



EPISODE 58

Get personal: How one brand engages many mindsets

Host: Alan Hart, Leader in Marketing and Customer Strategy, Deloitte Consulting LLP

Guests: Natasha Madan, Head of Marketing, Intuit Credit Karma

Natasha Madan: I've talked a lot about the science of AI can be commoditized. And I think there will be this sea of sameness. We will all learn how to—like, we learned growth marketing, right? We will all learn the science of it.

In the end, it is just going to come down to the trust that we create with our members and the connection we create. So I think the role of the brand is going to be much more important than it has ever been.

Alan Hart: Today on the show, I've got Natasha Madan, head of marketing at Intuit Credit Karma. Natasha leads Intuit Credit Karma's marketing strategies and initiatives, overseeing all aspects of marketing organization, including brand strategy, creative strategy, martech advertising, communications, social and events, member acquisition and retention.

She's a growth architect integrating brand strategy with business initiatives to deliver profitable impact. Before joining Credit Karma, she led marketing efforts for small businesses at Meta. Prior to Meta, she was the head of marketing for Amazon Prime, where she created the brand strategy, set up the marketing function, and drove double-digit member growth. Natasha has also spent over a decade leading marketing for the confections business.

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On the show today, we talk about Credit Karma, their new campaign, how they're targeting Gen Z, and much more. I hope you enjoyed my conversation with Natasha Madan.

Alan Hart (voice-over): Are you ready to go beyond the basics of marketing? I'm Alan Hart and this is Marketing Beyond, where I chat with the world's leading chief marketing officers and business innovators to share ideas that spark change and inspire you to challenge the status quo. Join us as we explore the future of marketing and its endless potential.

Alan Hart: Well, Natasha, welcome to the show.

Natasha Madan: Thank you, happy to be here, Alan.

Alan Hart: Yeah, I'm excited to have this conversation. Before we get into talking about business, I'm a big fan of *The Marvelous Mrs. Maisel*. And I hear that you are also a matchmaker, like Rose has been on that show.

Natasha Madan: Oh dear, I'm nowhere close to Rose, but yeah, I love to matchmake on the side. I have 13 successful couples matched.

Alan Hart: Wow. How did that even become a thing for you?

Natasha Madan: You know, there is no formula to this, but I just love setting people up, understanding what they want, and then connecting the dots. It's been a lot of fun. That's all I do when I get a few minutes off work.

Alan Hart: I love it. You really have to—I'm guessing for 13 successful matches, you really understand people somehow.

Natasha Madan: I would like to unpack it myself at some point when I take a breather. I do not think it's formulaic, but it's very important for me to understand what each side wants deeply. What I have realized is that sometimes what they say is not what they want. And you have to get underneath, like what they really want, what are they afraid of, what are they looking forward to. And creating a safe space for them to share that. And I think once they share that, it becomes very easy to make that match. Not very different from what you do in marketing, to be honest.

Alan Hart: That's very true. Well, let's move on. So your side hustle, matchmaking. You are the Head of at Intuit Credit Karma. Where'd you get your start? And what were some of the big stops along the way?

Natasha Madan: Yeah, I'm, I will say, super excited to be here, but I go almost 20 years back. I started in the candy business and made my way up in marketing through that. So all of the Nerds, SweetTarts, Laffy Taffy, Butterfingers, Baby Ruths, Gobstoppers that you get in your Halloween bag—that was a lot of the work that went in from our team to be able to get there. We were obsessed about those. I was there for about 11 years and was an amazing run.

You know, in CPG, you really learn to get deep into the consumer insight. Your capital depends on really predicting whether a product will work or not, and the differentiation comes from what marketing provides on the brand side and the business side.

I then moved on to Amazon, which was a 180 pivot. We were really looking to create the brand strategy for Prime. And I joined there as their first marketer on Prime. Was there for about five years. I helped build the marketing team over there. We really took Prime Day to scale, launched Prime segments for low-income, Prime student, and did a lot of other work along the way. And then I moved over to Meta.

