

**Banzai!**

 **Landmark  
Bank**

# *CASE STUDY*

Landmark Bank:  
Expanding Brand Awareness  
in Regional Markets

[join.teachbanzai.com](https://join.teachbanzai.com)

## Executive Summary

Landmark Bank saw the need to help people find answers to their financial questions from a trusted resource. Landmark's new financial education initiative focused on its own bankers before taking financial education external to its service areas. When Landmark looked for a partner to expand its training material, it saw Banzai's financial literacy software and service as a way to answer this need for education, both internal and external. The following is a case study into the methods, motivations, and results of Landmark Bank's implementation of the Banzai platform.

## Answering a **NEED**

It's a tale as old as the modern workplace: a company rolls out a new initiative for employee well-being, yet the employees don't use it. One 2018 survey by Bank of America Merrill Lynch revealed that, of the employees whose workplaces did not offer financial wellness programs, 86 percent said they would participate.<sup>1</sup> Paradoxical in the same survey, only 31 percent of employees actually participated when their workplaces did offer a financial wellness program. The reasons for this disparity vary, but the solution is clear: give employees a financial wellness resource they actually want and will use.

Landmark Bank leaders have a pulse on their employees' needs and a keen eye for expanding brand awareness. They started developing a financial well-being culture in 2015 when they launched an internal initiative to equip bankers with the knowledge to provide better service to its customers. That initiative led to Landmark Bank launching its formal Financial Well-Being program in December 2017.

1. Bank of America Merrill Lynch. "A look at how employers and employees think about the path towards financial wellness," Workplace Benefits Report (2018): p.5.

## BY THE NUMBERS

Starting August 2018, Landmark Bank has sponsored every K-12 school in its latest area of expansion and has made Banzai a centerpiece of its financial well-being program for employees.



**SCHOOLS  
SPONSORED**



**TEACHERS  
SERVED**



**STUDENTS  
EDUCATED**

Eunice Harris, a senior project manager for Strategic Initiatives, serves as the program manager, and Suzie Gilbert, a promotions strategist for the bank, is currently working on Landmark Bank's expansion in northern Texas.<sup>2</sup> Both women work together on implementing Banzai's financial literacy solutions across their entire organization.



Suzie Gilbert (left) is a promotions strategist at Landmark Bank, and Eunice Harris (right) is a senior project manager. Images: Landmark Bank.

## Financial **WELL-BEING**

Landmark Bank is a mid-sized, regional bank with \$3 billion in assets and 42 locations in three states: central and southern Missouri, southeastern Oklahoma, and northern Texas. Landmark prides itself on being a family-owned bank that cares for the families and individuals in its 28 communities. One part of giving back includes taking care of the financial well-being of its 782 employees.

2. Suzie Gilbert and Eunice Harris interviewed by Bryce Peterson, March 4, 2019. Video conference. Interview cited throughout.

Eunice Harris explains the motivation to start educating bankers first:

**Our commitment to helping communities prosper starts at home by taking care of our own 780-plus employees. Because our bankers are across the spectrum of financial knowledge and stature, we began with bankers first to be financially healthy inside Landmark, which we believe will then reflect back to our customers and communities. When our bankers have financial success, they can help others achieve their financial goals.**

There is compelling evidence that personal financial stress negatively affects productivity,<sup>3</sup> and poor financial well-being correlates with increased absenteeism.<sup>4</sup> After a soft launch of its financial courses in 2018, Landmark needed to supplement its in-house curricula with a financial literacy partner. Landmark's goal was to have an expanded program in place by 2019, when it rolled out a new learning management system (LMS). This LMS would be Landmark's new training system for compliance, leadership, and financial well-being. It was designed for bankers to track their individual achievements and earn points for incentives, all while improving their skills.

## **SHOPPING AROUND**

Overall, Landmark's Financial Well-Being steering committee spent almost one year looking at various financial education providers who could complement its own curriculum with current, accessible content. "We were looking for a partner that aligned with our culture and provided real-world financial education, not outdated material," Eunice explains.

During the due diligence process, the steering committee contacted other Banzai sponsors, talked with Banzai executives, and tried out the online courses firsthand. At the end of the day, it came down to the strength of the Banzai software and service. Suzie refers to other financial literacy products the committee found as "canned," where Banzai is fun and interactive.

3. International Foundation of Employee Benefit Plans. "2016 Survey Results," Financial Education for Today's Workforce (2016): p. 11. <http://www.ifebp.org/pdf/financial-education-2016-survey-results.pdf>

4. Financial Finesse. "ROI Special Report," (2016): p.1-3, 10. <https://ffinesse.app.box.com/v/2016-ROI-Report>

"We were looking for a partner that aligned with our culture and provided real-world financial education, not outdated material."

