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James Robert Lay:

Greetings and hello. I am James Robert Lay and welcome to the 199th episode of the Banking on Digital Growth podcast. Today's episode is part of a new series we're kicking off called Behind the Cover, where we take you behind the cover of the books we are reading to transfer practical ideas and insights that will guide you, inspire you, inspire your team, guide your team and your financial brand or fintech forward, onwards and upwards along your digital growth journey.

James Robert Lay:

Joining me for today's conversation is Audrey Cannata, operations lead here at the Digital Growth Institute. And let's just jump into the conversation because I know it's going to be a good one because we have a fantastic book to talk through together for you today. Welcome to the show, Audrey. It is so good to share time with you today again.

Audrey Cannata:

Thank you, James Robert. I am so excited to be here and kicking off this new series with you today.

James Robert Lay:

It is a new series, Behind the Cover. One of the things that we do a lot here as individuals, also as a team, but then also with the financial brands that are in the Banking on Digital Growth program is we spend a lot of time reading, reading books.

James Robert Lay:

And I find it quite fascinating with a recent survey that we've conducted, how little time people dedicate to ongoing training, to ongoing education, to ongoing development, because it is through training, through education, that's how we achieve exponential growth, where we are growing personally, we are growing professionally.

James Robert Lay:

And in our survey, 71%, 72% of people responded within the industry that they spend zero to one hour a week, or one to two hours a week continuing to learn so that they can continue to grow. What's your thought on that?

Audrey Cannata:

Well, I totally empathize with that. I understand that we are busy personally and professionally, and it is challenging to dedicate that time for learning and ongoing education. It seems to be the least important at the time when you have deadlines and projects to turn in, which is why I'm really excited to be doing this series with you, because it is my hope that we can shortcut some of that learning for our listeners and provide them with some insights into the latest and greatest, and maybe some old favorites, all time book favorites and give them those key insights and maybe that's enough for them to find value, or maybe that's inspiring for them to just get the book and read a little bit further.

James Robert Lay:

Absolutely. And I think when you consider the resource that we're looking to create here, it is for individuals, but it's also for teams and possibly even for organizations taking 30 minutes, 35 minutes tops to dive into a book through our dialogue, through our discussion, and then add on another 30 minutes following this conversation and then do a little bit of internal discussion around whatever book it is that we're going to be talking through.

James Robert Lay:

And on that note, today's book is *The Coaching Habit: Say Less, Ask More and Change the Way You Lead Forever* by Michael Bungay Stanier. And this is a book that I came across years ago, I introduced to you, I also recommend to financial brands and their teams internally to read because I'm a big believer that coaching is the next level up within financial services to go beyond the transaction and truly put the transformation of people first, put the transformation of people over the transaction of dollars and cents.

James Robert Lay:

And that means internally for the employee experience, then also externally as well when it comes to the relationships and the conversations that we're having with, not only account holders, but also possibly prospective account holders too, to help them see a future that is far bigger than the present moment.

James Robert Lay:

When it comes to coaching, I know there's a lot of misconceptions around coaching. So why don't we start there to maybe provide some clarity, because if you say coach or coaching, it can evoke a lot of different ideas, it can evoke a lot of different emotions. People think coach, they might think sports. People think coach, they might think not so good thoughts because almost anyone today can call themselves a coach. And we've seen an explosion of coaches and a whole industry dedicated, I think there's more hot air than substance for many. But what are some of the misconceptions of coaching today?

Audrey Cannata:

I think when it comes to coaching, what makes it very unique is being a coach is the ability to really help others see something that they may not be able to already see. It's your ability to ask really great questions and help somebody else self-actualize. So when you're thinking about a coach, you're not providing advice or recommendations, telling somebody what to do, you're helping them come to that decision on their own.

Audrey Cannata:

And I think another misconception might be that you have to be an expert in a particular field. And if you're helping someone self-actualize, you're not giving them the information, you're not giving them the answers, so you don't need to be an expert.

Audrey Cannata:

On your point of sports coaches, Bill Belichick does not throw the football as well as Tom Brady, but it's his ability to help Tom Brady leverage his natural born strengths and capabilities that makes him so valuable to that team.