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This was during COVID when businesses were coming from offline to online. They were really looking for help in terms of how to get started. And this was great opportunity to help all of the SMBs and solopreneurs to get their feet on the ground during COVID. So it was this amazing opportunity to work there.

I then moved over to a startup. I always had this bug about really getting super scrappy. You know, most of my career journey has been working on either scaling brands or working with, I would say, challenger brands. SMB was not the biggest focus for Meta. Prime was just starting out.

I love that, and I wanted to see what an extreme version of that would look like at a startup. And can I truly get scrappy? It was amazing. I went to a fintech startup where we were providing flexibility for people as they pay their rent. It was amazing to see the impact we could make as part of their cash flow and how that could change their financial trajectory.

So it was very mission-oriented, and I really loved working there—until Ken [Lin] came calling, for Credit Karma. And you know, this is a brand I have just loved. And I was a Credit Karma user. And I found coming in from India and trying to really get my feet here in terms of how to develop credit, what would it take to stand on your two feet and create a financial plan for yourself. And Credit Karma was there for me. So it wasn't a better time for me to have made that switch.

And here I am. We are really trying to make a difference in people's financial journeys, which actually impacts their outcomes, and we are able to do that on a daily basis. So it's been a fantastic run so far.

Alan Hart: I love it. Well, I talk to a lot of marketing leaders, and so maybe just for a little context, what is the scope of your role at Credit Karma?

Natasha Madan: I would start by saying that my biggest job is to infuse consumer thinking and insight in the entire organization. Keep the consumer at the center of the work that we do, and this is just not going to stay within marketing. It stays within the entire organization. So we are a team that brings in the customer at the center of every conversation. No product is developed without talking to the customers, understanding what they need.

No campaign is developed without that, none of the messages. So really, that's like a bigger thing. We are evangelizing the insights within the company. As far as function and scope, it's literally end-to-end marketing. We have brand growth, also infrastructure, and we have dotted lines with the analytics as well.

Alan Hart: Awesome. Credit Karma, as far as I know, it's much more than free credit scores. How do you define what Credit Karma does today as a broader financial platform?

Natasha Madan: Great question. We like to call it a financial assistant in people's pocket. That's our goal. Our goal is really to be available to our customers when they need us and our members when they need us. We want to make sure that they are able to build their credit to building their wealth. We offer everything in between. And this is a place where they can save, spend, and grow their money. And we have been on this journey for a while. We started out with the entire intention to democratize access to financial information. Credit scores should not have been gated behind a price point. People should understand what that means. It should be readily available to them, and they should be able to track it and grow it, because that is the genesis of how you build your financial journey in here.

So that mission still is alive, and that's what we continue to do here. And we've built a lot of products that help us get there, and we are serving customers across that journey view that want to get started, to when Prime customers who are actually building their wealth—so Gen Z, millennials. Millennials were how we started the company at that time. And now we are serving Gen Z, to all of the folks who have actually graduated with us and

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grown their credit score. And we have a lot of products for them, like Card Optimizer, where they're trying to maximize their rewards to build credit. We have new products like Credit Spark. We now are able to help folks who do not have credit scores or have just moved and have a very thin file, we call "thin file," not enough information on their credit file—to be able to log in with Credit Karma, [they] understand what it would take to build their credit and [we] offer that. So that's a new service we are offering now.

We offer them how to consolidate their debt. There is an amazing marketplace that we have. They want a credit card, they're able to apply and they know that they can get it soon. So it saves them money and it saves them all of the effort to get there. Personal loans, insurance, home loans—they are able to get that as well. So that's the gamut of what we offer at Credit Karma, and a big part of my team's job is to actually communicate that story.

Alan Hart: I love it. I mean it's a total package. Everything you need for financial services—your financial life, I should say. You are working on a new brand campaign. By the time this conversation launches, it will be in market. So tell me a little bit about that campaign, how it came about. What was the origin of it?

