EP278_Kimberly Martin

Lisa Nichols 00:03
Chromosomes, little strands of nucleic acids and proteins are the fundamental genetic instructions that tell us who we are at birth. Most people are born with 46 chromosomes. But each year in the United States, about 6,000 people are born with an extra chromosome, making them a person with Down syndrome. If you've ever encountered someone with Down syndrome, you know that they are some of the kindest, most joyful people you will ever meet. They truly have something extra.

My name is Lisa Nichols, and I have spent the last 24 years as both the CEO of technology partners and as the mother to Ally. Ally has something extra in every sense of the word. I have been blessed to be by her side. As she impacts everyone she meets.

Through these two important roles as CEO and mother to Ally, I have witnessed countless life lessons that have fundamentally changed the way I look at the world. While you may not have an extra chromosome, every leader has something extra that defines who you are.

Join me as I explore this something extra and leaders from all walks of life and discover how that difference in each of them has made a difference in their companies, their families, their communities, and in themselves.

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I'm delighted to have Kimberly Martin on the show today. Kimberly is the Executive Vice President of Business Operations and Automation at Mastercard. So welcome to the show, Kim. I am so delighted to have you join me today. Thank you so much for making the time. I know how busy you are.

Kim Martin 01:53
Thank you for inviting me. It's quite an honor.

Lisa Nichols 01:56
Well, yes. And I know we're going to talk about this, but you lead teams globally. So, you probably started your diet three or something this morning.

Kim Martin 02:05
I actually did.

Lisa Nichols 02:07
Did you? I knew that you started really early. My goodness. Well, I mean, Kim, listen, we have known each other for a very long time. But you know, we're not gonna say exactly how long we were 12 when we started, right?

Kim Martin 02:22
We were children.

Lisa Nichols 02:23
We were just children. Exactly. And it was back in the McDonnell Douglas days. I was in accounting for McDonnell Douglas, and you and Greg were both software engineers very much. Other and it's just crazy. I loved, we loved our time at McDonnell Douglas, and I know you did, too.

Kim Martin 02:40
That's a great training ground.

Lisa Nichols 02:42
Excellent, excellent. But you know, you have had a wonderful career in tech, and we've got so much to dig into there. But I really would love for you to take me back to your childhood, and I believe you grew up in Carbondale, Illinois, which is not too far from my hometown, Paducah, Kentucky.

Kim Martin 02:58
Oh, yeah, very close.

Lisa Nichols 03:00
We, we would go to Carbondale for, for concerts and stuff. But tell me this, what did you like to do as a young girl?

Kim Martin 03:10
I liked bossing people around. So, I was apparently really good at it. So, like, when the neighborhood gets kids get together, I was in charge of, like, this is what we're gonna play. This is the rules we're gonna play by. I also loved organizing things. I think about this all the time. My parents were crazy to let me do it. But they let me organize the entire house. No one lets an eight-year-old organize their stuff. But I would my best days were rainy days when I would go into the storage of everybody's got a junk room. And I would like move stuff around. I wasn't good at it. Like I would put boxes within boxes so you can never find them. But I liked taking chaos and making order out of it. And that sort of has stuck with me ever since.

Lisa Nichols 03:52
Well, that's sometimes what you have to do with technology, right?

Kim Martin 03:56
Absolutely, that's probably my best skill, in fact.

Lisa Nichols 03:59
Yeah, oh, that is so awesome. Well, I mean, I know, and STEM, I don't even think, became a thing, an official acronym, until 2001. But did you find yourself and I mean, I think that that's probably a component is bringing order out of chaos and technology. But were there other things that kind of interested you? Were you interested in science or any of that kind of thing in school?

Kim Martin 04:22
Math, for sure. And I liked math because it made sense. Like there's a right answer. There's not there's chaos, and you know, vague answers. And so, when I was in elementary school and high school math, were my favorite subjects math and English were my top two things. And then I thought taking that into college accounting would be my thing because "hey, you know, accounting is math, right?" It's not really accounting is logic, and that was not my best thing. And so, I realized that, man, I had made a course correction, that I when I was actually through my last class in accounting at SIUE. I was a accounting major, and I was on an accelerated program. So, it was about to get done in three years. And I was interviewing for accounting jobs. And I was just miserable. And I'm like, I don't want to do this. I don't think I'll be good at this, in fact. And so, I had that epiphany moment where I'm like, I need to figure something else out. And I went back through the classes that I'd had so far, because they haven't had tastes of certain classes. And so, the only class that really resonated with me was an IT class. And remember, this was back in the early 1980s. So, there weren't a lot of IT classes. And I thought that was the most fun because it was a lot like math, there's a right answer, you can tell when you get to the right answer, the program works. And so, I read, I pivoted, and I just pulled it back. I said, Look, I'm gonna take another year, but I'm gonna focus on IT degree, and that's how I ended up in IT.