James Robert Lay:

The point that you were making around self-actualization, I think that right there, that is really the biggest opportunity when it comes to building a culture of coaching within a financial brand. Because even in the book, *The Coaching Habit*, the author writes, everyone now knows that managers or leaders need to coach their people.

James Robert Lay:

And even there's a big difference between, because you were looking at this from maybe an external perspective of coaching and consulting and advising, but there's also a lot of leadership that can play into this narrative and this conversation as well.

James Robert Lay:

And it's the self-actualization that I have seen through my own experience, really transforming from what I would look at as more of a practice of advising and consulting to where, when we shifted our model to really take a coaching first approach, that is where I've seen financial brands, marketing teams, sales teams, leadership teams move the furthest and the farthest. Maybe not the fastest, but they have moved the furthest and the farthest on their digital growth journey because of the self-actualization of the knowledge.

James Robert Lay:

They own that idea, they own that thought they own that belief, where if I think back historically of how we were operating and guiding financial brands through more of an advisory practice or a consulting practice, we could come in here and tell 10 financial brands similar recommendations of what to do, maybe one would take that and do something with it because there's almost a resistance that goes up. I mean, think back to your days of teaching and working with kids. It's human behavior, right?

Audrey Cannata:

And that's a great point. I do think back to my teaching, especially my early teaching years when I was still building my craft. But you have children that come up to you all day long asking questions, and I think it's so easy to give them the answer. I don't know what they're going to do with that. Does that really help them? I think a lot of coaching and a lot of teaching, it's showing them the way. Not showing them what it is, but how to get to that end result or answer that question.

Audrey Cannata:

And I think it's really important to empower other people to come to those decisions and determinations on their own. Giving them the answers may help in the short term, but it's not setting them up for success in the long term and showing them that they can be self-sufficient, giving them the tools, the methodologies to come to some of these discoveries on their own.

James Robert Lay:

And I think that's what it is. I think it's the frameworks and the mental models that help people take almost a four step journey through coaching. They see things different than how they saw things before. And when you see things different, you what? You think differently. And we've had these conversations plenty of times and you know the answer that many people say, well, what happens next? People think differently, therefore people, what?

Audrey Cannata:

Do differently.

James Robert Lay:

Right. They act, they do differently, and that's simply not the case. We must bridge the gap between the thinking and the doing or the thinking and the acting with what we call feeling, because it's the desire to transform. It's their desire to change their behavior that increases to a level that is greater than their desire to remain the same or to stay stuck in the status quo.

James Robert Lay:

And a lot of times when we talk about digital transformation, we're skipping that step of feeling, we're skipping that emotive step. And people might have the head knowledge, but that typically doesn't translate into new action or new behavior, it's the feeling and the emotion that we really need to hone in. And that's where the coaching aspect, that's where the coaching element comes in, too.

James Robert Lay:

If you think about some of the conversations that we've had with financial brands and their marketing teams and their sales teams and their leadership teams through the Banking on Digital Growth program, what are often some of the biggest challenges that you see holding people back from committing to build a culture around coaching both internally, as well as externally?

Audrey Cannata:

I think it's the overall buy-in. A lot of times, we will work with individuals who get it and they have that growth mindset and they want to evoke change, but it's how do I get the rest of the team on board? And where do you find the time to do that? Everyone is busy in their schedules, in their day to day activities. Where do you set aside that time to focus on the culture and focus on the learning and the coaching? It's a really difficult thing to do.

Audrey Cannata:

And we do see a lot of times, we have coaching calls and things come up, other meetings come up and it seems like, well, the coaching call, that can wait, that's not quite as important. And I understand that and we totally empathize with that, but I think that's just one of those things that we have to really commit to, this is where I'm going to see those results. It's taking this time to work through my thinking, come to some realizations, get some action plans, find my answers so that then I can go back out and be better at my job.

James Robert Lay:

Well, coming back to the book, some of the challenges that the author noted, research from a leadership development firm Blessing/White suggested that 73% of managers had some form of coaching training. So good, so far. And I'm quoting, however, it seems it wasn't very good coaching training. Only 23% of people being coached, yes, fewer than one in four thought that coaching had a significant impact on performance or job satisfaction. 10% even suggested that coaching, that the coaching that they were receiving had a negative effect. And there's your point.