Natasha Madan: Yeah, I can dream of it to be done by then! It's very, very exciting. We've been at it for about a year now. This is our second iteration of the repositioning work that we've done. We started out really by moving Credit Karma from a functional space, which was a lot about how do we... the other products we offer.

And how do we help members grow their credit score? So we were very focused functionally on our products and the work we do. But the more we understood what the customers want and what do they care about, it goes back to this matchmaking thing. What are they afraid of? What are their fears? What are their aspirations? Once you understand that, it behooves us to actually be able to have to talk to them in that manner because finances are very personal, and it's an emotional journey that members go through.

It's not easy to increase your credit score. It's not easy to live in debt. It's not easy to do the work and the discipline it requires to actually get on to the other side where you are debt-free or your cash flow increases. And I think our job is to just really understand those nuances, empathize with where the customer is, and what we are trying to do is communicate with them through that a on a very emotional level.

The core insight that we are operating out of is that you are not the same person when your finances are under control than when they are not. You know, it not only just changes your bank account, it changes who you are. And that is the genesis of the campaign.

And it is really this idea of the confidence that you get when your finances are under control is unbelievable. And those are the stories we are trying to tell through this campaign.

So we are really looking at everyday moments. It's disheartening when your bills increase, right? It's disheartening when your insurance rate goes up. But if you're able to ask that question and come to Credit Karma, ask us these questions: How do you get this under control? Are there other options? Are there cheaper alternatives? And you get an answer, and you not only get an answer, but we are able to get it done for you—can get you a cheaper insurance rate, for example. We can tell you how to build your credit. We can also give you examples of how you can do that today.

When you're able to make that progress on a daily basis, you get the confidence and you see the results. And I think that's what we are trying to showcase in all of our spots.

So we have our three anthem spots, what we call the higher level, and then we have product spots. The target audience for this is strivers, who we call the Gen Z, the folks who are getting started; and the other segment is planners, who are on the other end of the spectrum, where they are really looking to maximize their wealth. They're

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looking to save more, grow more, and plan for the kids' education and things like that. So it's a whole gamut that is going to run from really emotional messaging to very functional product-driven messaging. So, what we offer and then how we offer those through the product.

Alan Hart: I really love that notion of you're a different person when everything is going well, right? Or you're managing the ups and the downs. We'll talk about this in a couple questions later, but at Deloitte we've done some visioning of predictions and where we're going. And I'm almost kicking myself because a colleague I work with, he has coined this term *dopamine banking*.

I soften it to say *mood banking*, but the same notion is when things are going well, whether it's bad—well, I guess, when things are going well or not so well, usually you're leaning on some sort of financial component of your life, right? Yes, there's friends and people, but usually money is something that fuels whether it's going well or not going well.

Natasha Madan: Alan, health and finances are the two things that actually I feel are so personal to you and they change the trajectory of your life. And to your point on dopamine, I have to say that we are actually leaning into that dopamine insight a little bit. We are leaning into this technique of hyper reality. So, you'll see that in the campaign. It's when you get the information and when you see things really work for you. We are actually creating a hyper-reality effect of that feeling that you get or that confidence that you get when that happens. And it's been brought to life really beautifully by our—Alaska is our director team. It's been choreographed by Ryan Heffington. He's the guy who choreographed the Super Bowl Halftime Show, so we are bringing that levity and that emotional connection into the campaign as well. And it's very much around the dopamine effect that you talked about.

Alan Hart: I love it. Well, you mentioned Gen Z and two segments under that, strivers and planners. I would love to know just a little bit more about how you're reaching out or plan to engage those segments with this campaign?