Lisa Nichols 05:47
I love that. So, you may not know this, but I'm gonna just say it. So, Greg did the same thing. So, he's two years older, he went to college, I thought I was gonna do something in medicine. I had, you know, I was pretty much on that path to medicine and, and he's like, Lisa, you need to go into accounting, he had declared his major as accounting. Go into accounting. And when we graduate from college, we'll start an accounting firm. And so, I don't I didn't ever even took typing in high school, you know, all these science classes, right? And so, I did, I took principles. And now Greg went on and finished his accounting degree. But Kim, he did the same thing. He's like, you know, I don't, I just really liked computers better. And you know, is when the old, you know, big behemoth of, you know, mainframes and you had a punch card. Remember?

Kim Martin 06:40
Yeah. We were punch card kids.

Lisa Nichols 06:42
Punch card kids. And yeah, so he got a double major, another year.

Kim Martin 06:47
That's exactly what I did.

Lisa Nichols 06:49
Isn't that crazy? But yeah, I kind of decided my senior year, I think, thank God, for the accountants out there. Thank you that you love it, and we need you. So please don't stop what you're doing. But even my senior year, I'm like, Ooh, I'm not sure this is really for me. I should have gotten into sales or marketing, you know, is what I thought when I did. I went on and practiced, you know, corporate accounting at Mac and, and I would say it's a wonderful foundation for especially when you start your own business, right? and you need to understand financials and you do to could you have your own P&L.

Kim Martin 07:25
It has been a gift that I think some of my colleagues struggle with sometimes, but I am on top of my financials, and, and you have to be when you're running any size, and I thank God for that. That foundation of net may be something that I use every day, but it's something that I definitely benefited from.

Lisa Nichols 07:44
Absolutely, yeah. So it is, it is definitely a great foundation. Well, you went on, you got an MS from SIUE, too. And then I've got to ask you this, you went on and got a doctorate, Kim. So, my goodness, what inspired you to go ahead and do that? Was there a person that said, Hey, or I think you're probably a student of leadership, and probably just a student, you're always learning, right? A growth mindset.

Kim Martin 08:12
I wanted to. I thought about it for a long time. It was just sort of a you know, like a bucket list thing, something that you'd like to do, especially if you really like school. I like school a lot. But I didn't think I had anything worthy to study to do a doctoral study, you have to have a doctoral thesis, what are you going to study and you to, to contribute to humanity in some way? And like, I don't have anything big, you need to have something that you think adds to the body of work out there. And so, a lot of years go by, like 30 years go by. And the other thing is like I wanted it to be a doctorate in something, discipline that I cared about, like Project Management or Business Administration, and there weren't schools that offered a doctorate in that near where I lived. And so, with the advent of online learning and distance schools, that opened up the possibility, because then I could start looking out across the nation. I wasn't limited to the St. Louis metro area to find a school. So, the combination of being able to pick, you know, an online course, an online set of studies, and then I found a degree program in a topic that I cared about that made all the difference.

Lisa Nichols 09:19
So, what was that topic? And what was your thesis? What was the new body of work?

Kim Martin 09:26
So, it's pretty dry, but it's the productivity factors influencing globally distributed agile teams.

Lisa Nichols 09:35
Wow, that's a mouthful.

Kim Martin 09:36
But it was what I was leading at the time. I was leading teams globally distributed around the world, in the US and Europe and India. And I had found this phenomenon. It was super interesting. I have this team. You got time for the story? We have team that was in the US, and we were using a contingent workforce that sat in Malaysia. So, on the other side of the horizon. So, a lot of the communication was done as not as asynchronous. And then I had a team in Ireland from a company that we had just acquired, and they've never worked with contingent workforce. They'd never had people that weren't part of their company that they hired. And so, they were going to need to hire some contingent workers. And this team in the US came to me and said, Look, this isn't working out. These people are not great. We're using them to test some of our code. They're not great at testing. And I said, You can't find anything else you want them to do, because it's a good team. And we've on boarded them. And I'm like, nope. But we found this team in Brazil that we really want to work with. We've talked to them. They're really, really smart. And they said, Okay, let's pivot so you can use them. So now I have this team free up that was in in Malaysia, and I had my team and Ireland that needed to supplement their skills. So, I use them. I said, look, I don't want to get your hopes up. I mean, I hear

they're not great, but they could maybe take some work off your plate so that you can do some important software development work. And they said, No, this would be great. And so, I said, I really feel like you're getting your hopes up. I just want to temper that.

So, they went off, and they, they made a connection. And so, I checked in a few weeks later. How's it going? Great. And I said, seriously, great. And I said, No, really, in fact, we're giving them coding assignments or supplementing what we're doing. I'm like, You're not just having them tests, you're having them write code. This is pretty important project that we're doing. And they're like, no, they do writing good code. I said, That is so interesting. Meanwhile, my team in the US is this team in Brazil, they are awesome. They are rocking it. Like that is so odd, because now you have this perfect petri dish of a team in Malaysia. Nobody on the team changed. One group of people thought they were useless. In fact, we were willing to, you know, step away and disassociate from them. Another team starts using them. And they're pretty smart developers, too. And they think they're amazing. What changed, because it certainly wasn't the team? It was the location of the team, it was their ability to connect synchronously to have those conversations. My team in Ireland made accommodations. So, they had a half a day business day of overlap. They spent every morning with the team in Malaysia walking through the day, they got to know them as people. There's a whole bunch of things that, that were factors here. They had a trust factor going on that humanize the team, they did a team newsletter to learn what everybody's favorite things were, what the favorite movies were that they'd seen the week before. But more importantly, they were able to connect at, at least half a business day.