**EUNICE HARRIS**  
SENIOR PROJECT MANAGER, LANDMARK BANK

After due diligence, Landmark fast-tracked the contract process with Banzai. The school year was fast approaching, and Landmark saw the potential of Banzai's school product to expand its brand awareness in its newest region of expansion, northern Texas.

Within a couple of months after meeting Banzai, Landmark sealed the deal and began rolling out Banzai in three phases: northern Texas school sponsorships, banker education, and external outreach.

## Phase 1: **SCHOOLS**

When choosing which schools to sponsor, Suzie recounts how Landmark mapped out all the areas in northern Texas where it had new branches or was planning to expand. Then Landmark sponsored every single K-12 school in those markets. Suzie adds, "We have a long history of investing in the communities we serve. Our bankers support local arts, schools, and numerous volunteering initiatives."

## Q&A

### WHAT PUSHED YOU OVER THE EDGE INTO PARTNERING WITH BANZAI?

#### EUNICE:

The fun, interactive classes with real-life scenarios; the fact that you handle the [teacher] fulfillment for us; the Banzai Manager, where Suzie can watch and interact and communicate with teachers; the feedback from teachers and students; and that you keep the content fresh. You're always coming out with new articles, interactive calculators, and tools.

#### SUZIE:

I saw such an opportunity with financial literacy. From a brand-building perspective, it's invaluable. The amount of teachers and students we're impacting and getting our brand in front of is really powerful.

"That's the great thing about Banzai: if we didn't want to do anything, the program would still run itself. You can take one thing at a time and do what you're comfortable with, when you're comfortable doing it."



Landmark Bank headquarters in downtown Columbia, Missouri. Image: Landmark Bank.

We wanted to show that same commitment to our newest communities, and being able to offer teachers free financial literacy material is a valuable service.”

Suzie also touches on Landmark Bank’s positioning in its newer markets. Because the bank is new to many of its northern Texas communities, few people had heard of Landmark Bank at first. She says the brand exposure is essential to establishing Landmark’s presence, and financial literacy is a natural way to do that. Eunice also adds, from her perspective as former teacher, that Banzai fits the bill for what teachers want for their classrooms and the fun, interactive courses will capture the students’ attention. So far, schools have responded so positively to Banzai in a way that exceeded Landmark’s expectations.

In just a few months, Banzai’s teacher outreach efforts have garnered hundreds of Banzai teachers in northern Texas alone. When a financial institution begins sponsoring Banzai, it will often find other teachers in its area who already use Banzai. Many K–12 teachers find Banzai on their own when searching online for new, innovative financial education curriculum. About 35 percent of Landmark Bank’s sponsored teachers fit this bill, which means that these loyal teachers now see Landmark Bank’s branding throughout the course app.

## THE RESULTS



**261**

**TEACHERS ORDERED BANZAI CLASSROOM MATERIALS.**



**817**

**SPONSORED CLASSES HAVE USED BANZAI, AN AVERAGE OF 2.3 CLASSES PER TEACHER.**



**70%**

**INCREASE IN CLASSROOM BOOKLET ORDERS IN JUST ONE SEMESTER, FROM 9,540 TO 16,200.**



**228**

**TEACHERS SIGNED UP WITH BANZAI SINCE LANDMARK BANK’S SPONSORSHIP BEGAN IN 2018.**

This new relationship between Landmark and teachers has also led to several requests for Landmark representatives to personally visit the classrooms to talk more with the students about financial literacy. Suzie recalls how she interacts with teachers and coordinates with other bankers within Landmark. Rather than just writing a generic invitation, she reaches out to teachers and gives guidance with specific activities to help Landmark representatives succeed in their visits..

Before connecting teachers with Landmark Bank employees, Suzie wanted key decision makers to buy in to the message of Banzai so they could manage those classroom presentation requests themselves. For that reason, she and Eunice educated and trained key stakeholders about Banzai and presented a visual plan of ways bankers could develop relationships with their local schools.





## HOW IT WORKS: LANDMARK BANK SPONSORSHIP PROGRAM

### GETTING STARTED

Teacher orders Banzai and then submits a request for a classroom presentation. From there, Landmark Bank offers the following options on the right:

### GENERAL TIPS

Take pictures. Stay in contact. Make new connections along the way. Share on SPLASH!

**MEET & GREET:** Host a party at the beginning of the school year for teachers and/or students. Bring treats and Landmark swag.

**INTERVIEW A PRO:** Visit a classroom with Landmark swag to introduce yourself, and talk about your career history and goals. Host a Q&A session so that students can complete the "Interview a Pro" activity in their workbook.

**THE AIM OF LIFE:** Using the Banzai presentation, "The Aim of Life," tell the class about why learning about money is important. Give away prizes.

**FIELD TRIP:** Where feasible for high-priority markets, coordinate an end-of-the-unit field trip to the local branch. Introduce banker roles, how to open an account, and so on.

**END OF SCHOOL YEAR:** Send a Landmark representative at the end of the year to present Certificates of Achievement for completing the Banzai courses.

Landmark Bank's coordination plan for school outreach.  
Source: Landmark Bank.

***"IT'S ALL ABOUT MAKING CONNECTIONS...WHEN OUR BANKERS GO TO NETWORKING EVENTS OR SCHOOL DISTRICT EVENTS TO LAUNCH THE SCHOOL YEAR, WE MEET TONS OF TEACHERS. THESE TEACHERS WILL NOW BE FAMILIAR WITH LANDMARK BANK BECAUSE WE SPONSORED BANZAI FOR THEIR SCHOOLS."***

SUZIE GILBERT

## Phase 2: **INTERNAL**

In January 2019, Landmark Bank started implementing Banzai Direct, a suite of education tools designed for adults and youth, to help its employees' financial lives. Eunice Harris explains why financial education was so important to her organization:

Education is knowledge, and knowledge is power. Educating people on the fundamentals of life is something we are passionate about. Filling in the gaps of financial knowledge and helping our bankers experience a sense of freedom from financial stress will help them become trusted resources, adding value to their family and friends—and to our customers.

The Financial Well-Being committee put together classes for 2019 banker training, in which Banzai played a prominent part.

### PROMOTION

Because Landmark Bank has hundreds of employees across three states, Eunice had the challenge of getting organization-wide buy-in. That's why she scaled her approach with an introductory class. All Landmark bankers were encouraged but not required to attend, yet the attendance was high anyway.

Eunice incentivized participation in a few ways, with help from Banzai's Sponsor Support team. Staff members who participated in the challenges received badges and points, which would count toward Landmark's incentives, such as charitable donations, clothing, and even paid time off. In addition, she awarded Banzai merchandise, such as T-shirts, tumblers, and pens.

### Managers Challenge

Before the introductory classes started, Eunice challenged managers from each department to send at least one employee to class. If they did, and if the staff member completed the Banzai Pen Challenge, the manager would receive an Early Adopter badge and more points in the LMS.

### Banzai Pen Challenge

Bankers who attended the Financial Well-Being Foundations class were challenged to go back to their own team meetings to summarize the class and introduce Banzai. In those meetings, they were asked to give each team member a Banzai pen, snap a picture of the group, and post it to Landmark's internal social network. Everyone in those pictures was awarded with points and the You Rock badge.

Suzie says, "Eunice and I did several introductory sessions with Texas bankers and their managers, and we just got rave reviews of the program, how cool it is, and people asking, 'When can we start talking about it?'" Eunice adds, "I heard the same thing when we did our Foundations class when we talked about Banzai."

### REASONS FOR EXCITEMENT ABOUT BANZAI

- ✓ Their training material will complement our own curriculum.
- ✓ They offer three programs with many possibilities.
- ✓ Their online courses are real-life simulations that are fun, unique, interactive, and informative.
- ✓ We can complement their training with our own outreach programs to engage with our North Texas communities and foster relationships.

Excerpt from Eunice Harris's introductory Financial Well-Being class. Source: Landmark Bank

Banzai evoked enthusiasm—that much is clear. It's also clear that many Landmark employees learned from all three Banzai courses: Junior, Teen, and Plus. Each course offers a pretest and a post-test, and even in the courses geared toward children and teens, Landmark bankers scored higher on the post-tests than on the pretests after completing the courses.

Eunice sums up one reason for helping Landmark bankers with Banzai's platform: "We knew the end result would be customer value, but that wasn't the driving force...How can we expect our bankers to talk to customers, family members, or friends about financial literacy topics if they're not knowledgeable themselves?"

## THE RESULTS



**150**

**BANKERS OUT OF 782 (19%) ATTENDED THE FINANCIAL WELL-BEING FOUNDATIONS CLASS.**



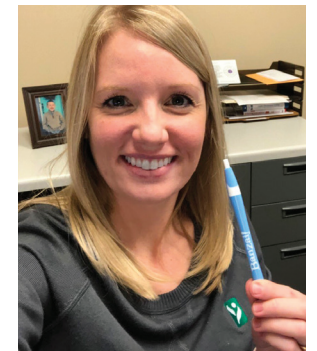
**76%**

**OF DEPARTMENTS SENT A REPRESENTATIVE TO LEARN ABOUT BANZAI.**



**140**

**BANKERS PLAYED THROUGH AT LEAST ONE BANZAI COURSE, SPENDING AT LEAST 1.5 HOURS AND LOGGING IN AT LEAST 3 TIMES.**



Many bankers across Landmark Bank participated in the Banzai Pen challenge and submitted their photos to share their enthusiasm. Images: Landmark Bank.

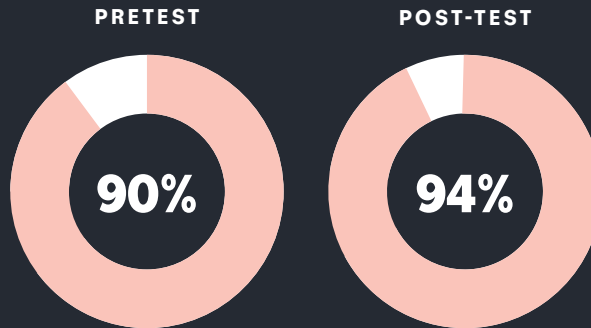


## ASSESSMENT ANALYSIS

The more advanced the course was, and after playing each course, post-test scores improved. Source: Banzai, Landmark Bank.

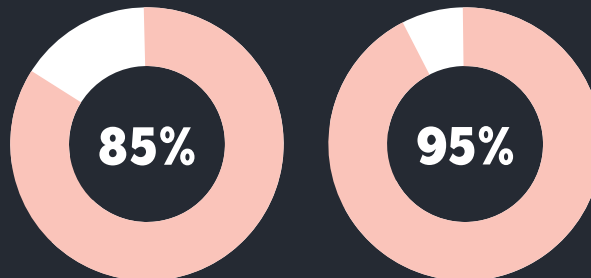
### BANZAI JUNIOR

Test scores improved by 4% after bankers played through Junior, for ages 8–12.



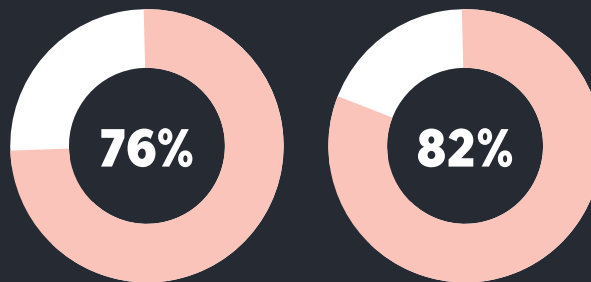
### BANZAI TEEN

Test scores improved by 10% after bankers played through Teen, for ages 13–18.



### BANZAI PLUS

Test scores improved by 6% after bankers played through Plus, for ages 16 and up.



## Phase 3: **BUSINESS BANKING & BEYOND**

As Landmark implements the Banzai platform in gradual phases, its external plans for Banzai Direct are continually developing. “That’s the expandability I was talking about,” Eunice illustrates. “We saw so much potential for growing our internal and external outreach initiatives....It’s a staged process—we’re not trying to do it all at once.”

However, Direct is already demonstrating its value for Landmark Bank’s business clients. Landmark Bank’s program for business account holders, Landmark Works, includes access to the Banzai courses, interactive library, and financial calculators. Suzie explains how Banzai adds value in the sales process for business banking customers: “Because we value you [the business customer], we’ll offer a program that helps with the financial needs of your employees, and financial well-being is part of that.” This unique, imaginative use of Banzai Direct showcases how Banzai can flex to sponsors’ needs. Landmark Bank saw the benefits of educating its own employees with Banzai courses, so it turned around and gave the same benefit to its business banking clients. In addition, Landmark began promoting new resources on its website for Financial Literacy Month in April 2019.<sup>5</sup>

### LOOKING AHEAD

Employee well-being helps productivity—most financial institutions can agree on that. Financial education has shown to help bankers feel more in control of their finances, experience less stress, and give more attention to their clients’ financial needs.

In the short time since Landmark Bank began partnering with Banzai, it has created a culture of financial literacy in its organization, and it has paved the way for increased brand awareness in schools and better products for its account holders. Suzie concludes, “We wanted to build our brand presence in our communities, which we’re doing. We wanted to educate our bankers, which Eunice’s numbers show we’re doing. We’ve discovered it’s a useful tool for our business customers, and we’re excited to expand it to everyone within our footprint. Banzai is delivering on all fronts that we expected.”

5. See [LandmarkBank.com/FinancialWellBeing](https://LandmarkBank.com/FinancialWellBeing) for Landmark’s educational blog, Landmark Voice, and its podcast, More Than Cash.

# Banzai!

888.822.6924

[partners@teachbanzai.com](mailto:partners@teachbanzai.com)

[join.teachbanzai.com](https://join.teachbanzai.com)

©2019 Banzai Inc. All rights reserved.