to be able to adapt and to be able to continue to be relevant in the future. So I wanted to ask you a little bit about that. And then of course, your own companies and your own brand values and your own purpose, your, your brand purpose if you.
- Lorne Rubis: [11:23](#) No, I think it's a, I don't know, more than a coincidence somehow that I don't know how you managed to put a unreasonable and atb together because, uh, it, it really kind of like I was reading so much, so inspired by unreasonable Dave and we are moving after 80 years. We think we've earned the right as a brand perhaps that Alberton's have given us the permission to take our brand because we always have committed to be more than a bank that we are deeply to advancing the greater good for all Albertons. And there we have our own vfps and you, everybody who's listening can guess what that, what that stands for, but it's big problems, right? And Atb wants to add, our new CEO after 11 years are a great ceo, is handing off to another emerging great ceo wants to make that branded mark. We're ATB way more than a bank contributes in an unreasonable, unusual, profoundly important ways to advancing the greater good of all Albertons. And, and, uh, so we're inspired by taking that next step as a financial institution and however, to your point, our brand has to have, be there so that we have the trusted, um, that Albert's trust us to participate in that way with us.
- Luiza Campos: [12:46](#) Can you tell us a little bit about your brand? What a ATB. I mean, you've already kind of did a stated a little bit, but if you can go literally
- Lorne Rubis: [12:52](#) we have a 94 words story. Um, and so our brand is about making that story more true in there. About eight themes in that story comes from the premise that we deeply believe that banking has been made for banks, not

people. And so we've, uh, we believe that we need to reinvent, reimagine banking, so banking truly works for people and that we have this outrageous belief that we can fundamentally change people's lives every day and that for the, for, for, in an advanced way for you, for humanity and for Albertons and, and so on. So everything we do, uh, we come back to, are we making that story more true? And, and so for example, uh, we just recently opened up a, uh, a branch in the, in the poorest postal code area of Alberta and in the Edmonton area, in both street area and with the Boyle Street people.

Lorne Rubis: [13:51](#) And we have 900 people who traditionally would have been under banked and for, and for the first time in their lives at, they're actually saving money. They go to a place that doesn't feel like one of our branches. It feels like home for them, uh, even though they've been homeless, many of them for most of their lives. So our brand is making that story true to be way more than a bank. And that is 5,000 people in what we do everyday, way more than what we do and what we put into our advertisement. Although we're proud of what we do.

Luiza Campos: [14:23](#) And I want to come back to you on that because I think one of the things that I see a lot of organizations have fall flat is in actually knowing how to live this brand and knowing how to build that internal culture that not only understands what you stand for, but knows how to bring it to life within their normal responsibilities and their normal job roles. So I want to come back to that, but maybe if you can tell us a little bit about your brand and what

Luiza Campos: [14:52](#) you stand for, which I love. And in fact, you just showed us your tattoo, which is a commitment.

Dave Smith: [15:05](#) Yeah, I do have the Unreasonable logo tattooed on my arm. Um, and it, it, it means a lot to me too to have it. But I'm really the story of unreasonable and why we exist is to empower those entrepreneurs. The, the, the, the most unreasonable among us. Um, we always say our job is the easy one, like those who can't do teach and those who can't teach run accelerators. So our job is easy when we bring together the right people in conditions to help these companies thrive. But the heroes in our story are the entrepreneurs and our fellows that come through our program. So there our north star, we, anything we do

as a company has to be pointed to driving value to those entrepreneurs and they're our biggest stakeholders.

Dave Smith: [15:44](#)

They, uh, they, they are the ones by which we measure our success and failures. Um, and, and I think with those guiding principles, the decisions we make as a company are much easier. Uh, we can get immediate feedback by talking to the ceos that come through our programs and saying like, did this add value, do not add value to you if it didn't, we stopped doing it. And it goes from everything from our business model where, uh, most accelerator programs will take equity or charge equity to entrepreneurs, the pasture, their programs. We want to remove any and all friction, um, that would prevent entrepreneurs from passing through our gates. So we don't take equity or charge entrepreneurs cash to come through our programs. We are financed through partnerships with multinationals and find and family offices, foundations and funds, um, to uh, the, the way that, that we behave at programs, which is we make sure that every need the entrepreneur has, whether there is catered forest where they can just focus on growing and scaling their company.