And I thought, I wonder if that plays out around the world. I bet we see this at Mastercard. So, I talked to my boss, which is Ed McLaughlin, the president of our technology company, and he is a huge fan of learning. And I said, Would you be okay if I did a doctoral study using our agile data, so pulling from our agile storyboards and connecting back to people, anonymizing everybody, so, but just I knew their location? So, I knew teams were in the same building, I knew teams were in the same city but in a different building. So not everybody could be around the table, they could be talking like you and I are today. And so, I grouped in different categories of how far away in the world the teams were. And the study sort of played out what we saw in real life. And that felt, felt like something worthy to contribute back. Because when I started looking at the data, no one had really contributed from a live corporation, this kind of data, there were mock studies done in university, but nobody's studied the entire workforce of 10,000 developers to see how this played out.

Lisa Nichols 13:17
That's fascinating. That is so amazing. So, I'm sure even you doing that, you know, in contributing to a new body of work like that, Kim has even informed how you guys have done things going forward.

Kim Martin 13:29
100%, would, when we started doing distributed software development, we will put people in a team together, like two people in the US, two people in Ireland, two people in India. That was the worst combination of working together, we could have done we would have been so much smarter, and the studies back that up. But there are other studies out there now that backup the same thing that says, then put an entire intact team in a geographic area, don't spread them across the horizon, you can talk there's still benefit to you still get productivity benefit. If you're able to talk synchronously during the day, you don't have to actually be in the same room. But the best the most productive teams were those that were live face to face. But it wasn't statistically different or significant if they weren't face to face, but they were able to talk synchronously. So, it was really about being able to clarify things, being able to have those conversations when you need to have them and not delay. Even a half a business day delay was still considered productive. It wasn't statistically different enough that you impacted the study. It was only when you were over the horizon when you were not a business. You were more than a business day away.

Lisa Nichols 14:38
Wow, that is amazing. Thank you so much for sharing that. I think that's going to help our listeners as they're thinking about distributed teams like this. Kim, I know it's gonna help us, so thank you.

Kim Martin 14:49
There's a fascinating 100-page thesis is out there.

Lisa Nichols 14:56
For a little light reading, if you're interested, right? oh my goodness. Well, let's move on, like your career. You started at AG Edwards, which is very iconic brand for St. Louis. That was more they were purchased by Wachovia and purchased by Wells Fargo. And you know, it's been kind of a crazy, crazy time for them, you know, in terms of acquisition. But then you worked at BJC. And then you came to McDonnell Douglas, and you came to Mastercard,

and you've been at MasterCard for 32 years, Kim. Which is incredible. How many jobs have you had? How many roles have you had while you've been at Mastercard?

Kim Martin 15:33
I don't think I can count them. I think that because they're constantly evolving. Every year it's a different role than the year before, even though, I mean, you don't get a different title. It's never the same thing. I think the funniest part is when I came to Mastercard, I the company before Mastercard, and got it a sales company, it was a tech sales company. It was so much fun. The folks I work with in St. Louis, I was the tech lead that would go out with the salespeople. So, I didn't have to sell out that way too much pressure, but, but being able to talk about the technology and then go in and install it and teach it was fun, that lasted six months, and then they got bought. And I didn't have I didn't relate to the company that bought them, the company that bought them had a culture that I didn't align with. And that culture map is like super important. And so, I just needed a place to land for a year. And so, I had a friend from a previous role who had a friend at Mastercard, and that's how I landed at Mastercard. She said, "They're hiring and they will take you if you and I just needed a place for a year." And so, when I came into it, I was looking at just one year. I just need one year, one year where I figure out what I really want to do with my life. And I fell in love. I fell in love with the technology with the culture, with the people. And it just, it just evolved from one year to 32.

Lisa Nichols 15:33
Yeah, you know, a mutual friend of ours, Gary Vonderhaar. I remember talking to Gary, and he's like, oh, yeah, I think at the time he was, had been there for 18 years. And he said he'd had nine lives since he'd been there, but I think Mastercard does a phenomenal job at that, right? And giving people new opportunities and moving people around. So let me ask you this. So, you've had a lot of different roles. You are currently the EVP, the executive vice president business operations and automation. But how, Kim, can you, can you like kind of describe, how do you think each role has built on the other? You know, it's really important, it's kind of like building blocks, right?