Natasha Madan: Yeah, I think with this campaign, our goal is, on the Gen Z side, we talk about AI all the time. It's just literally leveraging influencers and reaching through them in social. The key thing about Gen Z is that they are looking to figure out what's the next best thing for them? There isn't any dearth of information. You know, there is FinTok that exists. They go to TikTok, they get a lot of information. Unlike before, the information is now very readily available. I think the question is how personalized it is to them and then how do they take the next best action. And I think that's what Credit Karma can provide. And we are leveraging our influencers to really think through the experience [of] our product and actually talk about it. So that's one way of doing it.

We are reaching them in ways that we have never reached before. We haven't been very strong in social, which we are doing now. So it's being where they are at this point in time and really giving them an understanding of what this product means. We are not telling them how confident they should feel and what does it mean. We are making them experience the product and talk about it themselves.

Alan Hart: Interesting. Well, it almost wouldn't be a marketing conversation if we didn't talk about AI and how AI is shaping marketing. So how is it working at Credit Karma? Where do you see it working? What are you trying to accomplish? You know, those types of things.

Natasha Madan: Yeah, Alan. I mean, there's no getting around AI, but I also think AI is an enabler. You know, there's a lot of debate about how and when to use it and what happens to it. I think the one thing I will say is that if you don't use it, you're going to be irrelevant. And so what we have done is we've really embraced it within the marketing organization.

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There's a lot of work we have done to drive efficiency. We are now moving actually to drive effectiveness in terms of how do we improve our quality of content we create. How do we actually make it better than what we would have done if we didn't have [AI]?

So, at the very core, all of the work we talk about, these segments—we were talking about strivers, planners, and all that. We call them the “mindset” segment. And you know, they are not based just out of demographic data; they're based out of a lot of psychographic data, multiple variables. And we have been typing them into the database so we can target these customers on our app, on our site, but also by media against that. And in order for that to happen, in a normal world, it would take about, say, six months or so. We were able to do this because of AI and reach the confidence that we needed to in three-and-a-half weeks of time—which I have done segmentation work in my career multiple times, and it takes anywhere from six months to nine months to a year, depending on what you're trying to do. But this was made possible because we leveraged AI to be able to do that for us.

Another example I will say, which is in progress right now, is that we are creating what we call creative knowledge graphs, which is we are putting about 9,000, 10,000 campaigns that we've launched in the past into one place where any marketer can go and access that, where they would understand what the creative did, what was the brief, how did it perform, what was the voice and tone. We have all of that information.

From there, they can go in and give it a prompt in terms of what is the new thing that we want to get created. And it generates that information or generates that creative. It generates that copy, which, if you think about it, should help improve our quality because it has taken all of the learnings from [past campaigns], and that should be better than what a human can even remember, right? So once we have that information, we actually take it to what we call a creative meeting, which is run by our agents.

And these agents are different personas. So you have a performance marketer, you have a creative director, you would have a copywriter, you would have many folks in the meeting, just like we would have when we were briefing a team and also discussing creative and from there, the result comes in. But then that is reviewed by a human, obviously. Now you think about how this has changed, right? This has now elevated our creative team to not worry about gathering that information, to not worry about writing these briefs over and over again and obsessing over words. Now you have something to react to and you can really elevate that work, and that's what they are spending their time on. And of course, we are saving our time there. We are able to now create videos that would [previously] take three, four months to create at this scale. We are able to now—yesterday, I was in a meeting where we saw videos that were created in three days.

Alan Hart: Wow.

Natasha Madan: If you're talking to Gen Z, this would be a great way for us to create bite-sized information with less production costs, with easy-to-digest information, which was just hard to do in the past and prioritize. So that has just enabled us to really move much faster and operate at a much higher level. But I think the key thing that we take very seriously, and I love the debates that are happening within our team, is that the creative control still stays with our creative team and humans and marketers. Nothing goes out without that judgment layer.

Alan Hart: Yeah, that's amazing.

Natasha Madan: It's been actually amazing to see this.

Alan Hart: Yeah. One thing I want to underscore, which I think is super, super, super smart, that you started with, which is this knowledge graph. Because AI needs data, right? And it needs all different types of data, and the

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comprehensiveness that you guys are feeding it must help power a much higher quality and efficiency, if you will, in terms of what it's able to accomplish.

