

Audrey Cannata:

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James Robert Lay:

Greetings and hello. I am James Robert Lay and welcome to the 194th episode of the Banking on Digital Growth podcast. Today's episode is a special episode of the Inside Digital Growth series, where today we are going to go inside digital growth, but from a different perspective, from a different point of view, as we continue to celebrate the Digital Growth Institute's 20th anniversary with you.

James Robert Lay:

And I want to thank you the dear listener for continuing to tune in and share time together with us today because today I'm excited to welcome Audrey Cannata, who is our operations lead here at the Digital Growth Institute. And it is Audrey that ensures the things that I make up actually get made real. And that those things that are made real are then made sure to be repeated so that we can continuously deliver a positive experience as we are educating and empowering financial brands in fin techs to generate even more loans and deposits through marketing and sales strategies that improve the financial wellbeing of people. Welcome back to the show, Audrey. It is so good to share time with you today.

Audrey Cannata:

Thank you so much. I'm excited to be back. Round two.

James Robert Lay:

It's round two. It's good to get you out from behind the scenes like we did before going all the way back to episode, what was it? 124.

Audrey Cannata:

Yes.

James Robert Lay:

124, where we discussed empowering the growth potential of teams with Colby. And it's something that we've seen some traction, we've seen some progress there. And before we get into catching up with you on some of the greatest insights that you have gained personally reflecting on your own exponential growth journey as we celebrate 20 years here at DGI at the Digital Growth Institute, and also maybe look ahead 20 years, too. Always, we start every conversation, you're used to this, but what's going well? What's good for right now, personally or professionally? It's your pick to get started?

Audrey Cannata:

I've been doing a lot of reading this past year.

James Robert Lay:

Yes. You have

Audrey Cannata:

2022, I really set a set, a personal challenge for me to try to read as much as I can. And really that's, what's going well personally and professionally because a lot of the reading that I'm doing bleeds into both sides of your life. And so it's been a lot of fun reading, taking it in and then being able to share it with others and spread some of the good books out there and the good knowledge.

James Robert Lay:

I think that in it of itself is interesting in its in your own unique situation because you come from a background of teaching. Now you started your journey here at the Digital Growth Institute and it's really kind of unfolded under two parts, two acts. What you and I call tour of duty number one and tour of duty number two. And in tour number one, which was really over a decade ago, you joined out of college when DGI's business model was very different back then. And you did a lot of web production, a lot of video production work. It was fun. We were growing, but there was a tremendous amount of chaos and conflict that I would say was brewing under the surface culturally. Conflict and chaos that I now take full responsibility of.

James Robert Lay:

And a lot of what people didn't know at the time things were going on personally, it was taking a tremendous toll on me and that was taking a tremendous toll on the team. It took a tremendous toll on my marriage and Dalene and I discussed that back in episode 167 and 176, but I needed some help. I needed some outside perspective. I called in David Baker, which you recall that experience. And he helped to set us on a new course. And I want to take you back in your mind, hop in the time Delorian of your mind.

James Robert Lay:

It's December 21st, 2012. And this was the day that I shared with the team, this new direction that we were going to be going down, this new path. And I find it interesting because December 21, 2012 was the day that the world was supposed to have ended according to the Mayan calendar. And even though the world did not end, the old business model that we had back then ended that day. So let's go back in your mind, December 21, 2012. What do you recall on that infamous day since you were there to live the tale, and now you're back. What was going on in your mind? What do you recall? As your journey in tour number one was about to end?

Audrey Cannata:

Well, luckily the world did not end that day, which we're all very grateful for, but I remember I knew that there was change brewing. There was no secret. David Baker came in and he spoke to the team. And so we knew that there was a different direction that things were going in. I don't think we were quite aware of the direction, but I do remember that I believe, was it a Thursday or a Friday? It was the last day you were in the office.

James Robert Lay:

It was the last day before we were going to go on holiday break. You're right.

Audrey Cannata:

For our extended holiday break. And normally on these days, and many other Fridays at the office, we'd have happy hour or frappy hour if you remember. And that was not happening that afternoon. I remember you pulled us in as a team. We all sat around and, I'll tell you, I've never seen a more serious and focused and determined look in your eye. Coming from working alongside you for two and a half years, I definitely knew that something was big. Something was going to happen. And you just, as serious as can be looked just in the eyes and said, there's going to be some changes. And if you're not 100% on board, do not come back from winter break. And that's okay. We'll transition you out. But this is real. And that hit me like a ton of bricks. I remember thinking, oh my gosh. And at the time I'm still pretty green.

James Robert Lay:

Yes, you were.

Audrey Cannata:

So I was thinking, and coincidentally, I had already been doing some thinking of my own, some soul searching of my own. And so it was a really intense afternoon. I mean, I think we all kind of left a little shaken, a little unsure. But I mean, I think that was just such a huge step forward and such a big step for you to take, to pull us all together like that because in all the years we've been together, like you said, we were having a lot of fun. We were doing a lot of great projects and traveling, and we had not seen the side of you before.

James Robert Lay:

Yeah. It's interesting as you're bringing me back now, in my own emotive mind, I think about that day and I was very determined. And it's what I'm writing about in banking on change. You have to care enough for growth, the CARE being an acronym. The first C is committing to a cause greater than the present moment. And I think for me, this idea of change, I was living so much in the present moment. At the time, not really thinking far ahead into the future. But between an autoimmune diagnosis, between having one and then two children pretty close together, it was just, there was a lot of change going on in my personal life that was impacting me professionally. And that's why even now with over a decade of hindsight, some of those darkest moments are when the greatest growth comes on the other side.

James Robert Lay:

It's just that we don't have the clarity to see what is actually unfolding. Because not long, as to your point, not long after December 21, 2012, you shared with Dalene and myself, that you were about to blaze a new path of your own to start a new journey. You were going to be a teacher. And, and I truly appreciated you sharing this with me. I remember being excited and I appreciated the reasons, your why. I know Dale.

James Robert Lay:

Ne was excited as well. But one of the things that we shared is that if you ever wanted to come back, there would always be a spot for you. And thinking about your time as a teacher, what were some of the greatest lessons that you learned during that season of your life? Because you were, what was it, seven years of teaching?

Audrey Cannata:

Seven. Yes.

James Robert Lay:

Yeah. Seven years. Think back on those seven years, what did you learn during that experience?

Audrey Cannata:

I think one of the biggest things I learned, and actually, I didn't have this phrase coined at the time, but now coming back to DGI, I know it very well. It's progress is greater than perfection. And I think no win is too small to celebrate. I think, everyone's at their own different journey, their own different place in their journey of growth, and that we have to really celebrate where everybody is at and the progress that they're making. I think there's so much pressure for these students to achieve certain levels. And just because you end the school year, making straight A's doesn't necessarily mean you worked harder or you were more successful than someone who ended with Cs. And I taught fourth grade for many years and there was often times where I had students coming in, reading on a first grade level.

James Robert Lay:  
Wow.

Audrey Cannata:  
And by the end of the school year, they were reading on a third grade level.

James Robert Lay:  
Beautiful.

Audrey Cannata:  
And by definition and by standard, are they still below? Are they still failing? Yes, sadly, but are they really, no. I think we really have to celebrate that exponential growth that they achieved. And so often in times that doesn't happen. And I think that's definitely a really pain point that I had with education is that we're letting a lot of these students not feel celebrated and not feel successful because they don't meet what the standard criteria is.

James Robert Lay:  
Yeah. That's a huge, huge issue of mine. I've talked about it a little bit on the podcast before with other guests. The opportunities to transform how we view training, how we view education, which is so core to what we do here at the Digital Growth Institute. And I want to dive a little bit deeper into that. When it comes to your experience, your experience as a teacher, because you came and out of college, it's almost like the archetypal voyage in return narrative. You came, you voyaged, and then you return back smarter, wiser, more experienced. Think about some of the struggles as a teacher and what might be the lessons that we can unpack there to continue to educate and empower the dear listener, working at a financial brand, working at a fin tech and marketing sales, even leadership for that matter, what's on your mind there?

Audrey Cannata:  
I think one of the biggest challenges that I felt with teaching was there was this pressure to get your students to perform at a certain academic level. I think teachers get pressure from administration. Administration gets pressure from the district. The district gets pressure from the state.

James Robert Lay:  
State yeah.

Audrey Cannata:  
And it all comes down to how well are these students performing and that's the way to measure success. And I don't think that you can really measure success by a standardized test, which is the way here in Texas, if you're familiar, we have the STAR test. And that is a academic readiness test that is taken at the end of the year. And so many times we spend so much time and pressure trying to get people to a certain point when that's really not, it's not appropriate. And I don't think that that's the way we should measure success.

Audrey Cannata:  
I've worked at many schools that are title one, and a lot of the students are below level. And they are the ones who get stuck in two hour after school tutorials and what we call drilling and killing. And because we're forcing them to be good at answering questions and multiple choice and how to take tests. And I think we do such a disservice by not really, and truly meeting them where they are and giving them the personalized and specialized attention and education that they need to grow. Because what we end up

doing is they end up possibly having a disdain for school, or they have a negative feeling or they shut down because we're forcing them on this one journey when every student has their own unique path and their own unique way of learning. And I think that's something that we can think about as financial brands, when you're thinking about your consumers, your account holders. Everyone's on their own unique journey and you cannot force them down this one path. You've got to meet them where they are, and really give them that customized experience.

James Robert Lay:

Even internally, when it comes to the employee experience, hearing you talk through this, I think of training and education as part of the digital growth methodology. You think about those four exponential growth environments of learning, thinking, doing, reviewing. And what you're talking about right here from the traditional educational system, it's a lot of learning, but there's probably a lack of thinking, of critical thinking. Be able to take in what you've learned and then apply it to the next stage of doing. How might that lack of ability transition with someone into the professional world? Doesn't matter if they're working at a bank or a credit union or in any other vertical, but not having the ability to critically think about what they've learned and then be able to apply it to their unique situation, to do even better. Where might there be a gap there?

Audrey Cannata:

Yeah I think if you're just stuck learning, that's all one way, if you're all just receiving the information. And I think about that very often when I'm reading books or taking any online courses. If you're just taking in the information and you're not turning around and applying it to either your personal life, your professional life, or knowledge transfer to somebody else or helping make someone else's life better, it's really all for nothing. And I personally believe it's rather pointless if you're not going to do anything with that knowledge. You can learn all day long, but it's about what you're doing with it that matters.

James Robert Lay:

Yeah, there's the old adage, knowledge is not power. It's applying that knowledge. And if you think about learn, think, do, review, learning and thinking is really knowing, but to apply that through doing, and then ultimately reviewing, that is growing. But it can also be just as dangerous to get stuck on that side of the equation, to get stuck in doing, not taking time to review what you've done, learn through those experiences and then apply them through the next iteration. And I think that's the opportunity is to build these habits, to build these behaviors internally first at a financial brand or at a fin tech to then teach that externally to account holders. Because we create a bigger, better brighter future for ourselves. I truly believe this. We create a bigger, better, brighter future for ourselves only when we commit to creating a bigger, better, brighter future for others.

James Robert Lay:

And I think about the STAR test. I was going back and looking at some of our DMs in Facebook. It was 2019 and I was messaging about the STAR test and some of my frustrations I was feeling as a parent. And I think it was Ludwig at the time was his third grade, getting ready for the STAR and the extraordinary pressure that he was bringing home to perform was just boiling me. And so we kept in touch.

James Robert Lay:

Flash forward, it's February 17th, 2020. And if you think about it, February 11th is the anniversary date for the Digital Growth Institute. So at this point, we're about 18 years into the journey. You messaged me on Facebook saying, Hey, I'm looking to make a move. I'm looking to maybe transition out of teaching. You said to reach out. You reached out and I want to get your take on this. Seven years in teaching. Why come back for a second tour at DGI? What really kind of said hey, there might be something for me to

create a bigger, better, brighter future for myself to achieve exponential growth where you're growing personally and professionally at the same time?

Audrey Cannata:

Yeah. I think it was great because you and I, we kept in touch over the years and we kept that positive relationship. And I knew, I had told you when I left that if I ever left teaching, I'd call you first whether or not there was an opportunity at DGI, but I knew that you'd be someone that would help guide me, kind of play a mentor, point me in a direction. So I was really looking forward to having that conversation. And as luck would have it over the course of a couple months, and we were just chatting about, I was unaware of all the changes that had been over the course of the seven years. I wasn't exactly sure what was going on at DGI. So it took us a few conversations to really talk about what had unfolded over the last seven years and the direction and the new vision and purpose that was here. And I think just through talking about that and understanding how much education there was, how much coaching, how much training, it really felt like this could be a really great fit because whether or not I'm teaching in the classroom, or we're in this industry, it's a lot of the same values and ideas and mindset and human behavior. And so I think it was just a natural, it felt like a very natural fit.

James Robert Lay:

Yeah, you're right. That idea of human behavior. If you think about kind of where we sit as an organization, I always say it is at the intersection of marketing, sales, technology and human behavior. And to me, that's the most interesting part of the equation because essentially we're all working towards one thing that I've mentioned this before, but it's exponential growth. And I'm writing about this in *Banking on Change*. Exponential growth is where you're growing personally and professionally at the same time. And I'm curious for you, if you think about exponential growth, what have been some of the biggest leaps that you have made? Where coming back to the point, too, about progress, where do you feel like you've made the greatest amount of progress personally, professionally, when you look back over these past couple of years on your own exponential growth journey here?

Audrey Cannata:

I think for me, the biggest thing was just letting go of the fear of failure. I came back into DGI after being out of the industry for seven years. I didn't know if I had what it took to be successful. I didn't know if I was going to be valuable to DGI. And so it really took a lot of courage to dive in. And thankfully because I do have a love of learning and gaining knowledge that I was able to get caught up pretty quickly because I didn't mind rolling my sleeves up and working hard.

Audrey Cannata:

And I also think, too, a lot of times we tend to sell ourselves short. We think that, oh, well I'm not an expert in banking, so why should I be working in this industry? But if you really focus on the things that you're passionate about and the areas that you do have expertise, you can still bring value. I think when I think of the Kolbe, the Kolbe A index. That's an area that has nothing to do with banking, but it's an area that I was passionate about and that I wanted to become an expert on. And I'm still creating value with those in our community because of it. So you don't have to put yourself in this box and try to be something or somebody that you're not. You just have to figure out what that niche is that you can really own and just commit to that.

James Robert Lay:

Well, that's the whole idea of growth ability, which we're going to come back to here in a bit. I want to stay on this idea of finding something that you are passionate about and really building a deeper level of

knowledge, because it's that deeper level of knowledge that I find. And I see this for those in the banking on digital growth program, the more knowledge that they gain, the more that they're courage to commit to move forward with confidence ultimately increases. And this is where progress, it really is greater than perfection. And recently, I figured out a way to communicate this is with a football analogy. Perfection is throwing a game winning touchdown on a hail Mary pass, where progress is playing more of that longer game. It's converting on the small, simple wins, as simple as getting a first down to keep the ball moving forward.

James Robert Lay:

And I want to get your take on this because from your lens, you have a very unique perspective coming back to observing human behavior through your role now as an operations lead. You're doing this with digital secret shopping studies. You're doing this through helping run the operational side of our workshops and you're watching people. You're observing people. You're observing the progress that they're making on their own digital growth journey, on their own exponential growth journey. What lessons have you learned by watching and observing at this point, hundreds of others that have gone through our programs, whether it be book clubs or workshops or university? What are you observing when it comes to progress being greater than perfection?

Audrey Cannata:

I think one of the things that I have seen and witnessed over the last 18 months going on two years is how much a lot of these financial brands that we work with really need that time to pause and reflect and look back at where they've come and then set those small goals moving forward.

Audrey Cannata:

Because like you said before, we do. We naturally get stuck in the doing that's the easiest place to get stuck. That's where we find those quick wins of success. That's what keeps the higher ups happy, but we're going to get burned out eventually. You're going to crash and burn and you've got to take that time to stop and really think about where have you come. Take a minute to look back. Appreciate that. Because when you appreciate that and look back at where you come, that's what's really going to propel you forward. That's what's going to give you that drive, that motivation to continue forward because you've seen what else you've already done. You've taken that time to really celebrate that, otherwise you might lose that motivation to move forward and you're going to crash if you keep doing.

Audrey Cannata:

And so one of the things that we do, we make it a point in our program. It's a forcing function to take that time as a team, to sit down and reflect together. And more often than not, when I ask those in our community what they got out of our workshops together, the number one answer is it was that time to reflect as a group.

James Robert Lay:

Yeah. And you have shared some additional perspective through the research and your own experience here of, and we build this in as a forcing function. We call it the 90 day growth method because to do this every 90 days, to at least come together as a team, if not even more, and we're starting to do this, too. We're doing this more of at an organizational level because if you think about transformation historically, transformation is driven from an org level into teams, teams into individuals, but there's a lot of friction and chaos and conflict that comes from that type of an approach.

James Robert Lay:

We're taking a different approach and we're looking at human transformation, starting with teams. I'm sorry, starting with individuals, then moving to teams, teams ultimately to the organizational level. But at a minimum, why do this every 90 days to bring people together? What is it about 90 days that's critical to be aware of here? Because if you think we can learn a lot from nature, nature kind of operates on a 90 day cycle. We have four seasons if you will, every three months, but from a human behavior, from a human transformation, why must we at least make this a habit to review what we've done, learn through those experiences and then take time to think to do even better for the next 90 days. What is it about 90 days?

Audrey Cannata:

I think when you come together as a team and you've got that moment of planning and goal setting, everyone leaves really excited. They're all motivated. They hit the ground running. They want to start achieving these goals right away. And I think that's great. The enthusiasm is naturally high. But as time goes on, the weeks go on, you get things put on your plate. Life happens. And before you know it, you're 30, 60 days in and your plate is full again.

Audrey Cannata:

And it's so hard to not do some of those tasks. A lot of those things that come up, oh, somebody in sales, marketing, they're throwing things at you left and right, you've got to get this campaign ready by next week. And it's easy to let those bigger picture goals off to the side because what seems most important are those tasks that are hit with day in and day out. And so before you know it, the next 90 days is up and you've forgotten about that goal or that goal seems less important than it did 90 days ago because you've been hit with all these other things that seem more important. So if you force yourself to stop every 90 days and reset, you'll keep an alignment with those goals and not forget what you set before.

James Robert Lay:

This is really, it's a deeper conversation about creating the future self. And what I mean by that, if you think about the practice of marketing and the practice of sales, both of those are a practice of transformation. We're trying to get people to transform through marketing. Maybe it's to transform their perspective of how they perceive a brand. If we're thinking about sales, we're trying to get them to transform their buying pattern, their buying behavior. If we think about technology, technology is the medium into which these transformations can be facilitated, but at a deeper level. This is that study of human behavior or human transformation to create the future self for individuals, for teams and for organizations. And it is so easy, back to your point, to get stuck in the day to day. I'm guilty of it. I'll be the first one to admit it, which is why we build the same type of a 90 day growth method into our own operational model over here. And I can tell you, it is extremely healthy.

James Robert Lay:

It really allows us to continuously build an exponential growth mindset. And I want to say on this idea of positive perspective for a bit longer because I'm a big believer that there are two types of people in this world, those that are growth bound. They bring an exponential growth mindset where they want to grow personally. They want to grow professionally. They look at the world through a lens of abundance. And then there are those who are what I would call gap bound. And GAP is another acronym here in digital growth-topia, where these individuals, they have a habit of griping about problems. And a lot of times that is through right, wrong, good, bad. It is because they have a scarcity view of the world.

James Robert Lay:

And I'm curious what, once again, your observations here as an operational lead, observing people in their own transformational growth, what have you observed when it comes to these two types of

mindsets, those that are growth bound versus those that are gap bound? Because we really do try to screen for and root out those who are stuck in the gap and choose to stay there. It's not a bad thing to be in the gap. The issues are is when you are stuck and you choose by your own free will to stay there. What have you seen through this?

Audrey Cannata:

Absolutely. I mean, I agree with you. I think having a grit and growth mindset are almost prerequisites for being in our program. We've conducted dozens and dozens of workshops and digital secret shopping studies where we provide different findings and recommendations and there will be one or two in there who shut down. There's no way we can do this. It's impossible. We're just a community bank, little old us. There's no way we can keep up. So what's the point? Let's just keep going. And I empathize with them because it probably does feel a little bit overwhelming, but it doesn't have to be. You can focus on those one or two areas to work on.

Audrey Cannata:

And so I think, like you've stated before that transformation really starts from within. And if you don't have that growth mindset, you're not going to be able to transform your team. And if you've got someone stuck in the gap on your team, it's going to make it challenging for everybody else. And so definitely think that the growth mindset is something that you've got to have, I think if you're going to find success on your growth journey.

James Robert Lay:

Yeah. And for those, if you're listening and you feel you are stuck in the gap and you're going through life personally or professionally griping about problems, you think that your best days are behind you, I want to give you a little bit of hope and get your take on this, Audrey, with one simple question that you can ask yourself every single day. And that one question is what has been going well? Where have you been winning? So looking at the past. What are you excited about right now in the present moment? What have you learned over the previous time period? And what are you looking forward to over the next day, week, month, quarter, year, decade, however you want to frame that period of time. What have you observed through your experience of watching human behavior for individuals, for teams, really for organizations even that commit to the practice of asking, answering, and facilitating a dialogue and discussion around this one simple question of what's going well?

Audrey Cannata:

Well, I love this question because I feel like you and I, we're used to answering it with each other when we have our daily or weekly conversations. It's almost second nature. And so it's easy for us. And when we start working with financial brands for the first time, and we open up with this question it's amazing. I think we take for granted how it does catch people off guard. A lot of times you'll have those who sit there and they, oh my gosh, I don't know. Nothing. And so it really has to be...

James Robert Lay:

Or the one that gets me, well, everything's well. Everything's good right now. And I'm like, no, no, let's go deeper. Let's dive deeper into that.

Audrey Cannata:

And it really is training the mind. And so we've really worked hard to build that into our communication process with the groups that we work in and really force that, make that be a forcing function to start your meeting. I think what's most important of the question it's, yes it's a icebreaker, I guess if you will, but it's the framing of it I think that is so important. Because a lot of, if you think at some of your own

organizations, what are some of the questions I get asked? How are you doing? What's the pulse check here? How are you feeling? Well all of those questions leave room for negative responses. And once one person has something negative, you can see it spin out of control. And so I think to keep it positive, you've got to use that framing of what's going well.

James Robert Lay:

Yes. There is so much to be said around this idea of emotion, emotion being energy in motion to where you can be spiraling up on an energetic plane, or you can be in a downward spiral of just negativity. And that's where you tend to get stuck in the gap. And this is an exercise what's going well for individuals. It's an exercise for teams. It's an exercise for organizations. I will go ahead and tell you and you know this, but this is just for the dear listener. I would love to see every financial brand deploy this type of thinking for every conversation that they have, whether that be internally or whether that be externally with an account holder, with a prospective account holder and just ask the simple question of what's been going well. What's good for you right now? And a lot of times you might come to find that is the very first time that that person has ever been asked that question that day, that week, that month, that year.

James Robert Lay:

And this is an opportunity for you as an individual, a team, an organization, to be the light in someone else's darkness. And I keep referencing and I keep coming back here, Audrey. And I want to get real practical as we start to wrap up and we got to do this again. This has been fun. This has been fun to look back together. And then also look kind of at the present moment and into some of the opportunities. But I keep coming back to teams or really individuals, teams, organizations. Individuals, teams, organizations, when it comes to achieving exponential growth. And you've seen this once again. Why is it important to focus on transformation from the inside out, starting with the individual, then the team, and then the organization, as opposed from the outside in which is historically how all of this has worked? And we see the results, particularly when it comes to digital transformation are moderate at best. Why is it important to start with the individual first?

Audrey Cannata:

I think naturally that people don't like getting things forced on them. Nobody wants to be told how to feel, how to act. There's a natural resistance out there, a little bit of defensiveness, but if you can self actualize and you can transform on the inside first and then build it out from there, I think that's where we're going to see that success when we can all work together, collaborate. We're all aligned on the same goals. I think it's easier to be aligned when you've all transformed individually because trying to create that alignment from the outside in, they're going to get resistance just naturally because people don't understand and they don't have the perspective. They don't have the insight because I haven't self actualized it on their own first.

James Robert Lay:

I'm going to wrap up with this and then I'm going to get your final take on a practical path forward for the dear listen or something small that they can do like we always finish up on the podcast. But to your point, if one does not have the insight or the clarity or the awareness, there are four things that must unfold for exponential growth, for digital growth, for digital transformation to become a reality.

James Robert Lay:

Number one, you must help people see things a little bit differently than what they saw before. And a lot of times that does come through training and education because it is a non-threatening way to introduce a new idea, a new insight. Now compare that to how a lot of financial brands have worked historically

when it comes to going down a new path. People will come in. They'll bring consultants and all of these different people and they'll run all of these studies and then they'll present their findings.

James Robert Lay:

But if, once again, if someone doesn't have the foundational understanding of what the insights that are being shared are to begin with in the first place, most likely you're creating some sort of cognitive dissonance and that is not going to move the ball forward. You're not going to get a first down with that. And so therefore you see things differently through training and education. When you see things differently, you begin to think differently. When you think differently, and this actually just happened in a previous podcast conversation before it was actually, when we stopped recording, we were talking about this path here, I was talking about it with the guest and asked him, so what happens when you see different, when you think different? What happens next?

James Robert Lay:

And you and I have talked about this, Audrey. The default response is, oh, well, I'm going to act differently. And you touched on this before with, with it within your own thoughts. No, you must see, think, feel, and then ultimately you'll begin to act differently. And it's that last point of feeling and emotion that bridges the gap between thinking and doing, between knowing and growing. It is the feeling and really deeper, it's the commitment. It's the motivation to commit with courage, to keep moving forward with confidence that I see as probably the greatest opportunity to facilitate this type of model of learning, of thinking, of doing, of reviewing within a financial brand, number one. And then take the same type of an approach externally with account holders to empower them, to educate them, to elevate them, to learn, think, to do review and ultimately achieve exponential growth. This is how we begin to put the transformation of people over the commoditized, transaction of dollars and cents.

James Robert Lay:

What's the next best step forward for someone listening. And we covered a lot today and we're going to have you come back on and dive even deeper into just this thinking here and your perspective that you've gained. What can one do next? How do they begin to take the next step forward to make progress on their own journey of growth? What is one small thing that they can commit to do to move forward with courage and confidence?

Audrey Cannata:

I think really the easiest thing to do is set yourself one hour a week, one hour a week, and commit that to training, education, reading, reflecting. That's it. That's all it takes. If you can do that, I think take that time to really pause and escape the doing and put it on your calendar. Block an hour on your calendar so nobody fills it up. Make it be a forcing function. I know James Robert, you do this all the time. You do this right now as you're writing your book. If it's not on the calendar, it's probably not going to happen. So put it on your calendar. One hour a week, take the time, sit by yourself, pick up a book, read, learn, and then don't stop there. The last few minutes, make an action item. What can you take away from this? What can you bring back to your personal life, your professional life? How can you help somebody else with this knowledge? That's all it takes, one hour.

James Robert Lay:

Dive even deeper. We'll call it the three, two, one learn method. So three articles a week, two podcasts or videos, your pick, and then one book. Now it doesn't mean you have to crush that book or finish that book in a week. Maybe you commit to just read one book per month, but each week you're making progress through that. So at the end of the year, you have 12 books behind you. You have 72 video podcast and then 144 articles that you've consumed and then take time to journal and dialogue through

the what's going well question, the first L, what have you learned? How are you going to apply that knowledge, that wisdom, to turn that insight into action, to transform knowing into growing. What's your take?

Audrey Cannata:

And I like how you counted those articles and podcasts up. I think take the challenge one step further. Track and log everything that you are reading and learning and take time to look back and say, wow, this is what I've done this past year. These are all the things that I've learned and all the knowledge that I've gained. I think it's so easy. I wish I would've started doing this two years ago. I can look on my bookshelf and see all the books that I've read, but that doesn't count a lot of the other pieces of content that I've consumed. But I think it'd be really cool if you sat there and then celebrated it. Really reward yourself for all the hard work that you've done.

James Robert Lay:

Okay. So this, this is going to get even deeper and we're going to have to take this offline to figure out how to turn this idea into reality, because I almost see a dashboard of sorts for a financial brand at the individual level, then the team level, and then the organizational level, because I even think about my kids at school. When I go up and volunteer for Watchdogs, they have kind of these charts that track progress. And we can build in a little bit of a competitive model here where I think, Audrey, I think we just uncovered a, we just picked up a rock and we looked underneath it and we found something new.

Audrey Cannata:

This is how a lot of our conversations happen behind the scenes.

James Robert Lay:

It really is. So you are now listening to a new idea being created in real time from nothing more than what Napoleon Hill writes about in a lot of his works from the 1930s and 1940s, the mastermind and the mastermind is this it's when you take one mind, add it to another mind. It's like a battery. Your mind is like a battery. The more minds that you can bring together, the more batteries that you can bring together, the more powerful the ultimate battery is. And so this is what we do with financial brands. This is what we do here internally. This has been a lot of fun today, Audrey. Thanks so much for the conversation as always.

Audrey Cannata:

Thank you so much for having me back on. I appreciate it. It's always fun.

James Robert Lay:

For someone wanting to connect with you to continue the conversation that we have started today, what is the best way for them to reach out and say hello?

Audrey Cannata:

You can reach out to me on LinkedIn, Audrey Cannata. Please, say hi.

James Robert Lay:

Connect with Audrey. Learn with Audrey. Grow with Audrey. Tell Audrey hi. Audrey, as always, thanks for joining me for another episode of Banking on Digital Growth.

Audrey Cannata:

Thank you.

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James Robert Lay:  
Until next time. Be well, do good and make your bed.