Dave Smith: [16:42](#)

So, um, our, our guiding principle in, in our story, in our origin story of why we exist is to empower those entrepreneurs and that makes the rest of the decisions we make incredibly easy. I would love if you would tell us both of you, because I, and I have here, you know, a lot of the value statements and the brand stories, um, that you have even on your website. And I would love for you to give us some examples of how you make sure that your staff understands this. And I mean particularly atb, you have five thousands all over the province. So you know, the larger number of staff, the large number of people you have, I think the hardest it is. And also when, when they are in different geographical locations, they're not all under the same roof. So it becomes a little harder to make sure that people understand these brand and it's, it's a genuine reflection of who you are as a company and they are able to bring this brand to life but not be robots, just repeating things, but they, they can assimilate and personalize it and make sure that this becomes a very genuine.

Lorne Rubis: [17:46](#)

In our case, we, um, when we introduced the, we took time to really, um, and we took a year to write the story. We talked to everybody, customers, people, customers

that left us, customers that loved us, uh, team members, uh, other companies. But when we, when we, when we, when we fought over every word, but when we released the story, we took all 5,000 people through every 94 word and we continued to do that all the time. In fact, we're going to refresh that and we never stopped going through. And we like to even think we start our meetings often with how are we making the story more true today, our new hires, for example, Dave mode, our CEO and I spend a full day with every single new age beer. We typically do 80 to 100 people a month and we spend a whole day. We talked to every word of the story and our 10 atbs our values and we ask them to describe how whatever role they have, whether they're in, in, in technology or they're a customer facing, how they will help make the story more true.

Lorne Rubis:

[18:54](#)

And we are trying to become storyteller experts where we have story after story that exemplify and show the story how the story is true. And it's not true because obviously we're not perfect. And however we're trying to turn 5,000 people into brand storytellers to make because they're the ones. These team members are our heroes that make our customers here on advanced albertons. And so that's just a couple of ways that we do it. And by the way, after you a new employee with us for a three, three months, we invite you to leave and we pay you to leave. If you want to, all you have to do is put your hand up. If you can't help and see yourself in the story, then we give you a month's salary without any questions asked and we even give you a reference letter. But please don't. Please be here. Only if you can deeply. We don't ask to to tattoo like like a unreasonable that we want people, we want people to feel that in a very deeply a authentic way.

Luiza Campos:

[19:54](#)

And that's so important because if, if, if they don't believe, if you don't, you need a team to do this because your team are the ones who are the frontline, the frontline, they are the ones who have that connection. They're the ones answering the phone, they're the ones with the client who has a problem. So they are your brand and whatever that experience is like whatever they are able to deliver is reflective of your brand. Right? So it really bringing them onboard is so key that it's such a difficult thing to do. So I love the fact that you're like, if you're not on board, if you don't believe in this, if you, if you're not here just to make us achieve these goals, then

then you're not the one for, for us. I love that, that you do that.

- Lorne Rubis: [20:37](#) And, and you have to be relentless at it. And you know, I shared a, your website and your manifesto and you're with my team today because I'm going like unreasonable. Inspires me like the way you've written your brand and your values. Like it's no BS, right? It's serious. A straight anyway, you know more than me, but you inspire us.
- Luiza Campos: [21:00](#) Recommend anyone listening to go to ATB.com to see your story because I love it. I think you and you can see how you crafted this soul carefully because it is brilliant and of course to go to and reasonable website and also look at yours because I love it. So speak, speak to, to yours if you can.
- Dave Smith: [21:18](#) Yeah. Um, I, I don't think a brand can exist without culture internally. Um, and if, if you're, if the people that work with you on this project don't embody the values that you're supposed to represent as a brand and in, in it's not authentic and each and every employee that works there and then the brand can't exist. These every person that works with you as an ambassador for that brand. Um, so what we, what we've done is put our values on our website as, as our manifesto. And each and every one of those values is core to who we are as people. Um, things like we is greater than I, that we believe in collaborative collaboration above all other things that a no bs isn't one of our values, that, that we have authentic conversations internally that we don't, um, that we, that we don't, you know, that we, that we make ourselves have the hard conversations and we have the other values listed.
- Dave Smith: [22:13](#) The absolutely. Yeah. We don't work with assholes. We just don't like we've, we've actually turned down deals because the person on the other side of the table didn't reflect our values, so, um, but putting your values on your website, CDC part, actually enforcing them and making sure that you're living them and you're authentic about living with them and that you're improving upon living your values is the hard part. So as a team and as a culture, at least four times a year, we, we all sit down and we take an anonymous survey of scale of one to seven. How are we living this value for this quarter and the data each individual quarter. Super interesting. Then we also found us an entire company where it's easy. We have 25

people. It's harder if you have 5,000, but we sit down as entire company and we have a conversation that usually that's about a half a day on how are we living these values, what is not working, what is working in and where can we improve?

Dave Smith:

[23:02](#)

Um, and the data each individual quarter is very interesting. But what's really interesting to track is how that data is changing quarter to quarter, like if we got a four on a value in one quarter and people don't believe we're living that value, did we step up our game and did we increase that? And if we didn't, then we have something to talk about. Also, the important question to ask then, um, any sort of net promoter score though is, is you gave us a four. What makes that for seven, by the way, scale of one to seven works way better with people in a scale of one to 10. If you guys are ever doing that promoter scores and things like that, you get much more accurate data. Interesting. Yeah. This is not the right path, but it is true if you guys are running culture surveys internally, but more importantly it's, it's making sure that we're being honest, we're being transparent and we're allowing every person in the company to have a voice on where they think our values are, where they think we should be and where we're falling short. So the easy part would be to put our, our manifesto online, put it on the wall somewhere and then never talk about it again. Uh, the hard part is actually like forcing yourself to sit down and take a look in the mirror and ask yourself the hard question. So are we living each and every one of these values or their full potential and if not, why, and it's not acceptable that to not do that.

Luiza Campos:

[24:20](#)

And I think that's where most organizations fail because either you go to many websites and some of them will have their values in bullet point format or we'll have something like that. But even those who have identified have gone through the work and it is a process to be able to identify your true values and your true brand purpose. They stated or they make a big unveil of here's our brand horror and that's it. They don't know then how to actually make sure that we're leaving by those values or what's the value in it. So I would love for you to speak to that. Any maybes. You know, you may, it may seem like a silly question for you guys particularly because your companies are, have such strong brands, but if you can tell us how, how has this benefited your company? Why do you keep investing in?

- Lorne Rubis: [25:17](#) I'll talk about our values first and talk about our story, but our values. Um, I've just been amazed around how people, uh, in our company know them, loved them and talk about them and advance them and I've come to appreciate how much, uh, those values make us better human beings. So I think while we're, it helps us, uh, in a highly inclusive but yet a very much diverse 5,000 person community because we want to celebrate the uniqueness that we have in diversity. The glue are these are these values and people talk about them and when they, when they feel some sense of loyalty to them, they will say things. I have become a better person. I've learned what it means to be more fiercely and personally accountable and how that has made me, or how thinking yes has changed the way. What I really. I didn't realize how much I thought no first, as opposed to thinking yes first and I can go through all 10.
- Lorne Rubis: [26:17](#) And so that's kind of the, the uh, one reason why I think they have lived off the page in and plus we will do some things like we have a recognition platform where when you recognize someone, you tell a story about one of the 10 atbs when you do it and you tell that story. And so we will have on a really good month, we will have 5,000 people giving a 30,000 recognitions and that's quite a bit of storytelling about how you become more, you know, you think big or you find a way to get something done. So that's on the value side. And I'll stop there just so don't take more time. But the, the story component, the branded story component has as much, uh, and maybe even more. It's at the top of everything we do to tell stories how we make the, uh, the 94 words have we created happiness. Like right now, today there are 5,000 people. There are thousands of people changing people's lives for the better. Will you tell that story every day?
- Dave Smith: [27:10](#) That's a great answer. Um, uh, I think one of the most valuable things having such clear values does, is it removes questions like there, there is no ambiguity in, on, on, uh, on the, when you're dealing with these values, you either are or are not living that, um, and if your culture internally knows that not living these values is unacceptable and they find themselves out of step in one of these values than they know what's going to happen and they, they know like what's going wrong. They and we can either take action to correct that or as you said, like, uh, we can have a much more difficult conversation

with certain people. But, um, what, what happens is you just remove all ambiguity. You, you, you just know where everything is supposed to stand. Um, so in that, and then in having the hard conversations quarterly around your values and knowing which ones seemed to change and adapt there, there is no room for, for questioning. There's no room for like, why are you interested? These values, it's just, it makes life as a member of the team easier.

Lorne Rubis: [28:12](#)

One of the things that I just want to build on what you said, Dave, is the importance of these conversations and they have to become a, the, and we're working harder this Louisa around becoming peer to peer. So it's not just a conversation between quote my boss. It's, it's a conversation. These belong to all of us. And so it frees you up a Ta to have a peer respectful, fierce conversation when someone is stepping outside, first of all yourself. But when you see the value in the brand being impacted, then it gives you that basis to say, well, what the hell happened there? You know, how might we do that different, uh, and not to let it go by and not to let it just slip and we're not perfect in that brand gets tarnished everyday by, uh, and, but we have to confront that and fiercely confronted.

Luiza Campos: [29:01](#)

And I love that you say that, you know, you're not perfect because no one in your organization would just, it's just groups of human beings and despite our best efforts, we screw up sometimes and we have to understand that. But, but having an, and I love what he said to David's, having that brand becomes sort of your compass, it, it gives you such clarity and he makes it a lot easier to have difficult conversations because it's not it, it's not a personal thing, it's about the brand and bringing in all your actions and your, you're removing the feelings and emotions, but being clear on that brand and understanding how you're contributing to it. So any frees you up as you said, I think that's a good a good term. Use to have more and more conversations about that. And it's so important to continue to have those. You know, as I said, it's not enough to just actually define your brand. That's when the baby's born, right? Then you kinda have to raise it and you have to have this constant communication on what it is, what it means to be that

Lorne Rubis: [30:02](#)

You see I'm wearing, the ATB name, a name badge, name tag on it everyday and it, I have enough of these

that, you know, it's pretty hard for me to lose him because I'm scared to death that I won't have them.

Lorne Rubis: [30:12](#) And, and the reason is because when you click this on, it's not only, you know, it makes, it, makes us more accessible to each other, but it's a statement that, you know, when I'm putting, I'm living this brand, everything I do today,

Luiza Campos: [30:28](#) it's Kinda like your Tattoo Tattoo that you can show people. You can get a tattoo.

Dave Smith: [30:39](#) I think. I mean absolutely. And it's, it's so easy to tell when you're buying a product or a service or are dealing with somebody that doesn't believe in the brand. They represented. If you've ever had the experience of like of that process, it's not fun. You don't care about doing business with those people, like your product and your service or what people buy your brand is why people buy. Nobody buys nike shoes because they're like just simply that much better it as a running shoe than any other brand. They buy nike shoes because like the image of that shoe represents something in their mind, right? That's, that's the power of brand and storytelling, but it's why people keep coming back to tonight. He's white people interact with any company in general over a different one. So it, if your brand doesn't start internally, it doesn't exist externally. So that like having your values and having things like name tags internally and things like culture and rituals and um, and practices that, that live throughout the entire company that tie a common thread and that make your brand accessible to every person internally such that they can speak externally about it and be passionate about it like that. That's, that's the only way possible to be authentic in your pregnancy.

Lorne Rubis: [31:53](#) Think about us as like when you invest in these companies that come to you, Dave, if the purpose is not clear and passionate, if they're not passionate about it, would you invest in that company? No, exactly, and like I think about everyday we convince five thousand seven hundred thousand or almost 800,000 retail customers, hundred thousand business customers to invest in us because they're giving us their money and we're giving some back, but the end with that is that I completely agree with you. You've got your purpose has got to be so compelling and so attractive that people can feel it.

Otherwise you're just having a transaction and how are we different than any other bank?

- Luiza Campos: [32:32](#) I'm so happy you guys are saying this because you're both invest in business and I get this question so often from that, still don't understand the purpose of the brand that still think that this old, this is a soft thing. This is really not a business tool. There's no roi on it. Why should I spend time doing this? It's hard enough to be a successful business. I just want customers to buy my product. I just want, just want seats on, you know, to, to come and see my theater piece or my orchestra play or whatever the case may be and they don't see the value in, in investing in their brand. So I love that you actually saying that and these folks, they invest in you, David in particular. You only look for companies who have that clear value to work with.
- Dave Smith: [33:19](#) Definitely. And we, we look for companies in particular that um, impact is why they do what we, what they do. And in companies that can't deviate away from that impact, it's so baked into their core business model that there is no chance if there's a CEO change, if there's a board change, if there's anything else that goes on in that company impact is still going to be at the core of their business and that embodies their brand and why they do it.
- Lorne Rubis: [33:48](#) So interesting that you're talking about impact because we're trying to have a greater conversation. I'm trying to spark greater conversation or a company about impact. Like it's easy to count net income. It's easy to count some of these historical metrics, but impact really advancing humankind in advancing our burdens, that kind of impact. You need a brand that is so powerful that it's almost like a cult brand where people want to be part of it. They feel like that's an indispensable part of who they are and that's the road that we're on to earn.
- Dave Smith: [34:22](#) Yeah, we, I mean, I would say that unreasonable has an unfair advantage that world that we work with for profit businesses that are having an impact at the core of their business. So when we look at impact metrics, we can look at things like revenue and we can look at things like new customers acquired by those companies we work with as metrics on how much more impact they're having. Um, I'm going to do a shameless plug for one of my favorite companies we work with. They're called,

they're called Lonza Tech. They're out of Chicago. They basically have a, discovered a way to turn waste carbon from industrial steel plants and other waste facilities into jet fuel. Uh, the science. It's the coolest thing I've ever heard in my entire life, but it it, it's cheating when you're look at the like the, the more business they do, the more carbon they turn into jet fuel or into ethylene, which is what you can make yoga pants and things like that out of, so it's, it's recycling carbon that would otherwise be wasted and put into the atmosphere.

Dave Smith: [35:16](#)

So when you look at like impact metrics for a company that you can just look at revenue, you can look at how much carbon did you turn into into ethanol and ethylene. So those are the. Our entire thesis though is that the most successful companies are the most valuable companies that exist are the ones that are solving the biggest problems. The ones that are looking at those huge markets, huge opportunities and finding market based solutions to solve them such that they're sustainable on their own. They don't need endless amounts of grant funding to to continue to, to solve problems. Well, not that there's not a place for companies that do that as well, but where we want to place our bets are behind those unreasonable entrepreneurs that see those horribly intractable problems and see just unbelievable solutions to them,

Luiza Campos: [35:59](#)

but that also have that as their core. Exactly right. It's not about making a profit. It's about making that impact.

Dave Smith: [36:07](#)

Yeah, I mean I would say it's a yes. And like I would say it can be about both.

Lorne Rubis: [36:10](#)

Yeah, I'd say it's an attitude, Louisa. They're like, we want it. We definitely want to make a profit. I make no mistake about it. Yup. And, and, uh, absolutely the end with it though, is that is if we're creating, we're having this kind of impact where we're, if we're truly measuring the happiness we're creating and in, in customers and how much we've changed their lives and advance their lives or we've taken on these difficult problems like the underbanked and made that an experience where, because I, for example, like a problem with the under banked is they don't carry ids. So how do you verify and someone who's, who doesn't carry an idea. Well, we use biometrics where there was maybe one of the first places in Canada. You Walk in, you put your people that are, you

know, living outside on the street, they put their fingerprint down, they'd get an ice thing, and otherwise they have to carry their money around a cash and they lose it. And there were, they, it, there's bad things happening. But the point is, is that um, it's, it's this, it's, it's the end, the power of. Yes. And that's what I think that's what unreasonable or are remarkable things happen. Right?

Dave Smith: [37:10](#)

Thank you very much.

Luiza Campos: [37:11](#)

And it's a really important point to make because I, and I get asked this, a lot of brand doesn't mean you're not coming up with a statement just to sound, well, it's a business tool, like at the end of the day it is to make you more profitable or it is to make you more successful. But it is. But I think there's a huge difference and that's why I wanted to highlight because there's lots of business who are in business just to make a profit. They don't have that higher impact or proposition or they don't have that purpose in mind and for me, the difference of having that purpose is not only east going to make you more successful because you actually going to have, as you mentioned, not just transactions, but you're going to start building relationships and you become meaningful to your customers. Right?

Lorne Rubis: [37:54](#)

Look at there's 5,000 people, no one's very few people are going to jump up and say, oh, that, that income today. I, you know, I don't care how many. I mean I don't, I'm not driven by how many people in our company that, that other job at this, but it's not how many mastercard's that you sell. That's not what turns 5,000 people on. It's our purpose. It's why we're doing this. It's the answering that why you absolutely don't. I think if you need, if you can't do that, then you are going to be. You are not your, your sustainability is going to be in question my view anyway.

Dave Smith: [38:30](#)

Long term. Absolutely. I think, I mean short term shareholder value, something that we've practiced as businesses exactly for way too long. Um, but I think what we're seeing now from like an overarching Meta perspective is that businesses are returning to why business exists in the first place, which is to actually solve problems in the world business and commerce didn't exist so that you could leverage this into that and make like 800 k overnight. That's not why business was

discovered, invented in practiced business was business came about because problems needed to be solved and then problems like and then more and more people had the same problem and then you could start to scale that solution and reach more and more people. So we're, we're seeing a return to that in the way that businesses are existing to solve problems again instead of businesses their existing just as a bottom.

Luiza Campos: [39:19](#)

That's right. And so that's a perfect segue for my question because now in my view, business play a really important critical role in establishing our future in creating the communities that we want to see in solving problems, big problems that we have as humanity and advancing humanity. So do you think brand plays a role in making sure that companies have that established you? How do you see brand in the future and why is this important for, for business to consider?

Lorne Rubis: [39:51](#)

Yeah, you know, from my perspective, when when people trust the brand and want to be part of it, they want to participate with you in solving these big vfd's or whatever they are. Uh, and uh, and like, like if we have an opportunity for example, to um, in Alberta and in Alberta to really do much more advanced work with the indigenous community and there's a great deal of trust in that. Then we go on to take a look at what are the problems and opportunities with the community there and let's really, really worked together to do something like 10 x better, not just not just to go get your loan or to give your loan or anybody can go and compete for that, but when we can dig in with an n and in this usually committed, compassionate, inclusive way and then have this trusted brand relation to say, I love those guys. I love working with those guys. Let's go, let's go and solve that problem. Let's go ridiculously solve it. Then I think the inspiration and impact happens in ways like, whoa, how did these guys do that? That's kind of why I think about it.

Dave Smith: [40:59](#)

Yeah. I think the answer is it has to. There. There's no way for brand not to be important in this conversation if you ask like, I mean generation z and millennials, like what are your favorite brands? They tell impact stories. They tell stories about wanting to work for companies that are making a positive impact on the world. They don't say, my favorite brand is burger king because of the silly commercial with the guy with the crown. They say like, my favorite brand is this brand because they are

making the world a better place doing this, this and this. So, um, I, I think brand is going to be the way that continue to tell stories as businesses. It has to be like if your brand identity is tied to your core values and those core values are indicative of making the world a better place.

Dave Smith: [41:44](#) People buy into that people and it's authentic. It's not fake. It's not greenwashing. Yeah. Uh, it, it has to be real. And it has to be why you do what you do and then people get it. We've seen over and over again, brands get themselves in tons of trouble by being authentic by saying they do one thing and doing another and we are at an age right now where you cannot hide your dirty laundry if you are doing something bad, somebody is going to find out about it. And then twitter exists and then, I mean we've boycotted starbucks how many times in the past five years, and I've deleted uber off my phone like three times the last month or so. But. And there are real repercussions for, for things you do in the world as a brand and A. I think this is one of the first times that's happened, right?

Dave Smith: [42:34](#) We're seeing an acquisition. Bayer is buying Monsanto and they are literally dismantling the name Monsanto because of how toxic that brand that name is too. What they do. Monsanto, like I, I've met with them in St Louis that they don't have the best practices in the world, but there are wonderful people that work there. They're trying to make the world a better place as well, but that gets overshadowed by the power of the negative storytelling of, of what they've done as a brand over the last however many years and, and that it's gotten to a point where they have to dismantle one of the largest agricultural companies in the world is huge. And, and it's because of the brand storytelling that that's happened. And so like with the advent of social media and with the advent of proliferation of content, you cannot hide what you're doing anymore.

Luiza Campos: [43:21](#) And it's, you know, it's so interesting to me because everything that you do, everything that accompanied does and says it, there cues that your audience are interpreting and making evaluations in their mind of a view, and those evaluations will then become actions that they take. So those could be favorable or unfavorable, right? So we are always constantly, whether we like it or not, we are constantly sending these skews

and people are making own. They're making up their minds on how they see you. So if you're not intentional about that, if you don't have it really clear what you stand for and how you should act to try to manage those perceptions, you will be affected and you'll become the new Monsanto. Right? And the other thing is you can't fake it.

Dave Smith: [44:08](#)

That's a good because if you do it, you just try and advertise your way into this claim. See through that is flimsy, right? It's.

Luiza Campos: [44:15](#)

Yes, and I think consumers are more and more cynical and they're more and more demanding and they know as you say, they can see if you're faking it. So I often tell people, be careful because if you're going to define a brand purpose, you better be ready to live by it. You better be to make the decisions and sometimes those are more costly decisions or or things that will be a lot more complex. That's not the easy path to take usually, but if you don't do it, you will become apparent that you're not genuine about it.

Dave Smith: [44:45](#)

One of, one of the most polarizing campaigns I've seen in the past couple of months is that facebook ad that ran right after the Cambridge analytica stuff went down. They ran a series of ads about like making facebook about what it was supposed to be about and they, uh, and it's been polarizing because a lot of my friends really liked the ads and a lot of my friends were like, that is crap. They're just trying to fix the problem. Exactly. So like that's, that's an example of people trying to like really evaluate whether or not a brand is being authentic with their message. So people really do believe it. Some people really do things that they need to show me before they tell me I'm so, so that's the power of, of storytelling with brand is like one slip up these days, one misstep. And granted that was a rather large one. Um, but it, it impacts the way customers will look at you for years and years and years.

Lorne Rubis: [45:36](#)

No, I think not only customers, like, uh, employees are becoming much more demanding about, about their leaders and they should, that uh, it was interesting. I was visiting Google as a, those guys every, uh, now it's Thursday, they have like literally 70,000 people get on and they pull no punches around, you know, they're asking, you know, Sergei or Larry or whomever sunder

what the hell's going on with this? Or why did we do that? Or, and I love that kind of fierce kind of, you know, hey, if this is what we stand for then and we, you know, one of the things I'm looking for our team members to do is to where we want to be. Great listeners. I want our team members to feel safe to talk back that they can identify when we're out of step and they put that on and we fix it and we address it. And we, we. And we have this fierce commitment to not let things fall off the table relative to the brand because people, frankly, I mean banks are just about bleach in terms of how people like you don't exactly have the millennials please banks at the top of their list around, right? They, they, they. And so we've, you know, we've got some work to do to really have people really genuinely believe that we're. This is all about what we're about.

Luiza Campos: [46:53](#)

But that's a very good point because as I said, that consumers in my view are becoming more demanding and more cynical and they are, they want to work or invest in with their wallet in organizations that have a very purpose driven brand. Those consumers are also in the workforce. So the same wishes that they have to purchase from companies that are like that. They also want to work for companies that are like that. So if you really want to attract good talent, I think it's really important from that perspective as well to have a clear brand.

Dave Smith: [47:25](#)

I think the only thing I've pushed back on is the word cynical. Like I like, and this might be because I'm the most optimistic person, but I think people want to believe that the companies are doing that. They want to do good, but I think so much of what's happened in the past and so much of what they've seen has, has pushed them away from that. That when a company comes out with an advertisement telling you about all the good things they do, that we remember the bad things first. I think people at their core though want to believe that these businesses exist for good. So I, I agree with like the result of, of cynicism I guess, but like I think at their core, people don't want to be that cynical person.

Luiza Campos: [48:06](#)

No, and I agree with you and I think that's why if you have a strong brand to begin with, you, even though you boycott starbucks, you've kind of go end up giving them another chance.

- Lorne Rubis: [48:16](#) Data is behind. Here's the. The data that I've seen is that if you, if your brand becomes so beloved, it's not perfect, but if your customers make up more excuses, when things go wrong, they defend you, your customers stand up for you, and that takes a long time to earn that. Uh, so I think that's when you've really crossed the bridge when your customers are going, you know, I know they did that, but I'm sure that wasn't intentional and I'm going to forgive them. I mean, you can't, you can't, you know, you gotta you gotta be better not do that too many times. However, however, there's that belief, that trust that you would not do something that stupid or dumb on purpose. Right? You're your intentionalities there.
- Luiza Campos: [48:57](#) So we are running out of time. But just before I let you go, I would love if you would give your advice for a, for entrepreneurs or anyone who's building a business, who's trying to create these relationships with their audience and build a brand. Why should they do that? Or how should they go about doing it?
- Lorne Rubis: [49:15](#) Do you want to start Dave?
- Dave Smith: [49:17](#) Yeah. I would say the thing you need to start with is why you do what you do. Um, if, if that isn't important, then you shouldn't have a business to begin with. Uh, if, if you aren't solving a problem that you care about, uh, then, then you shouldn't start and if you start with why you do what you do and you, you, uh, you, you can build an authentic story about how the thing you've built is now solving that big problem, um, and then communicating it to, to your audience in a way that's authentic. I would say authenticity is the one thing that any brand cannot do without these days. Um, and people can smell bs a mile away.
- Lorne Rubis: [49:55](#) I would completely reinforce starting with the why. Like people will talk about their value proposition and the business model and how they're going to do it. However, oftentimes they may not invest as much time in being deeply, deeply thoughtful and intentional about the why and the purpose. And then the end with that for me is the think big. However, to start small and act now and execute, execute everyday against that. And before you know what your turnaround and you know you're gonna, navigate through all this difficulty and everything else, but you find, holy cow, look how far that we've gone, but it always comes back to anchored with a y and I think in

a more modern look at values like not in the old t shirt on the wall values that are written up by some department. It's not an HR exercise. As much as I love the HR community, it is a deeply personal obsessive that belongs to the core leadership and to the rest of the community. Anyway,

- Luiza Campos: [51:02](#) I love it. Gosh, this has gone by so fast. I wish we could talk for another hour or so if we could, but thank you so much. I admire both atb and unreasonable so much and I'm so happy that I've had the opportunity to talk to today. Uh, anyone or everyone who's listening should check it out. [inaudible] dot com and unreasonable.com.com. Thank you. And you can find both at a, at unreasonable, right for a twitter and instagram, all of those. And of course at ATB financial.
- Lorne Rubis: [51:39](#) Thank you so much with very privileged and honored to be part of this.
- Luiza Campos: [51:39](#) Thank you.
- Dave Smith: [51:43](#) Echoed. Absolutely.
- Luiza Campos: [51:49](#) and there you have it. I hope you enjoyed this interview with Lauren rubis from ATB financial and Dave Smith from the unreasonable group. These are to truly amazing companies and I highly recommend checking both of them out@AtbDotcomandunreasonablegroup.com. We want to hear from our listeners, so we have throughout the month of June a survey that it would be great if you could take five minutes to take it. The survey can be found at Alberta podcast network, all one word.com/forward survey. That address again is Alberta podcast network.com/forward survey. Thank you so much. And until next time.
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