Natasha Madan: It does. And I think the beauty is we are not taking any off-the-shelf tool. We are training the model on our own information. That's how we built our growth marketing machine when we started. How is the customer responding to us, and how should we actually change that? So we have all of that wealth of information and now we are building off of that. And we will only get better, and we can only add many more variables over time.

Alan Hart: Yeah. I love it. Well, I said I'd get back to this Deloitte research that we've been doing, and we've been doing this research and predictions called "2050 banking and beyond." One of the predictions in there I wanted to get your thoughts on was this future of agentic finance—the idea of where transactions are happening agent to agent rather than person to business or person to person. And as Credit Karma sits between consumers and financial products, how do you think that changes the role of either trust or brand in a financial marketing context?

Natasha Madan: Look, I think these transactions, conversations, interactions will happen. I think it's already started to happen. The future is here, whether we like it or not, and we can debate about it.

I think what is undisputable is that customers, members are only going to allow those transactions to happen by their agents with brands that they trust—and the trust is not going to be built overnight. I've talked a lot about the science of AI can be commoditized. And I think there will be this sea of sameness. We will all learn how to—like, we learned growth marketing, right? We will all learn the science of it.

In the end, it is just going to come down to the trust that we create with our members and the connection we create. So I think the role of the brand is going to be much more important than it has ever been. Because, I mean, think about it. How do you buy things? You don't buy things when you see something that's AI generated. You buy things when you know a person is actually talking to you. And you're like, if she used this product, I do it with beauty all the time. If she's used this product, I'm going to use it, you know?

I'm actually not trusting anything else that comes in. That's my own behavior in my field. So I think this is a privilege that we have to take very, very seriously. And we do that on a daily basis at Credit Karma. We have built that with our customers, and we want to make sure that we stay true to it because, over time, customers are willing to give us the information because we have used it to help them. And I think that's what we need to continue to be able to do.

That, and the role of marketing, becomes even more important. We have to tell those stories, we have to connect with them in a way that feels very authentic to who we are.

Alan Hart: I agree with that sentiment. That same research, the banking beyond 2050 predictions, it also points to a widening K-shaped economy where the higher-income households are kind of pulling ahead financially faster than the mass market. As you think about that trend and prediction, for a company like Credit Karma, how do you think about marketing responsibly in that gap? Because at the ethos from what I've heard from you about Credit Karma, you're about helping to empower people, move people, if you will, to a better financial place. Would love to get your thoughts.

Natasha Madan: Yeah. I think at the core of what we do, that doesn't change where a person is in their financial journey, right? It's about helping them get to the next thing and get them the confidence to be able to do that. For some, it's just to get started. For others, it's building your credit score, and we help you do that. For others, it's I'm in deep debt. How do I consolidate my debt? What does that mean? Do I move it from a credit card where I'm

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paying 27% APY to a personal loan, which is 12% to 12.5%. So we save you money over that. On the other hand, it is how do I maximize my rewards? I need to go to my next vacation. What's the best way? Which is the best credit card for that? I am using a few things. How do I maximize those? So there's a spectrum of what we offer, and I think our eyes are on the ball to have them make that progress every day and give them the value. So they are just better off than where they were. I think there is a lot of ethical dilemma around the K-shaped economy, which at the core of what we do, I feel like it kind of normalizes itself because we are really about making progress on a daily basis.

Alan Hart: Yeah. Well, Natasha, I would like to switch gears. We love to talk about the business side of what you do. We know you're a matchmaker. I've now learned that you're an AI wizard. But I want to get to know you a little bit better. And my favorite question to ask everybody that comes on the show is has there been an experience of your past that defines or makes up who you are today?