James Robert Lay:

There's a level of commitment that is required for coaching to create value, but it's for those that commit to the process, both the coach, as well as the one being coached. That is where the transformative relationship transpires and is rooted in because back to your original perspective, the coach might not have all of the answers, but it's about holding a mirror up to let someone see things differently than how they saw things before.

James Robert Lay:

And then that takes us back through that process, when you see different, you think different. When you think different, the next step is to feel different. And when you feel different, that is when you will continue to move forward and make progress on your journey of growth.

James Robert Lay:

In the book, there are seven key questions that I have found to be very powerful, very practical. And this is where I think this book is such a great resource for internal teams to build a culture of coaching first and foremost, that can then transpire externally to begin to provide coaching with account holders and maybe even with prospective account holders.

James Robert Lay:

And I know that's a very futuristic idea, but we're starting to see this transpire within financial services. Take, for example, The Financial Gym, out of New York, it is a membership program that is not associated with a bank or with a credit union, they're independent, but they are providing coaching services that are transforming people's lives. So let's work through each one of these questions here. And the very first question is the kickstart question. What is the kickstart question?

Audrey Cannata:

The kickstart question is very simple, what's on your mind? This creates a very open ended response. I think as a coach, it's not your job to come in with an agenda. The person you are coaching, it is completely up to them, the direction that they're going in, and you want to start off with this feeling of hey, you can trust me, this is a safe spot, just tell me what's on your mind.

Audrey Cannata:

And sometimes it might not be the heart of the issue, and that's what I think a good coach needs to be able to do is really dig in and find the heart of the issue. But it's a great place to just lay things out on the table. There's no sidestepping, there's no small talk and you're just getting straight to the point.

James Robert Lay:

One of the things that I have found over the years, like with this kickstart question and framing this through the perspective of the Digital Growth Institute is the what's going well method. And it really takes the what's on your mind, but frames it in a very unique way, because I think when you open up with what's on your mind, and we've heard this with financial brands, that sometimes can take a bit of a negative path, right?

Audrey Cannata:

Absolutely. We've seen that quite often. And so I love what's going well. We dove into it a little bit on episode 194, just a few weeks ago, and we've definitely seen the positive impact. And we've sent over the framework and thinking models for some of our financial brands to use internally.

James Robert Lay:

And that what's going well, back to 194, is really four questions within one question, it's an acronym. The W is where have you been winning. The E is what are you excited about right now in the present moment? So a little bit of past and present perspective. The L is learning, what have you learned over the last day, the last week, the last month, the last quarter? And then what are you looking forward to?  
James Robert Lay:

And so, it's a utility tool. It's a pocket knife, if you will, of questions that really come back to kickstarting any conversation, but almost 100% ensuring and guaranteeing a positive response. And while it can feel a little bit uncomfortable at first to be asked, what's been going well for you, where have you been winning over the last week, month, quarter, year, once you build that habit, then things begin to look a lot more rosy because as Dan Sullivan says often, the mind will see what the eyes see, the ears will hear what the ears hear. And so it's about almost shaping the perspective and reality from the lens of a positive standpoint.

James Robert Lay:

I think of one financial brand that we work with Audrey and their vice president was sharing with us, when they do these team meetings, they talk about, they were doing temperature checks. But what was the pattern that that was leading to when just doing an open ended temperature check?

Audrey Cannata:

Well, like you said before, it leaves room for negative responses. And many times when you're in a team meeting and you hear a negative response, because you're on a team and you're working closely, you're each involved in each other's different projects, then it could really spiral out of control quickly. And everyone wants to piggyback on that negative response, and the next thing you're just sitting around having a complain fest and a negative fest, but you're not really getting anywhere with it. You're not making any progress.

James Robert Lay:

Speaking about making progress. That's where question number two of The Coaching Habit kicks in, which is the awe question. What does the awe question entail? And I love a good acronym.

Audrey Cannata:

I know. I was going to call you out on this a minute ago about the acronym. I knew you loved this question. So the awe question is what they have said in the book is the best coaching question in the world, and what else, A-W-E, and what else?

Audrey Cannata:

I personally think this is probably the most challenging question, because what this question does is it keeps you as a coach from jumping right in and wanting to give advice. And I understand that because as a coach, you probably do want to help. It feels good to help. And there's nothing wrong with that, but at

this point in the conversation, you don't know enough about the situation to be able to really give any proper advice.