Kim Martin 17:25
I think it's interesting that, you know, that's how most people's career goes. And I think God puts you in the right place at the right time for the very next thing. And at least that's how it works in my life or at how it feels like it works. So, you know, I started out here, I was a software developer and a project manager. And then I took on more responsibility and became a people manager. And I got to launch a new segment that Mastercard was launching called fraud, because fraud was a big thing. 32 years ago, we didn't have fraud products, we didn't have neural networks. And I got to build our very first neural network here at Mastercard, Wow, we learned a lot about how we didn't know a lot of data science. Three years ago, we have you're so amazing today, but 32 years ago, that was a new field for us. And so, as those things progressed, every one of them was a building block on the last one. And the opportunity that I got on the next thing was I had a really hard problem to solve. And it looked like it was going to be very bumpy. And we got through to the other side. And that getting through, having the grit to get through, got the opportunity to Hey, you did this really well. I know you don't know anything about this other thing, but I bet you could do it. And so, and then the willingness to jump in and learn like you have to be a lifelong learner, I think to be in technology period. So those lifelong learning skills and be willing to learn and immerse yourself. So, then I moved into the data warehouse, and I immersed myself in big data, you know, and I learned a lot about how hard it was to manage big data working on the neural network. And the big data was important. We brought in the first big data machines appliances at Mastercard, they were relatively new thing, that game changer for how fast we were able to access information and turned into knowledge.

And then from there, you know, leading software development teams, leading different parts of our business. And then the most recent role, which I didn't appreciate how hard or different it would be, was my last job I had before the one the business operations role. I was leading the commercial software development team. And so, we sell to corporate software. And it had been very bumpy, like it wasn't quality software. So, we had put a whole business operations practice and to build stellar test stellar software and then run it well and run well was the most important part. That's how we show up to our customers. Customers aren't particularly interested about your, your pipeline of your feature development. It's like I just needed to work every day. You know, I'm interested in the things that are coming, but it needs to work every day. And when Ed McLaughlin came in to be our president, he's like, I want that discipline across the whole organization. So, I just want you to, to go every product, not just one product, but I want you to focus on the run discipline across the organization. I'm like, sure. If you want me, right? like a, a guide book or something, no, I want you to actually lead it, like make sure every team is organized the same way, has the same set of values, and gets up every day. And, and makes run the most important thing. And we're going to call it a guild because everybody has similar set of skills doesn't matter what product line they're supporting, they all need to do the same function.

I didn't appreciate how hard it was to run. A guild, a guild is very different than running a software development team where, like, when you're in charge, you can say to Tuesday, we're all doing this, these people didn't all work on things

that I controlled. I had to influence and that that's part of the job of the guild is to influence their hopes and dreams and, and what they buy into as the mission of, like, this is what we stand for that, you know, and so one of the best pieces of advice he gave me when starting this business, don't go big, just pick five things that you want to do and do really well. Like, just list those five things and make them simple. So, you know, the first thing I said was honor our promises. We make promises to customers every day, we ought to honor them. That ought to be our first value statement. So, I didn't know it at the time. But we were coming up with a value statement that resonates. And if it didn't resonate with people, they probably don't want to work on this team. And so, it gets back to the culture has to align, and your values have to align with the team that you're working on.

And so, keeping those short and crisp made it like, I think, iconic for us. And by the way, they've served us well, because we haven't changed the value statement in the seven years that we've had the guild, but it's but it gave people something to rally around. And for a job that can be really tough, like production support and operations, you get like 3 a.m. phone calls a lot. When we when we frame it, like you make a difference in people's lives. And people, we don't always talk about it like that. But it's your the thing that's honoring the promise that's keeping, like the people connected to their funds. For example, if your that mom at 2 a.m. is running into Walgreens because you gotta get medicine for your sick baby, you know, that credit card has to work or that debit card has to work, you don't want to separate them from their funds, or I thought about it when we had the, the war in Europe. And people were trying to get out of Ukraine, and they were using their credit cards to get out of the country to buy plane train tickets. And it's like, if you're in a war zone and you're trying to use your card, it better work. So, it wasn't just enough that we made sure that the technology work, we had to also make sure that the infrastructure was connected and that they weren't disrupted, you know, by, by the things that were happening in their country.

Lisa Nichols 22:29
Yeah. Wow. That's, that's amazing. Well, I was going to ask you, that's funny, you already answered kind of the question for me, but I was gonna say, I know that you report to Ed, which you and I've kind of talked offline, I've read a lot of the things he's written, amazing, amazing leader. I was going to ask you, what are some of the top things that you learned from him, but I love what he said to you, you know, don't go and try to boil the ocean, pick five things. And I love those value statements that are still holding true today. So, I, you know, want to kind of move into this. Kim, I know you're super passionate about this. But you know, when you started in tech, there was a real inequity in the number of females. You know, but Mastercard, in particular, has been really intentional about encouraging more young women, and another good friend of both mine yours is Dana Lorberg, and I think about what she did with girls for tech. She's retired now. And although I'm not sure she's really do, as I retired, because I'm like, I think she's failing at retirement because she's so busy with other things, right? But, yeah, girls for tech, but what else has Mastercard done? And, you know, what could you tell like our listeners that are in organizations that really are still trying to figure that out? You know, what kind of advice would you give them? What kind of ideas would you give them?

Kim Martin 23:47
Well, what Dana did, which was, I think, innovative, is she said, Look, if we wait until kids get in college, they've already made life choices by college, we need to meet girls when they're in middle school, or before they get into middle school, because that's where they're deciding whether STEM is even interesting or not. And give them a picture of what STEM could be, because I think they see it in the movies, and they see like the, the lonely programmer living in his mom's basement. And that is not what STEM is. And they don't even know that they probably do STEM activities every day, and they're not. And these are opening up a world of possibilities to them before they even start making those choices closer to high school. But once they go to school, then attracting them in your organization. We found that we were we were looking and we were recruiting and trying to make our job descriptions is you know, gender appealing as possible. And we still weren't getting a lot of great candidates applying for our roles. And one of the things one of the recruiters said to me one day is if you would let me open these up at a more junior level, I could get you a ton of candidates. And if you're willing to look for a non-traditional workforce, people that have done something different but they're coming in to as the entry level. So maybe they've had a career in something else. And I'm like, "Yes, of course, we're opening."

And what we're finding is the entry level, that you still have to grow the pyramid, like they will grow, they will come into your organization, and they will still get promoted, and they will grow. And it takes several years to start seeing that payoff. We're starting to see that pay off now in my organization. I think operations is one of the hardest places to hire gender equal workforce because people look at that. And either one, they you know, it's been attractive to, I think, not women for very long time, we don't do a great job of making it look sexy. And then the hours if you're, you know, a mom, and you're like, I can't afford to get up at 2 a.m. I've got kids, I've got to get kids off to school. And so being able to balance that say not every job needs somebody to be on call at two in the morning that every job requires, like deep depth and understanding like the Linux kernel. But there are plenty of roles out there, like analytical minds work great in this role. Being able to question stuff, I found that the best skill set are people that ask questions, and then are

willing to put a plan together once you have the answer those questions. Those two things are like think, I think those are my strongest skills. And anybody could bring those into it, but doesn't take a depth of technology knowledge to bring those you just have to be able to ask the right questions and be willing to keep digging until you get, I think to a final answer.

Lisa Nichols 26:22
Yeah, that's really good. I know that you guys, and I think you spoke at this, I know that you've hosted many of these, but you did like NXT Next at 4240, which is a location here in St. Louis. Celebrating women in tech and business. You spoke, I think, you spoke about the future of payments and E-commerce. I mean, what were some of the things that came at you guys are awesome at this, you know, sponsoring things. And we'll talk a little bit more about that when it comes to innovation, because for as long as I can remember him you guys have done hackathons, right? I participated in a few rows, you know, as a judge, but, you know, what, what were some of the things that came out of that? Do you remember? Do you recall?

Kim Martin 27:07
I don't know that I recall, specifically. But I do think the innovation piece is super interesting. Because I think we don't always think that we're innovative individually, I think we're thinking like, I don't have the next big idea. I don't know what the next I don't know what, you know, tokenization. I'm not going to be the guy that comes up with that. And most innovation is more about starting small and taking something and improving it, not coming up with, you know, the next new thing, brand new thing. We do this thing with Junior Achievement where we tell the kids there's a difference between being, you know, the entrepreneur that comes up with the new thing and innovation, which is, you know, there was water and there were plastic bottles, but somebody had to put those two things together. And now people have portable water. That was an innovation. They didn't invent water, and they didn't invent plastic bottles. Right? Exactly. That's innovation. And we don't think about that we celebrate, you know, the big things like the flying cars.

So, thinking about that with my own team, we have every year we run a patent contest at Mastercard, and so we ask every division to think about ideas. They don't necessarily all get patented, but it starts the, the engine moving. And so, you've mile, what would be considered an invention idea. And so, the first year we did this with my team, I think we filed. I want it to be like seven ideas across a couple thousand people. That was really sad. I don't I think even the janitors at Mastercard filed more patents than my team. And so, I said, Well, next year, we're gonna try hard. Maybe I just didn't push this hard enough. So next year, I think we filed 30. And so that was not slightly better, but still not really a lot for as many people as we had. So, I was sitting at happy hour with one of the some bunch of the, what I would call the, the millennials at the time. And they were which was back. So, this is several years ago, when that was the most junior part of our workforce and one of the gals, so we should make a contest out of it. And I said, that'd be great. You want to leave that she's like, yes, we'd love to leave that. And so, we did a contest that very first year, and we, we I said first of all, let's just tell people how you file what maybe people don't even know how to file a patentable idea. And let's just talk about what is innovation was that looked like, and we went from 30 to 300 ideas, the next year 350. The next year 400. And doing the same thing. So doing a focus doing a explaining to people what innovation means and how they, they contribute to that and they don't have to come up with the next, you know, Tesla idea. It could be, you know, the water bottle. And so, we lead the company, in fact, in the most ideas coming out of my team at this point, but it's because there's a focus on it and people see how they can contribute to the larger ecosystem.

Lisa Nichols 29:50
I love that. I mean, it was just that idea of gamifying it.

Kim Martin 29:54
Yes. 100%.

Lisa Nichols 29:56
So, so good. Well, gosh, I've got pages and pages and pages left of things I want to talk to you about, Kim. But we do need to take a quick break. And we'll be right back with Kim Martin on the Something Extra podcast.

AD 30:08
In business, the tendency is to seek out partners who are bigger, faster, stronger, when it comes to IT, you should be looking for smarter, faster, better. That's just, a you'll find with the talented technologists at Technology Partners. Our experts develop custom solutions to tackle your most complex challenges, all to simplify your processes in the smartest, most efficient way possible. The time to be swift and nimble starts now. Go to technologypartners.net/solutions and see what's possible.

Lisa Nichols 30:37
So, welcome back, everyone, to the Something Extra podcast with my friend Kim Martin. So, Kim, in 2016, you were recognized as the St. Louis most influential businesswoman. So, congratulations on what an honor! You know what I have to ask you. I was thinking about that. And I remember, and I told you in a sidebar conversation, I remember talking to a female leader at Bayer. And she said when she became a leader, she asked someone now, okay, how do I have influence? You know, can you teach me how to have influence? That she'd ask a mentor of hers that question, but how do you define influence? And how do you foster influence as a woman, you know, in helping other women have influence? How do you define it?

Kim Martin 31:26
I think everybody has influence, they probably don't recognize it as such. Like, if you're the person that gets your friends together and says, I think we should go out Friday night, and this is where we should go, that's a leader that's influencing people. You influence people by, by tapping into some common value, some common need that they have, that they agree on, that's influence. I think there's a difference between influence and bulldozing. Like, you don't want to be a bulldozer because you might not have the right idea. And so, you would get everybody to do what you ask them to do, it was completely the wrong thing. And you all did it. I think when you have like the privilege of power, that actually is worse because you are accountable. You, you lead, you spent the company's money in the wrong way you lead people in the wrong direction. So, influence is also making sure that you understand, like, what the, what the direction should be, and you're getting feedback signals from lots of other people. The influence is also being able to tap into like, I like, for me, influence in the roles that I have. I'm not necessarily the person that knows the right answer. I'm not always in fact, I'm usually not the smartest person in the room, but deferring to who is and understanding what they would if, if I think that what they are have to say is the right thing to do, then getting everybody else on board. That's the role I can play. I can help facilitate by bringing together the data and the facts and helping people understand like, this is the right thing to do. And we've got to make a risk decision here, folks. So, this is what I want. I want everybody to walk out of here in line that's influence it's less about this is my way or the highway. No, that is like, I think 1970s influence this is today, it's collaborative influence.

Lisa Nichols 33:06
Yes, it is. It is, and it's I know that you're a very collaborative, collaborative leader. You know, you were also a CIO ORBIE finalist this year. So, congratulations to that. I mean, clearly, Kim, you are doing something, correct? You're doing something right. You know, and it may be that collaboration, that, that influence to help collaborate, but, you know, what would you say are some of your qualities that really have helped you the most and in being successful, most influential businesswoman, CIO, ORBIE Finalists? I mean, what would you say some of those qualities are?

Kim Martin 33:43
I think we talked about it in the first half of this is curiosity. And then action driven. The curiosity part is, like, just as important as the action, like the action is bad. If you're going in the wrong direction, driving faster in the wrong direction doesn't help. So, the curiosity part. We do something like, because we're in, in operations and IT and stuff breaks, we call it the five why's you know that? I think Amazon does the same thing, probably Google. But the five why's are really meant about like, I need to keep digging until I get to the root of the answer. Like I don't take the surface answer. We do that too often we observe, or we call it as Mastercard admiring, the problem. Oh, yeah. You know, like, like, my car ran out of gas. Why'd your car run out of gas? Well, I forgot to fill it up. Why did you forget to fill it up? Well, I was busy yesterday. Well, why were you busy yesterday? Well, I was doing other things. And I didn't prioritize it. Okay, that kind of got to the root cause none of that will make me not run out of gas next week. If I don't do something different. So, then the action of a party is, what am I going to do different? I'm going to put a reminder on my phone on Mondays to get gas on my car, something like that. There has to be both the get to the true curiosity. So sometimes there's not just one there's like 10 root causes to why something happened, and then putting the action in place to make sure that maybe there's 10 actions to make sure this doesn't happen again.

Lisa Nichols 35:01
Oh, I love that I had never heard that before the five why's I'm going to use that now. It's just continuing to dig, dig, dig, right?

Kim Martin 35:09
The theory is keep asking until you get to about five, is about the right number, you know? And then sometimes you start to chain a different chain of five why's.

Lisa Nichols 35:18
Yeah, that's good. I really, really liked that. Well, I want to talk to you about this. Because again, I mean, just I not to tickle your ears, but Mastercard, you guys just do so much good, good stuff for the community, Kim, and I know that

you guys hosted or sponsored a neuro diverse workforce summit. You were the executive sponsor for that within Mastercard, you know. First of all, tell our listeners what, what do you mean by neurodiverse.

Kim Martin 35:47
So, we have a well, first of all, we have a business resource group called Adapt, and it is really for bringing for together people with non-typical skills. And so, neurodiversity is one of those. So, the neuro diverse in our community. Sometimes they we don't always recognize the amazing things that they bring to the workforce. So, this was focused on getting community hiring companies to think about, like, give neurotypical people an opportunity in your workforce. We did a program, at least a year or so ago, where we started bringing in like an intern ship program of just neuro diverse candidates, neuro diverse candidates, there was a range of there's not a typical neural typical person back. So, bringing in a range of folks and understanding, like the very special skills that they bring to the table, for example, really good at data analysis, and, and digging into those asking those questions that I just talked about. So, you know, you want a team of diversity anyway. So, somebody that complements your entire team, as you know, this would be a great way to bring that kind of different thinking to your table.

Lisa Nichols 36:55
Yeah, I love it. So, you guys, I mean, obviously, you spearheaded this, but you know, I mean, and you've just told me that, so you kind of started with interns, right? Because I, as it would have you guys done to embrace that, you know, that's you guys are not the only company embracing it. I think SAP, you know, has the Autism at Work Program, which is wonderful. IBM has a neuro diversity program. So does KPMG. Looking at the ability, not the disability, and of course, you know, for me, can I say every person is uniquely gifted with something extra, you know, you just got to figure out what that is. And all those something, something extras are important. You know, and can really contribute. What suggestions do you have the for companies who possibly, you know, would love to be able to include a neurodiverse demographic in their workforce strategy? I mean, do you have a couple of you know, or accommodation, or you may have to make some special accommodations.

Kim Martin 38:00
Yeah, but they're not expensive? Like maybe you need noise-canceling headphones for your neurodiversity, and maybe it's too noisy again, and environment. But these are not big things. And don't you want your workforce to be productive anyway? Probably what your neuro diverse candidates want, the rest of your neurotypical candidates want too.

Lisa Nichols 38:20
Yeah, yeah. No, that's good. I know. That's really good. Well, I have to ask you this, because, because you guys are figuring it out. I mean, you guys are already doing it. But I talked to a lot of CIOs and a lot of tech execs, Kim, there's not one that is not thinking about AI. And a generative AI strategy. And I think you guys have, is it called the AI garage?

Kim Martin 38:45
That's one thing that we have, yes.

Lisa Nichols 38:48
I mean, you guys have, you know, already kind of figured this out a little bit. You know, you launched an AI model just this year to allow banks to better assess suspicious transactions. I mean, tell me a little bit about what, what you guys how are you using AI? How are you? How are you thinking about it?

Kim Martin 39:07
I think we talked about a little earlier to like back in '93, we build our very first neural network. I mean, we modeled, so we've been refining the practice. I since, since really since 1993, we have the world one of our largest award-winning decision management platform, which runs hundreds of models on every transaction that flies across our network. So, hundreds of millions of transactions a day hit this neural network model. And there are many models that apply depending on these are all fraud models. By the way, scoring for fraud likelihood to help banks assess the likelihood that you are who you say you are. And so, that's just one aspect of it, looking at other ways that we can use generative AI. I had a call the other day with a company big medical data company and how they're using Gen AI, like, "Are they using it for productivity for programming?" They found that oddly, it's not great for programming productivity. But it is great for testing productivity or for studying like legacy code that you don't necessarily understand. You don't want developers spending time trying to figure it out. It can give you a summary of what the application is doing. So, there's a lot of different ways I think that we will see AI pop up in the workforce beyond just commercial ideas.

Lisa Nichols 40:25
Yeah, that's really good. So TechLX, I mean, we technology partners, we've been very blessed to be a partner for Mastercard, goodness, we, we have been in business for 30 years in May. And I think you guys have been, you know, a client, we've been a partner for maybe 28 of those years or something, Kim. So, we've been incredibly blessed. But in 2019, we launched the TechLX program, the technology leadership experience here in St. Louis. And you guys were one of the first put your hat in the ring, and you've put people through that you have been a mentor. In fact, I'll just embarrass you a little bit more but, but Kim won the mentoring excellence award last year, and you know, so growing people is really important to Mastercard. I know that's not the only thing you do, you do other things as well.

Kim Martin 41:14
I like the TechLX program that because it lets our people meet other leaders across other companies too often, we're only talking to ourselves, and you need those signals and some of the greatest mentoring that they, they are able to get some, some great leadership skills and tips from people across the like companies across the St. Louis area is phenomenal opportunity. I just I would encourage anybody if your company can join it, that's an amazing program. And you put together a phenomenal group of organizations that contribute to it. It's also fun to be a mentor in it, too. So, if you're always looking for mentors, I think this is a great opportunity. I, I met some astounding talent in the St. Louis area. So, it was always fun.

Lisa Nichols 41:53
Yes. Well, we just appreciate you guys being a part of it. We just can we just launched cohort 13. We've had over 300 people go through the program. We just talked yesterday, we're looking at launching another all-female TechLX this, this summer. So yeah, but if you if you're at all interested in learning more about that, please reach out and, and we can get you connected. So, I have a little lightning round here that I want to do with you, Kim, before we talk about something extra, but what would you say is the best piece of advice that you've ever received? I know that's really hard, because you probably received some good ones.

Kim Martin 42:30
I think question everything. That was what my dad used to say. My dad was a Baptist minister. And he's like, Yeah, you have permission to question everything. You should question everything. So, you know why you believe what you believe?

Lisa Nichols 42:41
I love that. I love that. Do you have a morning routine? Like getting up at 3:00 a.m.?

Kim Martin 42:46
I do. So, I have, I put together a bunch of my dad's writings during COVID. So, I put together in a daily devotional form, I read them. So, I read, I read a devotional a day from and it's like connection back to my dad because he passed away in 2009. But it's a great way to start today.

Lisa Nichols 43:03
Yeah, that's awesome. So, you start with the daily devotional? Are you reading anything right now? And if you are what, what are you reading?

Kim Martin 43:11
It's got a new book. It's written by Erin Meyer. It's called "The Culture Map." But I was really intrigued by it. Because I read again, global teams. And she's like you as a, as American, we come at it with a point of view. And she gave an example how she started working with a firm in Paris. And she completely boggled the whole relationship because she thought everybody would think like us, like what would be a value to us would be a value in every workforce around the world. And it's so not true. And you have to temper and modify the way you engage. I'm like, this is so interesting. And my observations do.

Lisa Nichols 43:45
Right, yeah. And it certainly helps you because you've got teams all over the globe, right, Kim? So that's good. Obviously, that's one way you grow, right? Are there other ways that you grow as an individual? I think you guys are really, aren't you guys very involved in Grace Hopper?

Kim Martin 44:02
We have been, we continue to invest in the I think my favorite program is like working though, more in the St. Louis area. We've done some partnerships with a couple organizations bringing in, like Launch Code, bringing in people maybe from a different career family, and then we're doing a program now, bringing in high school, a high potential

high school students that are from areas where they might not be able to go to college. So, we're giving them their first job. And it's been so interesting, because you learn a lot, like you take for granted all the things you know, like how does one go buy a car? Like these are things these kids they're getting a salary, that's enough for them to be able to now start making different life decisions. And they have no idea how do I invest my money? These are fun things to work with them on.

Lisa Nichols 44:49
Yeah. And to your point, you learn as much you know, sometimes from them as you're teaching them. You know, let me ask you this. How do you stay up to date with the latest tech trends? and we already talked about this. Before we even started, you said you're a big Gartner person. So, you know, but you've got to, as a technologist, read a ton.

Kim Martin 44:51
I don't think anybody can get by without having a lot of different signals, and they're not opinions diverse. So, you want to get a steady diet of a lots of different ideas.

Lisa Nichols 45:19
Yeah, no, that's good. I'll ask you this. So, I've got two more questions for you. Now, I'm gonna talk about something extra. Do you have a particular app or tool, or gadget, Kim, that you could not live without? Or app?

Kim Martin 45:41
I think it's Microsoft Excel. It is. Because you know, data geek Yeah. Love Excel.

Lisa Nichols 45:48
Yeah. It's powerful, isn't it? So, you know, you got a husband, Robert, you've got two sons, Matthew and Andrew, you got a big, big job at Mastercard. How do you balance it? I mean, how do you and I don't really believe in true balance? But how do you manage it all? And keep your sanity? And keep from burning out, Kim, I guess it's the big question?

Kim Martin 46:12
Yeah, I think balance is, you know, always been an overused word work life balance. I think is just work life correctness for you for whatever it is. In that time, when my boys were babies, obviously, I spent more time in the mama role than in the Mastercard role. And as they grew up, and depending on what was going on in our life, sometimes Mastercard needed more attention. Sometimes it was like that cranky baby waking up at three in the morning, and it needed the attention. And so, it's always a daily reprioritization. I mean, that what we do as even as project managers, as people, managers, it's always constant prioritization. So same thing, when you're dealing with a team. It's like, not everybody in your team needs your attention every minute of every day, but maybe one person needs it more today than everybody else that you're going to pivot. That's the attention I'm going to give today. And so, every day is a pivot, and you hope that you're putting your priorities in the right place. That's that, again, going back to your value statement, and my, are my priorities matching. Am I living the way I've prioritized and set my values up?

Lisa Nichols 47:08
I love that. Well, this is called something extra, Kim. What do you believe is something extra that every leader needs?

Kim Martin 47:16
I would say it's curiosity. And I, you know, I read some articles because I wanted looks really smart here today. And I didn't see anybody that said, curiosity. So, that may not be a good thing. But I really believe if you don't have the curiosity, then that it all spawns from there.

Lisa Nichols 47:31
Yeah, no, you're not the first. I will tell you my very first episode, and now we've we're close to 300 episodes. My very first episode was with Maxine Clark, who is the founder of Build-A-Bear. Yeah. And that is her something extra, is staying curious because you're curious as a child, and she said sometimes along the way, we lose that, and she's like, maintain that curiosity, because that's where new ideas are gonna come out and improvements. So yeah, so that's, you're right in there with Maxine.

Kim Martin 48:04
Oh, good.

Lisa Nichols 48:06
So, oh, Kim, this has been so much fun. I so appreciate you making the time to be on the show. And I cannot wait for our listeners to learn from you. It's a rich conversation, and I know that they're gonna learn a lot from you.

Kim Martin 48:18
So honored, Lisa. Always such a pleasure to spend any time with you.

Announcer 48:21
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