Natasha Madan: I'll say from a space of vulnerability, you know, I think nothing shapes you better than failures. And for me, it depends on what I defined as success and what failure meant to me. It was very early on I wanted to do medicine and I wanted to be a doctor, and I was not able to do that, and I really felt that that was failure, and I felt like it would be very hard to define success because I did not know what success would be. And I think that really shaped who I am today, which is very much around anytime you hit a roadblock, you have to get up, dust yourself off and go. And it is this resilience and grit.

I was searching for what else I would do because I was maniacally focused on getting into medicine and it wasn't possible. I'm like, I don't know what my identity is, I don't know what I would do again. But to be able to say I'm not going to stop here because I have to find my feet. I think that just shaped me constantly. I started focusing not on the outcome but on the work that we needed to do and what the right thing to do would be and kind of sought those kind of roles and work through that. Even when it comes to today, we talk about do the right thing for the members, the revenue will come. And I think that really comes from do the right thing and the outcome will happen.

I feel like I just kept at it. I had the discipline. I got up in the morning, figured out how best to ace my day. That led me to understanding, at the core of everything I want to do is understand humans at a deeper level. And what better place to go into than marketing? And that led me into marketing, that led me into brand management, that led me to where I am. But it was just really showing up every day. I try to give it to my team, but also I try to impart that to my son. I think that has shaped me, if I were to say that, today.

Alan Hart: No, it makes sense. It's not a saying I have—a saying I've heard before. It's not what happens to you, but it's how you respond, right?

Natasha Madan: That's right.

Alan Hart: I think that underscores everything you were just talking about. Well, what advice would you give your younger self if you were starting this journey all over again?

Natasha Madan: Dude, I would tell her to chill out! You know? There is a lot more to life, and just have more fun. You know, don't wait for you to get to 50 years old before you want to have fun. So that's what I would tell her.

Alan Hart: All right. Well, is there something you're trying to learn more about right now or you think other people need to be learning more about?

Natasha Madan: Listen, you can call me an AI whiz, but I'm nowhere close to that. I am trying to learn to create my own agents right now that are actually helpful. I'm now creating intelligent agents. I'm really pushing to learn there a lot more. So I'm obsessed about figuring out if what I did is working or not.

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Alan Hart: I love it. As you kind of look out into the world, what are you curious about? Anything catch your attention?

Natasha Madan: Top of mind for me is how is this education system going to change with AI really at the center of it. I have a senior in high school right now, and I already see how he's consuming his information. What would happen in two or three years? What would be the role of colleges? How would you consume information? How would you actually learn to have conversations? Because all of this is going to be available to you. The school system was based on imparting that information and also having critical conversations. So what happens when you get that information? How does that change the education system? Very, very curious about hearing that. There's a big debate that goes on in a lot of Substacks that I follow. But it will be fascinating to see that.

Alan Hart: Yeah. My daughter just started undergrad, first-year freshman, to do aerospace engineering.

Natasha Madan: Wow. Congratulations! That's great.

Alan Hart: Thank you. So much is changing though, to your point. I think it's no longer necessarily about getting the answer, but solving problems with assistance, if you will.

Natasha Madan: That's right.

Alan Hart: So it's a very different mind shift, I think, to your point. Well, I have one last question for you. What's the largest opportunity or potential threat to marketers today?

Natasha Madan: Mindset. I think we really need to have an open mindset and embrace the change. This is a change I know we have all talked about, like we would have never seen in our lifetime, and we are going through that right now. It's going to change completely how we market, how we communicate, how our lives change. And I think the ones who are going to win are the ones who will have the right mindset. I would say from a craft skills standpoint within marketing, our opportunity is to go back to creating those human connections and really understanding how to tell a story. We have to learn to be amazing storytellers and empathetic leaders, because that's what is going to be our differentiation moving forward.

Alan Hart: Well, Natasha, thank you for coming on the show today. It's been a lovely conversation.

Natasha Madan: And Alan, thank you for igniting me with a lot of my past questions that I had not come to terms with! Thank you so much.

Alan Hart: I appreciate it.

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