Audrey Cannata:

So asking, and what else, it leaves the door open for that person to continue dialoguing and working through in their minds, what's going on, which will then as the coach help you hopefully identify what is the deeper issue here, because a lot of times it's not going to be where they started. You've got to help them uncover what issue it is.

James Robert Lay:

We use the Socratic method as a tool and a resource to help expand the and what else, even that much further, that much deeper. And there's a whole library of questions that we've compiled over the years that we provide to financial brand marketing sales and leadership teams, even fintech teams, because it does help them dive deeper into the thinking.

James Robert Lay:

I've always said the greatest skillsets as we're moving forward into a knowledge economy is to get really good asking really good questions, which brings us to question number three, the focus question. What is the focus question?

Audrey Cannata:

So backing up a little bit further on the awe question, what's great about that is you can continue that question over and over again until you feel like you've gotten to that point where you can see the challenge, or you can see the purpose of this conversation, and that's where the focus question comes in, and it's, what's the real challenge for you? And I think the two words to really focus on real, what's the real challenge, and then for you?

James Robert Lay:

It's almost, and I recently used this in a conversation, so what's the problem behind the problem? Because I feel a lot of times people present with a problem, people present with a challenge and because of their perspective, because of how they see things, they think that's the issue, but in reality, there's something much deeper going on, something below the surface.

James Robert Lay:

And it's through the dialogue, it's through the discussion, it's through the discourse, we can start to bubble some of those, maybe those more tougher issues up. And it takes some courage to really go into these deeper levels, which is where the focus question comes back into play, to really, what are we going to focus on here?

Audrey Cannata:

I think a lot of times, when working on teams and you're working multiple people on one project, and you may come in saying that the issue is so and so didn't turn their piece of the project in on time, they didn't meet the deadline, but when you really dig into it, you may uncover that this is a personal relationship situation. It's maybe less about the deadline and more about how are you communicating with each other, how are you working alongside each other?

James Robert Lay:

Yeah. And it's so easy to walk in circles through this question and answer this dialogue, this discourse, but from the role of the coach, the coach guides the thinking on the other side. And what I've found very unique in the Banking on Digital Growth program and how we have set up coaching, I would say, and I want to get your perspective on this, that the most transformative conversations don't necessarily come from the facilitation that we are doing. It comes from the peer to peer coaching and how we set things up using small breakout groups.

James Robert Lay:

And COVID really helped to just facilitate this through Zoom in ways and scale that we never thought possible before, because it was all done on site, but now people are much more comfortable in Zoom environments. And when you commit to once again, a habit or a culture of coaching, you remove these small peer group breakout sessions that are cross functional throughout the organization. People come back and they're like, we're missing that, we're missing that human connection. What do you see through that, through the dialogue and the discussion happening? Not necessarily from the Digital Growth Institute facilitating, but it's the cross team, cross-functional conversations.

Audrey Cannata:

100%, these breakout rooms have served as a forcing function for a lot of these financial brands where we're getting two people in a room, one on one, who may never set the time to do that on their own. It may not be a natural thing for them to do. You're probably not going to walk down the hall and randomly grab somebody from a different department and have a conversation with them, but when you're in these breakout rooms and we do a really great job of mixing them around and making sure you get to touch different people from different departments, or like you said, cross organizational, you get to have these deeper level conversations and really understand what the other person is working on from their perspective, because maybe you had a different idea or it was affecting you in a certain way, and you didn't understand, well, this is how it's happening on their end. So now we can communicate and figure out a way that we can make this work together. And it just really opens up that transparency and understanding that they wouldn't have had otherwise.

James Robert Lay:

And it's that transparency, that's where we really start to move into question number four, which is the foundation question. What is the foundation question?

Audrey Cannata:

So I really like this one, again, very simple. It's what do you want? What do you want to have happen? How do you see this working? What are your goals? And I think we use this a lot unknowingly. This is what we call the coffee and conversations question. And the way they frame it in the book, they call it the miracle question.

Audrey Cannata:

Hey, imagine tonight you go to sleep and a miracle happens. You wake up tomorrow, what is it? What is it that you want to have happen? And it really gives them a sense of control. This is about them. We're here to help them reach that future positive state that they're looking for.



James Robert Lay:

Well, I was just having that conversation the other day with a prospect, and we were talking about how do they want to grow as an individual, as a team, as an organization. And I think it's important to address those three different levels of growth, because for a team to grow, an individual must grow, and for an organization to grow, a team must grow, and multiple teams for that matter, must grow.

James Robert Lay:

And grow, once again is an acronym of goals and roadblocks and opportunities. And we frame the goals of an individual or a team or an organization using the coffee or cocktail conversation question. And it is this, imagine that we're having coffee or cocktails, and it's some time period from now, a year or three years from now, nothing beyond three years, but I think one to three years is a fair horizon line. And really the most important question is first and foremost, what are you drinking?

Audrey Cannata:

What are you drinking?

James Robert Lay:

What are you drinking? And a lot of times that lightens the mood and it just for a moment diverges the mind into something more tangible, because when you think about future states, it's often a very intangible idea. And so by bringing the mind into what are you drinking? Is it coffee, or is it a cocktail?

Audrey Cannata:

And what exactly is it?

James Robert Lay:

Yeah. So Audrey, it's three years from now. What are you drinking, Audrey?

Audrey Cannata:

I think you know the answer to this James Robert. You and I are going to be cheersing a nice scotch.

James Robert Lay:

That's exactly right. We're going to have a nice scotch. And I think now what you're doing, by unpacking this question, you're getting to understand the person on the other side that much better. If it's a cocktail, well, great, tell me about your cocktail. What are you drinking? And sometimes it's a Moscow mule, other times, it's a glass of wine, some say it's a beer. You and I, it's a good scotch. Maybe it's an old fashion. And then the flip side is, it's coffee. Well, what type of coffee? How do you like your coffee?

James Robert Lay:

So it really allows for some humanity to come into the conversation. And then we come back, we come back to the future state. Okay, great, Audrey, you and I, we're having a nice scotch three years from now, and you're in a really good place. Leap ahead in your mind, take a sip of your scotch and look back to today's conversation. What needs to happen between now until then for you to feel good about the progress that you are making on your own journey of growth? Pause.

Audrey Cannata:

And the pause is key.

James Robert Lay:

And it's that pause, it's that silence that might feel uncomfortable for a little bit, but that's where the real transformation begins to take root. Because now the answer that comes back on the other side, that person in their mind is beginning to create a future state that they may or may not, and I'm willing to bet most likely they have not thought about at the level of detail and from the framing that we have asked it through the coffee or cocktail conversation.

James Robert Lay:

And you can ask that person to write it down, which I think is very powerful. So they write down what that future state is, they look back and then you can continuously coach through that. Well, what's the R? Well, thinking about these three goals that you have, that you would like to see transpire for you, for you to feel good about the progress you're making on your journey of growth, well, what are the roadblocks that stand in your way? And then what are the opportunities to overcome those roadblocks?

James Robert Lay:

So it's goals, roadblocks, and opportunities, and that really does help to build, and back to the point of the foundation question, that really helps to establish a strong foundation for future growth. Because if we don't have clarity into what the future could look like to begin with, how will we ever go and create that?

James Robert Lay:

Let's move on to question number five here, the lazy question, what is the lazy question?

Audrey Cannata:

This question makes me laugh, just the way it's framed, the lazy question. But really we think about coaching, a lot of times in the book they did reference, hey, listen, as a coach, you don't have to do a whole lot of thinking and talking, you really are putting it up to the other person. So in this case, the lazy question is how can I help?

Audrey Cannata:

And by asking this, you're really just getting a clear request. And this is mainly when you're thinking about approaching this coaching from a manager side or a leader side, when you have someone coming to you with a question or with a roadblock. Instead of giving them that answer right away, it's possible that they come back with, well, what do you think I should do here?

Audrey Cannata:

Well, that's when you have a little bit of self-control and not jump in to give them the advice, which is difficult. And I reference this as a teacher, it's a lot easier to just give the answer and move on, but you give them ... Put it back on them. Well, what do you think about this?

James Robert Lay:

And that idea of how can I help, a lot of the conversations that I have even with this podcast, when I have a guest on the podcast, one of the very first questions that I ask before we wrap up our conversation and we end and we go our separate ways, I always ask, it's been great sharing some time with you today, as you think about just your next steps on your journey of growth, what is one small thing that I might be able to do for you to help get you where you want to go?

James Robert Lay:

And it's so interesting, they'll respond back and then I'll follow that question up with another question. And it's just through that dialogue, that it's new pathways in the mind are beginning to open up through the discourse.

James Robert Lay:

Speaking about discourse, we've used that word a lot, dialogue, discuss, discourse. From your perspective and what you have seen, why is it uncomfortable to begin building a culture of coaching both internally first and then also external? Why is it uncomfortable for some to go to this place of dialogue, discussion and discourse?

James Robert Lay:

Because I think honestly the world would be way better off if we could establish a practice of just having conversations from an objective point of view, not entering into a discussion with any preconceived notion, but going in very, very neutral. And then also back to the point of the book, creating a lot of empty blank space and being fine with pauses, being fine with silence, because we get very uncomfortable when there is silence, because I think we've grown so accustomed to living in a noisy world. But as Ryan Holiday writes, silence is the key.

Audrey Cannata:

I think it really just comes down to, and this is one of our eight elements of exponential growth is always tell the truth. I think it can be difficult when you're working, especially in a professional setting to have those transparent and honest conversations.

Audrey Cannata:

And this goes back to one of the books that you and I have read many times, The Four Agreements, and one of those agreements is don't take anything personally. And that is a very challenging thing and a very challenging concept to do. And it really takes a lot of practice and there's a lot of emotions that get involved. You think about how much time and energy you spend in your day to day work, your job, it can be very challenging to break those walls down and have those conversations, those honest and truthful conversations. But if you don't, you're not going to see that growth potential that you could have.

James Robert Lay:

No. And that brings us to our sixth question here, which is the strategic question. And oftentimes this can probably be one of the hardest questions to answer, especially for hyper driven individuals, hyper driven teams who want to continuously do more.

Audrey Cannata:

So the strategic question is, if you are saying yes to this, what are you saying no to? And I think you are 100% right, this is one of the most challenging questions, but I also think it is the most important and most impactful question that you can ask, because if you are going to be taking on something else, if you are saying yes to something, you cannot keep making your plate full.

Audrey Cannata:

And I know when I first learned this concept, and this goes back to another book that we've read, Who Not How, it's a hard concept to say no to things. I think we are wired, especially these very driven individuals, we're wired to say yes, we're wired to accept challenges. But a lot of the times these tasks, these things that we're asked to do are not the best use of our time.

Audrey Cannata:

It's okay to delegate. It's okay to get somebody else who that might be their unique ability to work on. For me, that was a hard concept for me to let go of, because I felt like if I was getting help from somebody else, this comes back to being a teacher, am I cheating? I should be doing this all by myself. I can do this. Does that make me look bad, if I'm asking or delegating and giving this off to somebody else because I'm capable of it? But then that's taking up my time where I could be focusing somewhere else where I am more valuable.

James Robert Lay:

I think that word delegation has a lot of negative connotation to it. And that's one of the reasons I like to transform the idea and aspect of delegation into elevation. Because when we think and talk about delegation, we think that we're pushing work down to someone else. And in reality, when we think about elevation, we're not pushing work down. No, we're elevating the things that aren't inside of my growth ability.

James Robert Lay:

And growth ability is defined as the activities to where I feel capable, I feel confident because of my capability and I have the capacity to do these things and they're all giving me an abundance of ever expanding energy. And if they're not those three to five activities, well, maybe ... And I could be really good at them too, but I need to elevate them to someone else who can do them even that much better.

James Robert Lay:

You posted in the Digital Growth Insider community earlier today, you asked a great question, in 15 words or less, what's your definition of success? Don't worry, we're not really counting. And I am now looking at my answer and I definitely went beyond the 15 word limit.

Audrey Cannata:

Well, I stuck to my word and I didn't count my own answer.

James Robert Lay:

Yeah. And I think that's where it's like for me as an entrepreneur, rules are kind of like guidelines and ah, you know what? And I wrote this because it's in the context of, if you're going to say yes to something, what are you going to say no to? And I define success in my answer, I said, success is having the courage

and confidence to commit to saying no to the things that don't matter because they distract and pull you away from focusing on the things that do matter.

James Robert Lay:

And like anything, I think this right here is a habit that gets developed and strengthened over time. But particularly when you're working with an organization, it's not something you can do alone. We see this a lot with marketing teams. Marketing teams are being asked to do all of these things, all of these activities by others who might not understand the role of marketing. They might view marketing as glorified in-house Kinko's, who are there to run campaigns on a moment's notice, but in reality, marketing is not that.

James Robert Lay:

Marketing is there to control the brand messaging. It is to generate leads to then take those leads, hand them off to sales so that sales can then nurture those leads, which is a whole nother conversation. But we hear from marketing teams all the time, how are we ever going to work on future-focused activities when we're stuck here in the present moment, fulfilling the last minute needs of others.

James Robert Lay:

And you have two choices, well, you really have three. You don't do anything and you stay stuck in the cave of complacency, you say stuck in the status quo. Two, you say no, but I know culturally sometimes that might not go over very well. So the third path, and I always look for a third path, the third path is not yet. We're going to hit the pause button on that. What's your take?

Audrey Cannata:

I think that third option, and that as a creator and visionary of you to always throw in that extra option, that extra idea. And I think saying not yet is great because it's letting that person know that they're being heard. You're validating what they have to say, but you're not committing to it right now. And I think that's important to let those individuals know that, but also you have to set those boundaries for yourself.

James Robert Lay:

Absolutely. And setting those boundaries is so critical. Dr., I think it's Henry Cloud has written a fantastic book around boundaries and boundary settings personally, but then he also has the business book on the subject as well. And as we begin to wrap up our conversation today, let's move to the seventh question of The Coaching Habit, which is the learning question.

James Robert Lay:

And a lot of this is built into just our methodology that I was already developing long before I read The Coaching Habit. And so to take what is in The Coaching Habit and then overlay that with some of the thinking. That's one of the reasons I always recommend this read for individuals, for teams, whether you're on the marketing team, the sales team, the leadership team, because this is really practical stuff. So that brings us to the learning question, as we wrap up. What is the learning question?

Audrey Cannata:

Well, I already know James Robert, you are going to give us your spin on how you use the learning question in your coaching sessions, because it's definitely worded a little bit differently, but the book has it, what was most useful for you? And this gives them a chance to really think about and process what they have learned, the insights they've gained, and makes it about them. And then it also, as a coach, provides feedback for you.

James Robert Lay:

It really does. And the way that I frame this is a little bit differently, but it's something along the context of, if you go back over the last 30 minutes to the last 60 minutes, what was one new insight? What was one new idea that either you gained through the dialogue, through the discussion, maybe through some of the writing, because in our program we do what are called think and writes or write and think, when you have that time.

James Robert Lay:

And I think it's important. When you create space and time just to think and to write, and you have a prompt that guides your mind, you're guaranteed to uncover some type of new insight. But it is important at the end of that time period, whether it's 30 minutes or 60 minutes or 90 minutes, it's what was one thing, one key insight that I gained through the dialogue, the discussion, the discourse, or even just through my own personal reflection, my writing? And write that down because that becomes the key takeaway, but that's only just knowledge.

James Robert Lay:

I'm following that up then with the second question, what are you going to do next? How do you apply that knowledge to start growing? Because there's a vast cavern between knowing on one side and growing on the other. Knowing comes through the awareness, it comes through learning, it comes through thinking. Growing comes through doing, it comes through reviewing what you've done. But to get to that side, it requires commitment.

James Robert Lay:

So at the end of every session, at the end of every conversation, I'm more interested in not, what did you just learn, what knowledge did you gain, but what are you going to do next over the next 30, 60, 90 days? Because once again, timing is critically important here, because if you put a context to that, now in our mind, we're saying we need to do this one, two, three things over the next 30, 60, 90 days. Now we can begin to hold ourselves accountable, but even more importantly, when we share this within a small group setting, now the small group can provide that accountability as well.

James Robert Lay:

Where does the role of accountability play into all of this as we wrap up The Coaching Habit? Because that is something too that the coach can provide and where the internal coaching aspect of teams as part of a culture of coaching can be transformative.

Audrey Cannata:

Yeah. I firmly believe that if you're going to dedicate the time to read, to learn, to expand your thinking, then you owe it to yourself or others to do something valuable with that knowledge, whether it's a

personal life choice, or helping share knowledge with others, or making some changes and action items in your organization.

Audrey Cannata:

I think that if you don't take that time to write those action items down and then share them out loud, I think two things. