

Reboot martech – your complete guide

How brands can make better decisions in the market for martech, and make full use of technology tools



Contents

Rebooting martech for today’s economy

Tech that beats the great dispersion	3
The marketing technology trap	4
Martech mayhem	5

Case in point—Mr. and Mrs. Smith

Tamara Lohan MBE – founder of travel and tech success story	6
---	---

Making the business case

How to choose martech your CFO wants to invest in	8
Costs are relative	9
Map out your ROI	10
Think as a stack and get specific	11
The upside comes with a cost	12
Buy for the company you want to become	13

Business readiness

How to avoid the single biggest martech mistake	14
Invest in people and process	15
Implementation is the end of the process, not the start	16

Implement a solution your team will love

Getting teams on board	17
Onboarding planning and building an MVP	18
Designing for the future and establishing a winning BAU	19

Drawing conclusions	20
About Indicia Worldwide	21

Tech that beats the great dispersion

Here's an alarming statistic: [marketers use only 58% of their marketing technology's full capabilities](#). Gartner notes that "this signals a huge resource drain in tools and add-on capabilities that ultimately go unused".

As a marketing agency dedicated to driving both effectiveness and efficiency, we at Indicia Worldwide set out to unearth the full extent of this issue, unpack the reasons behind it, and inspire a reboot that will finally solve the problem of misfiring martech.

Today's economy makes the martech conundrum doubly pressing. Professor Scott Galoway of the Stern Business

School talks about "the great dispersion" – how tech has "dispersed ever larger segments of the economy without regard for existing distribution channels".

Brands that fail to adapt their ways of being and working to the new economy will be unable to compete. The Covid crisis has only served to accelerate this situation.

For marketers, technology is the route to overcoming this shift. Let's take a look at how a sound investment in martech can help your brand thrive in the present, and uncertain future.

"Similar to prior macro trends like globalization and digitization, [dispersion] offers enormous opportunity, but also real threats."

Professor Scott Galloway, [Post Corona](#)

The marketing technology trap

With 42% of martech stacks' functionality going unused, it's fair to say there is a lot of iffy decision making going on. But why?

When it comes to furnishing a business with marketing technology, decision makers have a tough time. They're tasked with getting it right for a range of stakeholders, but it's a very challenging marketplace.

So, let's take a closer look at why it's so easy to make the wrong choice...

It's a complex market

Martech is a tricky market to understand, with hundreds of categories and thousands of solutions – a quick look at [Scott Brinker's latest review of the market is testament to this](#). It's compounded further by overly complicated, jargon-heavy messaging from martech providers.

An overabundance of options, or the paradox of choice, can often lead to anxiety and indecision.

We've all trailed through the depths of Netflix, eventually deciding on something to watch before discarding it 20 minutes in because no one's enjoying it (All the while your dinner got cold in the time you were deciding). The martech market works in much the same way.

Your complex brain

With so many available options, decision makers are often driven by a sense of competition or the pressure of the rat-race, to jump into quick investments.

[According to Forrester, marketing leaders are more likely to favor heuristics](#), or mental short-cuts, to make decisions – such as through a rule of thumb or by making an educated guess.

This may mean buying the solution they consider the 'industry standard' or leaning towards a prominent brand name – rather than making a smart decision based on genuine business need.

A choice for no one

Coming full circle, the final decision maker is often not the business's tech expert – the decision may fall to the CEO, or an operations or procurement person.

These individuals are likely to default to using the mental short-cuts or wayward top-down decision making.

While they may be influenced by IT, tech-focused personnel and the end users in their organization, the ultimate decision makers are also likely to be motivated by cost, brand, advertising and even an upcoming holiday plan.

91

number of different martech tools in use by the average company

58%

the percentage of martech functionality that actually gets used





68.5%

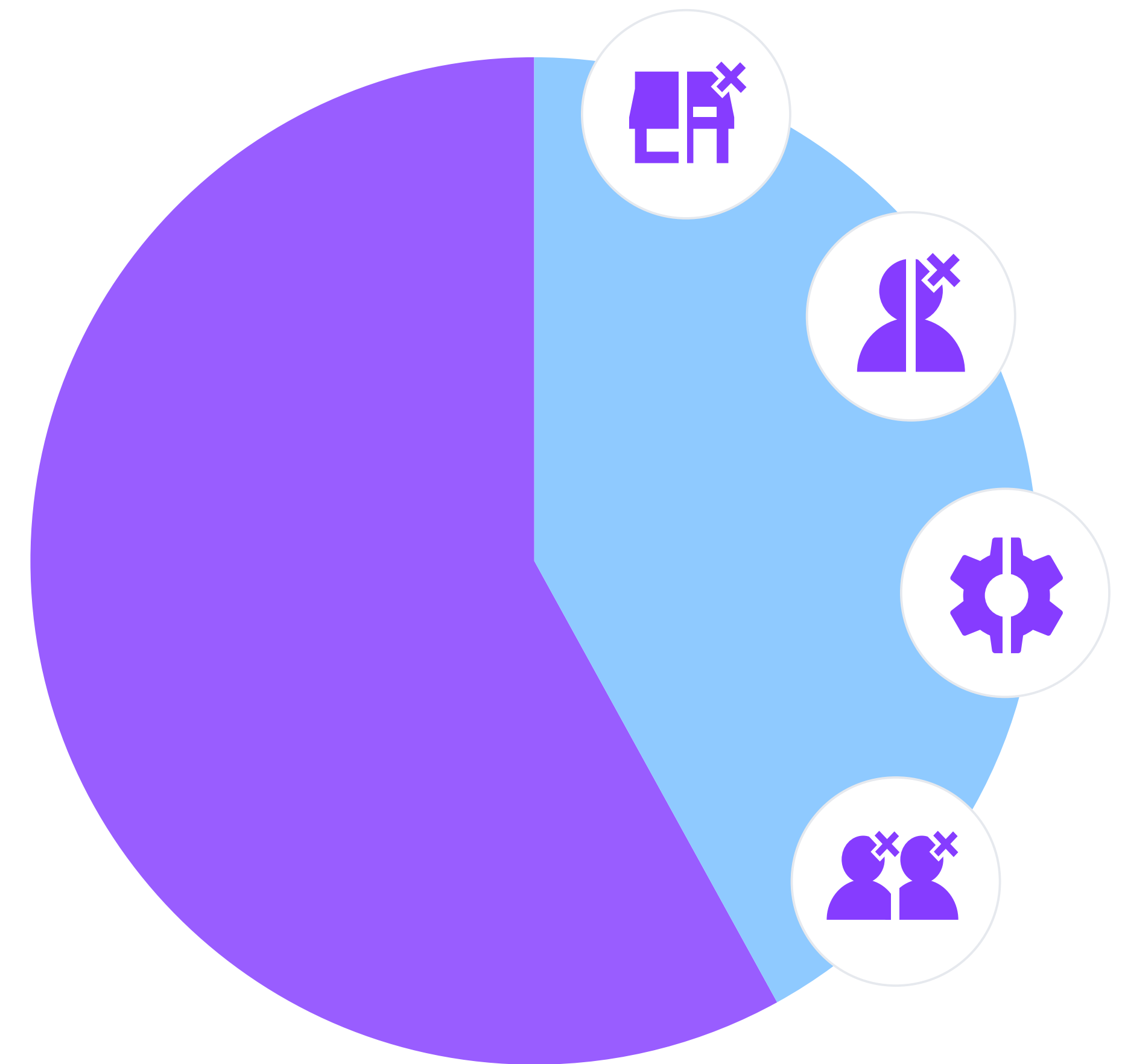
the percentage of marketers who say they have a tech stack that isn't fully connected or integrated

Martech mayhem

Fast-forward to post-purchase and it's time to put the investment to work. The decision maker wants to see their investment in action. The team wants to do their boss's bidding and deliver results.

But much of the tech's capability will never see the light in practice and only [remain a solution in theory](#). It's simply not used. So, what exactly are the issues?

-  **The business isn't ready for it**
Tech projects tend to be business transformation projects. Process, culture, and data maturity could combine to cause ROI on martech to stutter.
-  **You actually didn't need it**
Research by Netskope found that the average company uses an astonishing 91 different martech tools. Overlapping features point to a huge waste of money. It might also be that the marketing strategy doesn't require the level of functionality that tools might enable.
-  **Integration**
Monolithic marketing technology suites often sell businesses a martech dream, but integration with existing datasets and applications can end up costing more time and money.
-  **The users don't want it**
Failing to take your end-users (marketing team) on the journey towards BAU may be perceived as a threat to jobs, or they may not understand the value and labor saving potential.



Interview – Tamara Lohan MBE

How to make the right martech choice for your business

The purchase of martech is mired in risk. Your decisions will define the way your business works for years to come. So we asked Tamara Lohan, founder of the pioneering purveyor of boutique hotel bookings [Mr & Mrs Smith](#) about her martech journey.

Tamara Lohan MBE describes herself as an entrepreneur and technology strategist, with a background in marketing. As well as her leading role at Mr & Mrs Smith, she holds a non-executive position at Not On The High Street.

Tamara has a unique perspective on how to successfully weave technology into a business's roadmap for success. Let's meet her...





How did you become an entrepreneur and technology strategist?

I founded Mr & Mrs Smith with my husband, then boyfriend. We were dating and trying to find great weekends away from London. We were looking for small boutique owner-run hotels, and we were just constantly frustrated by what was out there.

The guidebooks that we were using at the time just used to send us to these awful chintzy places where the corridors smelled of the kitchen and the bedrooms had scratchy sheets.

It was the era of IKEA. So we were chucking out the chintz and modernizing at home, and yet the hotels just hadn't kept up. But there were some hotels out there that were doing the right thing, and we set out to find them and print our own guidebook.

How did you pivot away from publishing?

We got our first book out, we were looking for properties for the second book, and the internet exploded around us. We realized that there were recurring revenues in hotel booking compared to selling books. We raised money, outsourced the booking technology and launched in 2005.

And I spent the next two years getting extremely frustrated with the technology that we had integrated with, to the point where I just thought 'I can do this better myself'. So I teamed up with a developer, and he and I built what is the core foundation of the Mr & Mrs Smith tech platform.

You're a hotel 'club' so the piece of your business concerned with building a

relationship with consumers must be very important. How did you manage that?

My learning was that we just couldn't build that ourselves. There were companies out there building incredible systems that could do so much more. And there was no way that I was going to be able to keep up with the innovation that was going on in technology. You need to pick and choose your partners for the right things and integrate them so you can concentrate on your core.

Why do you think so many businesses don't fully utilize their martech?

You need to really understand why you need it, what value you're going to get out of it. And you need to know how it integrates – not just in the initial phase, but also getting the value out of it afterwards. And you need to be prepared to learn iteratively. The agile way of working works fantastically for tech teams – you need to bring some of that thinking to the rest of the team as well.

What would you say to people facing the prospect of picking tech partners from 7,000 or so options?

I rely heavily on my networks. I have a couple of networks that I can post questions to, and I know that I'll get an honest response. One is an entrepreneurs' network, called Founders, which is fantastic. Get those references from people who are in similar businesses to yours in different industries at a similar stage that you are.

How do you get a big team bought into a tech project?

You really need to listen to your team when making these choices. There is an often-used story about the leader who had a river to cross. The leader turns to their team and says: 'Okay, we're going to build a bridge.'

So the team got on with it and built the bridge because that's what they were told to do.

But had the leader asked the team what they thought was the best solution, they would have just bought a load of rain boots, saving all that money and resource and hardware needed to build a bridge, because the river was only a few inches deep.

Often the experts are not the directors of the business or the managers – the experts are at the coalface doing the job.

How has technology enabled you to be a customer-centric business?

Technology should just be in the background – you need to focus on the human touch. I'm a true believer that when you mix the human with the technology, that's where the magic happens. So it's about understanding the pain points that your customers go through and solving for those so that you can provide a beautiful, seamless experience.

How have you adapted to the pandemic from a tech standpoint?

With our partners or internally, we have had to build systems during the pandemic just to handle the situation. You'd never think of canceling that many bookings in one go and providing support for that many customers. We built things such as what we

call a transferable credit. Where a hotel has been really stretched by the pandemic and hasn't been able to refund the member, we have offered a credit refund to the members, so they're happy. And we will use that credit in the future when travel comes back. So we're holding that debt, we've had to build systems that allows us to do that.

So coming back to the core issue here: 42% of marketing technology isn't getting used. Is there anything else that anyone should think about that they need to do?

Yes – invest in your team. The more you train them on the systems that you're using, the more they will understand what the potential of that technology is. If you only allow them to do the same thing every day and not look outside of that window, then they'll never expand your horizon with the technology that you have.

The great thing about furlough is that people can do training. So we have spent a lot of the lockdown training our staff and upgrading knowledge of the systems we use. Because coming out of this, we have to be a better, more efficient, more scalable business.

Somebody said to me, don't let a good crisis go to waste. And that's been my mantra through all of this.

How to choose martech your CFO wants to invest in

Getting martech investment through stretched procurement teams is a challenge. Indicia Worldwide's Tash Willmott teamed up with Sam Miller from [Braze](#) to provide this bite-sized guide to getting CFO buy in...

Covid has created a tricky double-edged sword for marketers looking to build their technology stack. On the one hand, businesses are having to focus on survival, and budget cuts are the norm.

On the other hand, consumers have radically changed their behavior. At the start of the pandemic, ecommerce experienced about a decade's worth of growth in eight weeks.

If ever there was a time to invest in martech, it's now. What was it we were just saying about budget?

The rewards for getting your martech choices right are clearer than ever, but marketers are also likely to see more competition and rigor in selection processes with marketers and other stakeholders increasingly aware of the need to get it right.

This will instigate a greater need for strategic thinking around marketing technology—the need to unlock value both in the short and long term will loom large for the CFO.

We've got 5 tips that we'll explore over the next 5 pages...

1. Costs are relative
2. Map out your ROI
3. Think as a stack
4. The upside comes with a cost
5. Buy for the company you want to become

"Responding to the disruptions triggered by the COVID-19 pandemic, nearly 60% of respondents say they expect moderate to severe cuts to their Martech budgets."

[Gartner 2020 Marketing Technology Survey](#)

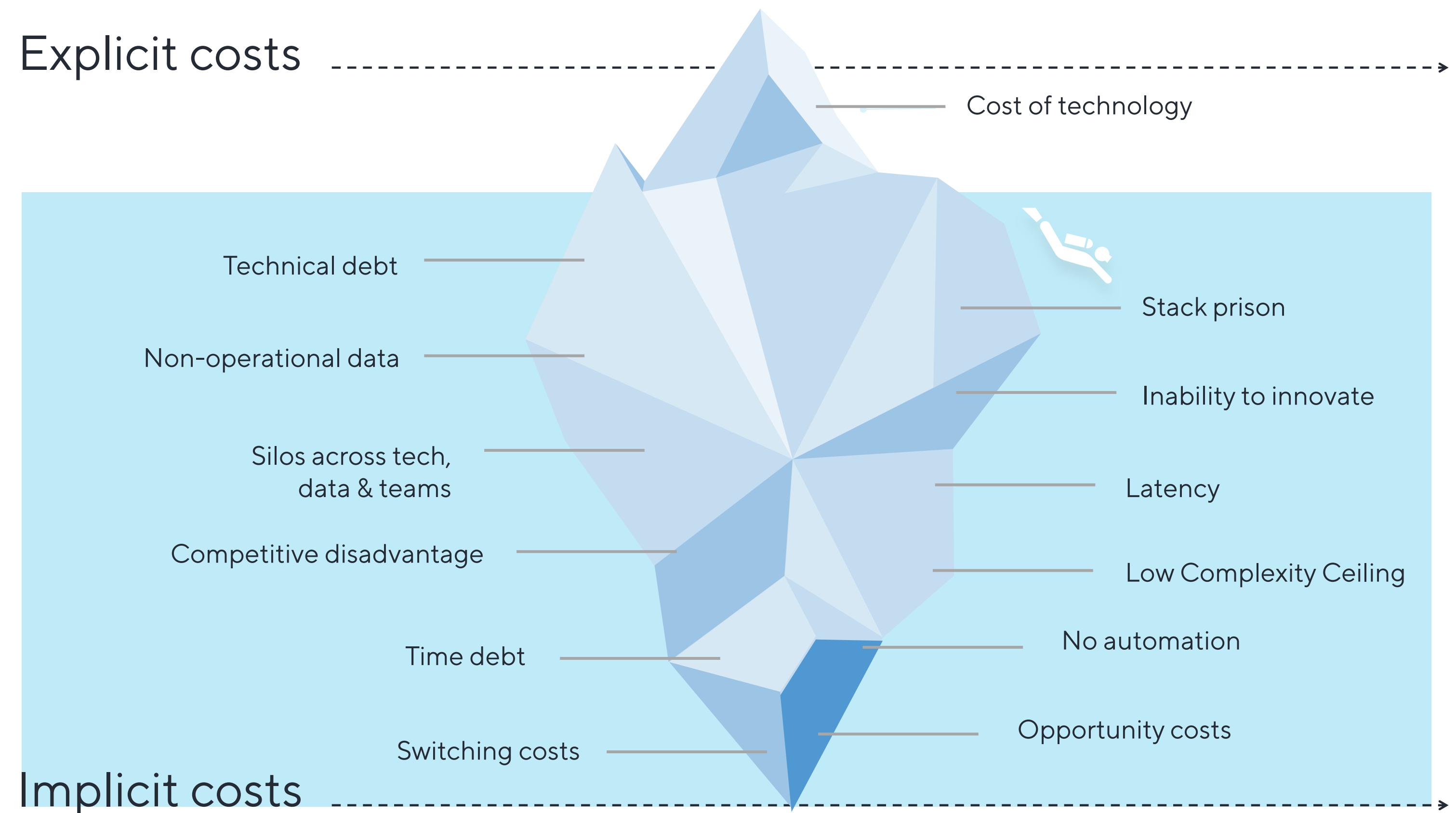
Costs are relative

The up front, explicit costs for martech can vary wildly depending on the solution you're in the market for. But what is equally important to consider is the implicit costs you'll be committing to as a result of your investment.

The iceberg analogy works well for this. While the up-front costs are clear, there's a huge hunk of cost under the surface, and if you don't understand these before you commit to a solution, you're going to end up failing to get the full value out of the investment.

From the limitations that your existing technology imposes on your new technology (what we call your 'stack prison'), to the costs to rework silos across data and teams, your business needs to do the work under the surface if it's to make full use of the new tool.

Explicit costs



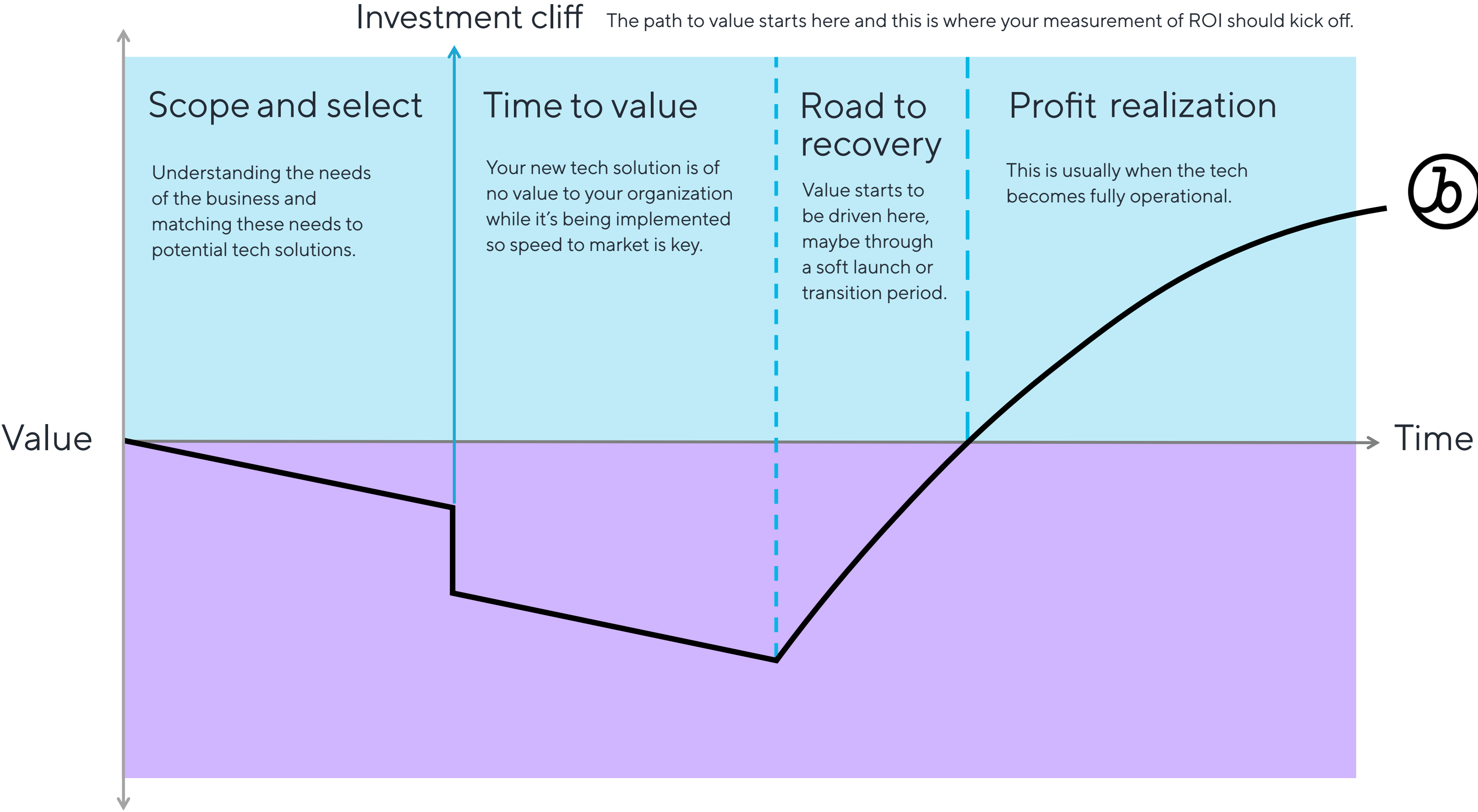
Map out your ROI

When it comes to smart investment in martech, the journey is important, but the destination is imperative. So how do you map out your ROI based on a realistic vision of what you can get to in a set time period?

It's important to have a long-term view of your technology implementation and ROI. But it's also wise to focus on a concrete period for analysis. Placing landmarks on your timeline that aren't too far into the future helps to minimize risk, as the further forward you look to deliver, the more variables will inevitably come into play.

The costs of your investment could continue throughout the lifecycle of the technology – whether that's extra enablement, or broadening the capabilities of the solution. So just as it's wise to think across a concrete time period, it's also worth building out your ROI calculations based on a realistic vision of future capabilities.

Establish your break-even point for the CFO – the point at which the investment you've made is balanced by the benefits of its use.



Think as a stack and get specific

That looming statistic, that just 58% of martech leaders use their stack's full breadth of capabilities, means that it's essential you have a vision for where you're headed with your tech stack. Technology isn't the solution — it's the enabler.

You need to be very specific in terms of the exact functionality that you need. Take marketing personalization technologies as an example — the term can cover a huge array of features, and not all solutions will offer best-in-class for all features. What are you realistically going to roll out? And why? Being very clear in your vision will help you convince your CFO to buy in, and aid your implementation when the investment has been made.

Your technology vision checklist

- + How is the customer experience going to shift?
- + What does your proposed solution do to drive sales?
- + How will you train your team to use it (and how much will that cost)?
- + What new processes do you need in place?
- + What technologies will you need to integrate to work together?
- + Are there hidden costs around integration with existing tools?
- + How long is the time to market?
- + Will you have customer success support from your vendors and how will you use it?
- + Do you need to bring in new talent to use it?

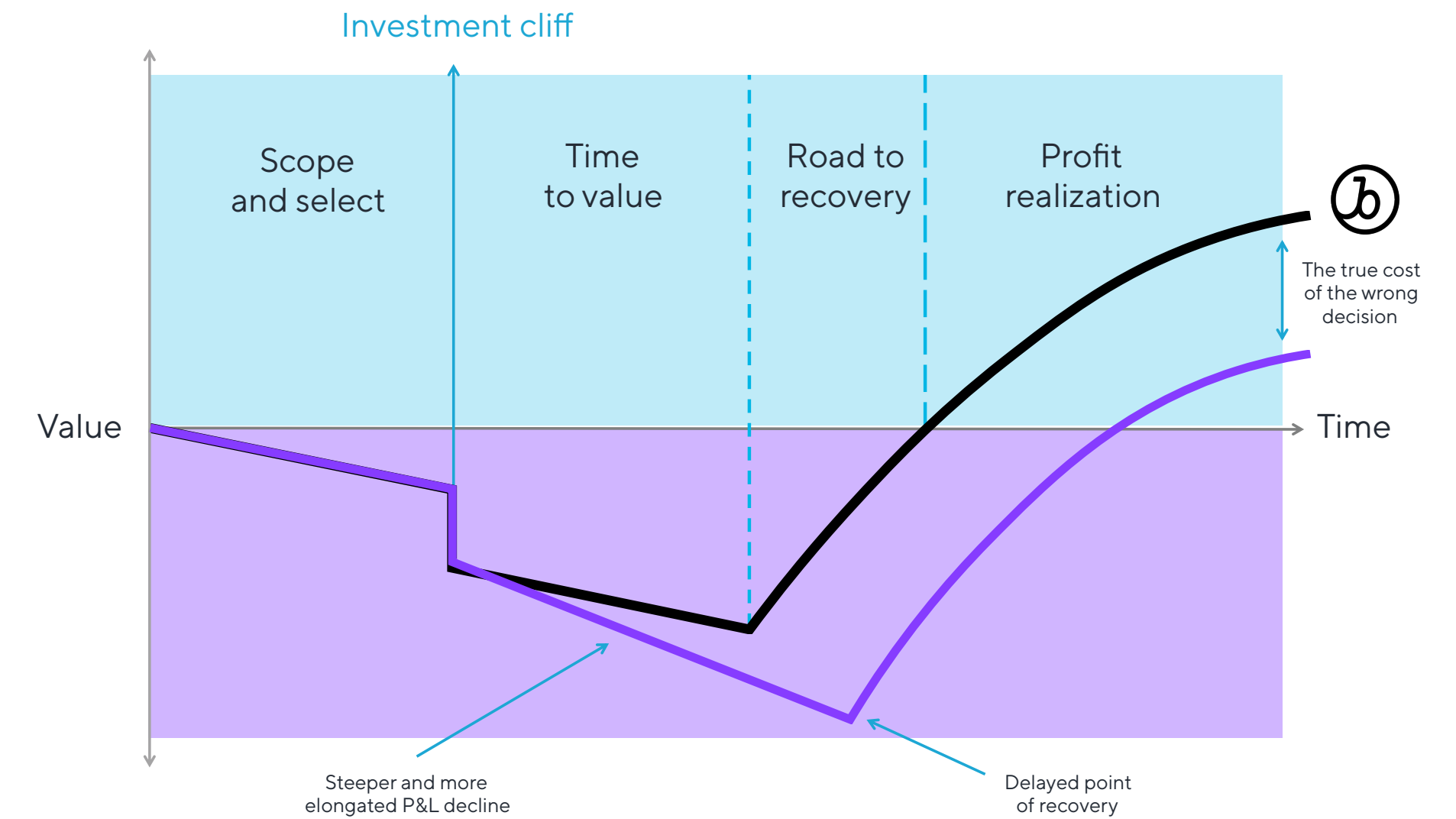
Making the business case

The upside comes with a cost

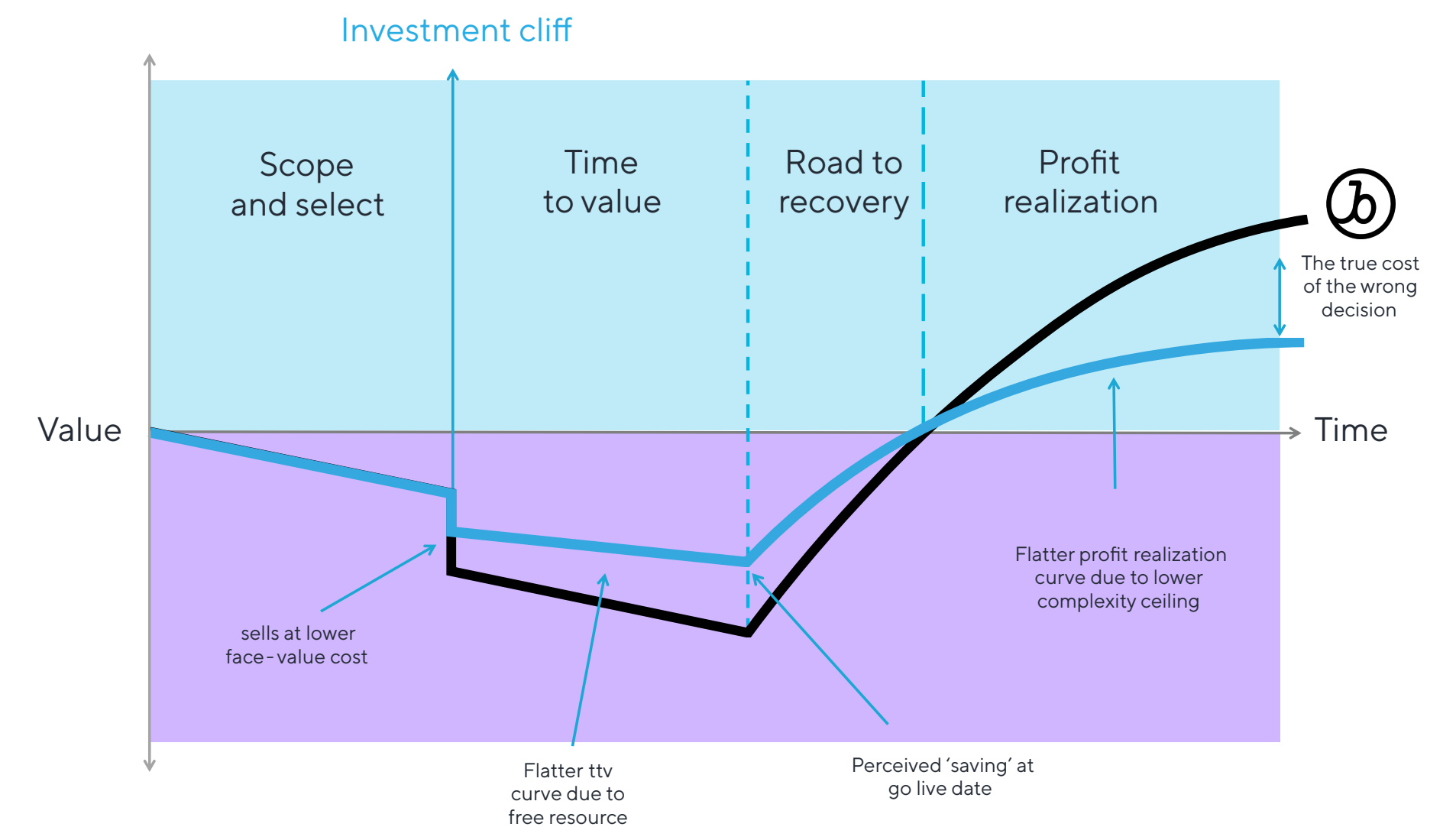
Long-term versus short-term thinking is a key feature to modeling ROI. Lowest cost doesn't always necessarily correlate with the biggest return on investment in the long term. But, as we all know, it's much easier to go to your CFO with a trifling cost.

We typically see two scenarios:

1. In this comparison of two martech solutions, the costs are similar, but this one requires more investment to get fit for the business — hence the longer and steeper P&L decline. So the road to recovery starts later, and there's also a complexity ceiling at work, because profit is leveling off by the end of the time period. The solution risks needing 'topping up' in the medium term, introducing more costs and more risk.



2. This scenario sees a much cheaper solution, and a flatter time to value drop-off. It's a less complex solution, so you'll be able to get it to market at a low cost. But the lack of complexity is also a hindrance. The solution might be too 'quick and dirty', leaving data issues unsolved or failing to break down silos in the business. As a result, it's not a massively strategic execution, and that complexity ceiling leaves you wanting more at the end of the rollout.



Your model of ROI should show that your proposal is going to deliver the capabilities you need to compete in the market for the entirety of the business's next strategic cycle.

Making the business case

Buy for the company you want to become

Whatever your martech challenge, the ideal solution provides both short- and long-term value. Our mantra is to ‘buy for the company you want to become’, focusing on strategic execution that will deliver value for the whole of your business’s strategic cycle.

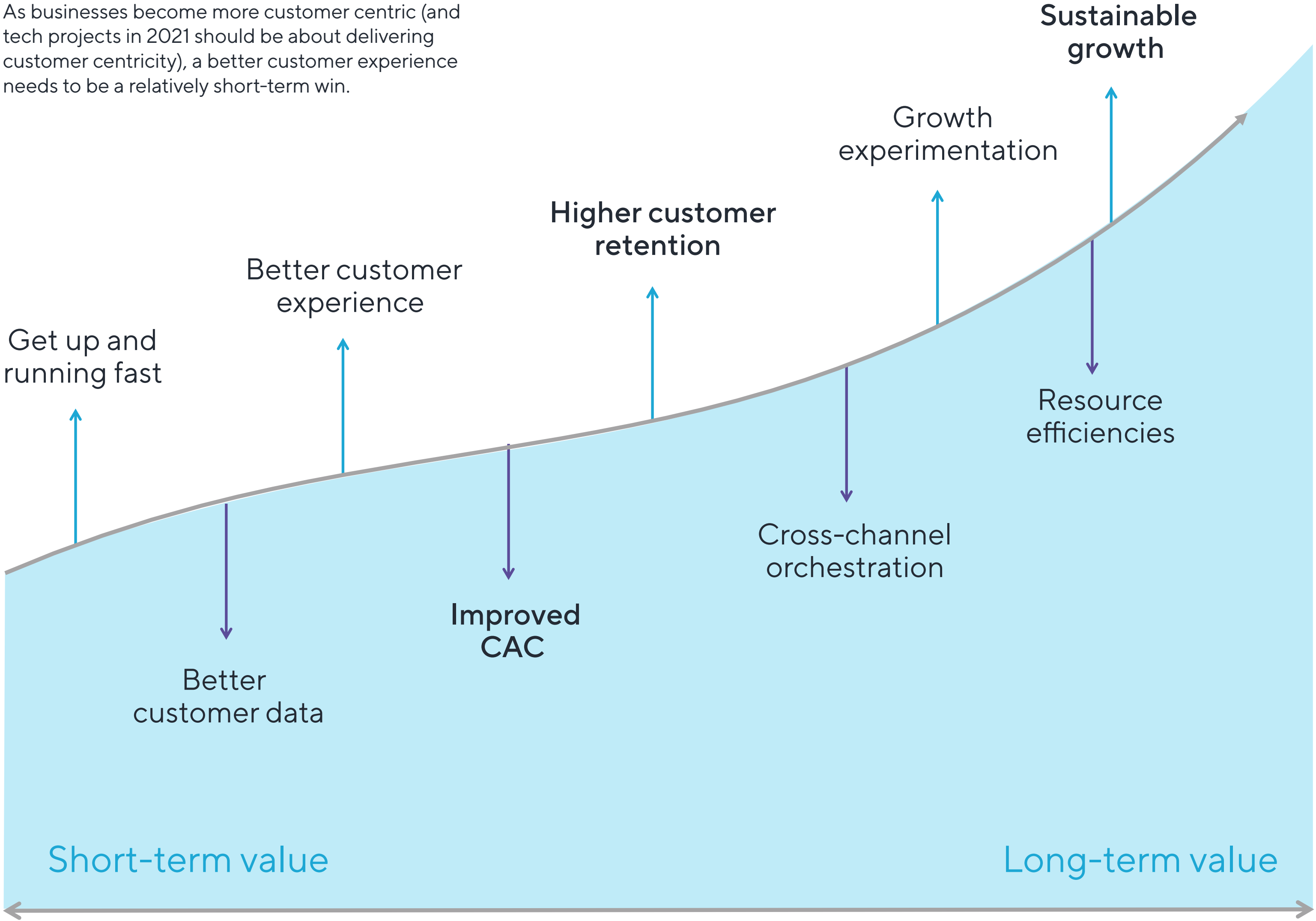
Consider these four pillars of impact and the level of investment you’ll need in the short-, medium-, and long-term.

- + Growth and innovation
- + Speed to market
- + Resource strain
- + Partnership ecosystem

This chart shows an ideal curve for your implementation and use of a technology product. Getting up and running fast is vital to start pulling in ROI, but you don’t want to flatten out once launched with no room for growth and scaling.

As businesses become more customer centric (and tech projects in 2021 should be about delivering customer centricity), a better customer experience needs to be a relatively short-term win.

Beyond that, after the organic customer acquisition frenzy (particularly in ecommerce) that occurred at the start of the pandemic, we believe that customer retention is going to be a big focus for brands in 2021.



How to avoid the single biggest martech mistake brands make

“Meaningful, lasting change only happens when the pain of the status quo finally outstrips the fear or the anticipated pain of the change we seek.”

David Taylor-Klaus

There’s a certain sadness in this quote from the entrepreneur and executive performance coach David Taylor-Klaus. Sad because it’s the reason that many businesses address changes too late. The pandemic has evidenced this, particularly in retail.

Brands that have been reluctant to adapt to consumer expectations, such as the growth in ecommerce and the new importance of an omnichannel CX, have been harpooned by the sudden acceleration of change brought about by the post-lockdown economy.

Amazon has happily plugged the gap. The advantage that Amazon has though, is its relative youth compared

to established high-street retailers. Amazon’s start-up mentality and agility means it is essentially a tech-enabled logistics company that’s built from the ground up for that exact purpose.

The difficulty for established retail brands is that they’ve got a whole lot more legacy baggage, and a whole lot more of Taylor-Klaus’s anticipated pain.

But when that tipping point hits, and the status quo is deemed unsustainable and technology is deemed to be the answer, the next big tripwire is lined up just in front of the business’s forward progress.

The single biggest mistake is...
expecting technology to transform your business without transforming your business to leverage technology

An investment in tech requires an investment in people and process too

How do you step over that transformation trip wire and into a tech enabled utopia? By recognizing that investing in technology means you have to invest in people and process too.

People

Marketing technology should solve for at least one of two business issues: it should improve how you communicate with your audience, or it should enable better internal decisions through data. Understanding the pain points of both your people and your customers on these terms will help you bring everybody with you as you implement technology.

Process

Your business will need to adapt in order to get the full benefit of a new marketing tool. And it's not just the remit of marketing – cross-functional collaboration will be necessary to roadmap new ways of working across the business and glean the full value of your investment.

Technology

The technology aspect is last on the list for a reason. In order to be successful, the people and process aspects must first be considered. Implementation and maintenance of the technology is an essential part of the puzzle, but until these aspects are in place, your business won't be able to successfully handle the change.



An illustration of this: imagine a highstreet retailer who invests heavily in SEO and ecommerce in time for a Black Friday campaign.

Then imagine the horror of the customer (not to mention CEO) when the newly acquired customer orders can't be fulfilled, because the ecommerce technology hasn't been properly integrated with stock management process.

As a result, customer service people aren't equipped with technology to automatically issue refunds in this instance, causing a deluge of angry customer calls (and long queues on the phone lines).

The damage to the brand's image is devastating, especially when the angry customer simply turns to Amazon and gets the product delivered the next day.

Implementation is the end of the process – not the start

Jumping to build will undo the potential of your work, so step back and ensure you follow a process

This isn't a new concept, but it's worth reiterating because it happens so often. A brand loosely identifies a need or a challenge that needs solving, and jumps straight into buying a product to solve it and building the solution. Taking a step back and instilling rigor and strategic planning at the start of the process will result in a better solution.

You don't want to get to the end of a project and be left with a technology solution that only solves some issues, or causes another issue that requires additional technology or an intelligent workaround.

Following this tried-and-test process, from use case to implementation, is the only way to be sure that your work will have the desired effect on your business and the way you deliver marketing.



Implementing a solution your team will love

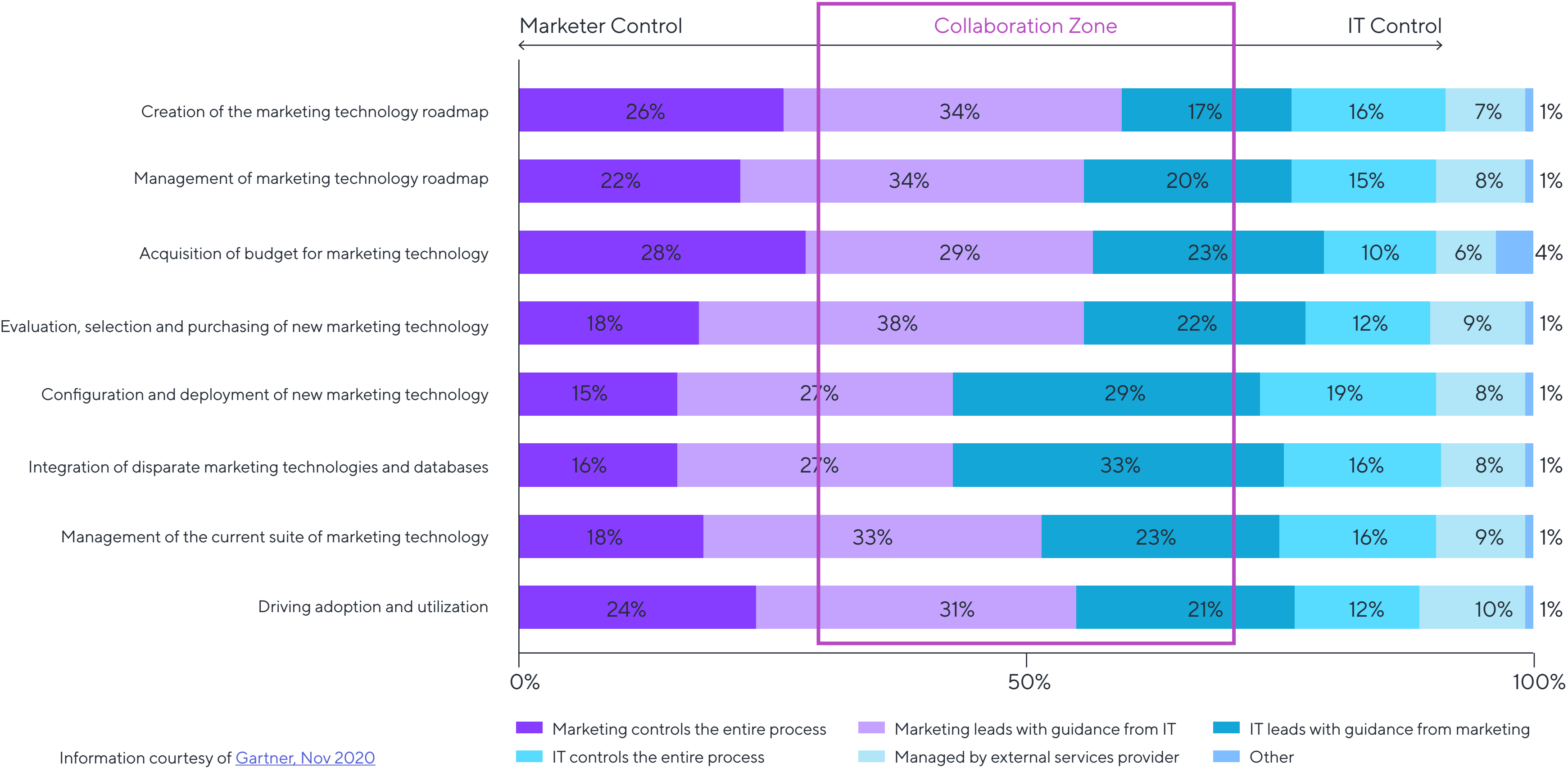
Getting teams on board

The role of the end user is often overlooked—and that’s a key driver in the success of your martech rollout

In most cases, the people deciding what technology to buy and how it’s going to drive value will be divorced in some way from the teams on the ground who will use the technology—the desk-bound marketing people who need to connect the technology to their way of working

This separation must not be a reason your martech transformation fails. Here are our 5 steps to ensuring a happy team that’s newly enabled by your business’s investment.

- 1. Onboarding planning
- 2. Build an MVP
- 3. Design for the future
- 4. Drive adoption
- 5. Establish a winning BAU



1. Onboarding planning

The majority of what we talk about in this section could be termed as 'onboarding', but here we are specifically talking about the need to ensure that process has an overarching plan guiding it.

The Onboarding phase will really define how much change the introduction of the tech will bring. Decisions made at this stage will impact how it is going to be used and by who, and how your relationship with tech providers will operate from this point.

Checklist

- + Revert back to the original requirements and use cases and assess how they will need to be delivered
- + Clarify what you are trying to achieve and by when
- + Assign roles and responsibilities
- + Secure resource to help deliver your plan to the timeframes – if you overlook this, your project will stall

2. Build an MVP

Minimum Viable Product (MVP) is a version of a product or solution that has just enough features to make it usable and useful for the user. The theory behind building an MVP is that it allows you to get up and running and deliver value quickly. Users can then provide feedback on this early release for future development.

Getting a usable MVP in place as quickly as possible is a smart move. For example, it'll maintain the momentum following the purchasing process, and it'll help with buy-in of the product with the working team.

If you've been smart, someone who is actually going to use the system will have been on the project team providing input into the selection process. Choosing tech without buy-in from an end user doesn't bode well. You need that input from the people on the ground so you understand their pain points and identify what success looks like for them.

By deploying an MVP, you can prioritize the most urgent use cases and get those live and set up in the technology so that your users can begin to build their familiarity with the tools. You'll have a base level of usage from which you can build.

If you try to deliver too much at once you'll get bogged down in trying to deliver everything which can make the project drag on. By separating your MVP from the main build, you can also start to design for the future...

"The theory behind building an MVP is that it allows you to get up and running and deliver value quickly"

3. Design for the future

Alongside building your MVP, you will be working to deliver the full functionality and solving for all use cases moving forward. So it's vital you don't just migrate functionality from legacy systems to existing ones. Know and understand how your new investment can save you time and money, eliminate unnecessary processes and automate workflows.

If your teams on the ground understand how the change you are managing positively impacts their day to day and their outcomes, you'll have a supportive, collaborative way of working.

Your martech stack is a powerful tool that holds valuable information for the entire organization. Taking a future-focused view of your roll-out means you can glean those benefits for your business as a whole.

- + It could help you spot that customers are searching for a product or feature that doesn't exist yet. That's gold to your product team
- + Customers might be sharing valuable information in your customer community that can spark ideas for a marketing campaign to the wider customer base
- + The pages and content customers engage with could equip your sales team to deliver a highly personalized and relevant pitch that could seal the deal
- + Understanding what assets you have that aren't being used could highlight areas for better promotion or re-investment

Getting money coming in rather than seeing money going out is what it's about now, and designing your full rollout with that in mind is the best way to accelerate value creation.

4. Drive adoption

No matter what tools you have, your martech stack will only ever be as good as the team members who operate it. In an ever evolving martech universe, knowledge truly is power.

One of the surest ways to future-proof your martech stack is to make sure your team is properly trained and that they can share insights in real-time. That feedback loop is essential to make sure that the team contributes to an implementation's full adoption.

Change of any kind can be difficult so the team needs to be on board. One of the consequences of poor onboarding is that the technology gets blamed. We've been involved with clients swapping out perfectly good tech because the team isn't behind it and perceive all the problems to be tech related.

A lot of those issues can be resolved by ensuring there is the right resource and support available during the early life phase to encourage adoption.

“One of the consequences of poor onboarding is that the technology gets blamed”

5. Establish a winning BAU

As you move into the BAU phase, your initial use cases should be fully deployed, and your users up and running on the system. There are key areas throughout the BAU lifecycle that require attention in order to benefit from its continued usage.

Putting support structure in place

You'll always need access to experts in the technology – perhaps members of your own team elevate their knowledge to that level, or if not then support packages from the tech provider or an external agency might be in order.

Bear in mind that tech provider support varies – sometimes it's focused on whether or not the tech is working correctly, other times 'customer success managers' or similar will be on hand to help you get the most out of the tech.

Whatever support you put in place, SLAs are essential. You may want to put a ticketing system in place to manage requests, questions and issues, and an SLA agreement will keep your process honest.

Moving into product optimization lifecycle

New use cases and developments are inevitable as the business puts new technology into BAU use, so the next phase of product optimization needs to be properly resourced. Your chosen subject matter experts and your tech provider must stay up to date with:

- + A documented tech roadmap
- + The use cases already in place
- + Planning for developing the tech to meet your growing needs

By keeping close to the tech, you can move into a constant optimization process, where you are aware of the roadmap for the tech and your own internal roadmap. Bringing the two together will keep evolving your usage of it and keep you at the forefront of the product's capabilities

This paper unpacks the potential pitfalls that cause under-use and project stalling when brands seek martech transformation. We hope you're now ready to drive forward your own tech-enabled marketing successes, armed with these core takeaways...

1 2 3 4 5

With 42% of martech investments essentially going to waste, marketing teams and their leaders are faced with a tough martech marketplace – it's very difficult to get your choices right. The repercussions of getting it wrong are all the more acute in the post-pandemic economy.

Budgets are under scrutiny and the cost of standing still could be business closure. So, creating a strong ROI map for the purchase of martech is essential to enable change. Striking an appropriate balance between getting to market quickly and a suitably high 'complexity ceiling' will stand you in good long-term stead.

A strong technology vision will ensure your technology transformation gathers pace and delivers value. Be clear on how your investment will change both customer experience and internal ways of working, and ultimately how the new setup is going to contribute to driving sales and achieving business growth.

The single biggest mistake you can make is failing to appreciate that tech transformation is nothing without business transformation. The size of the task isn't just about martech. A successful implementation means new processes, fewer silos, and better use of data across the business.

Onboarding is a broad term, but ensuring all end users understand the business case, buy into the MVP and embrace the long-term roadmap will help you accelerate towards a new, more efficient BAU that drives better marketing effectiveness.

Talk to Indicia Worldwide today

Explore how a reboot to your marketing technology could revamp your marketing performance

Harris Atkins

Harris.Atkins@indicia.konicaminolta.com

+1 516-835-6137

Let's talk →



The intelligence-led communications agency with global production reach

We create new value across the full remit of marketing. We've built this business to support our clients in a unique end-to-end way, finding operational efficiencies and delivering marketing that performs.

Present in 37 countries, and working with more than 500 brands around the world (including some of the biggest brands on the planet), we present a new way of delivering marketing – helping clients to spend less, but achieve more.

Our clients include:



StanleyBlack&Decker



J.P.Morgan

Lilly



Talk to Indicia Worldwide today

Explore how a reboot to your marketing technology could revamp your marketing performance

Harris Atkins

Harris.Atkins@indicia.konicaminolta.com

+1 516-835-6137

Let's talk →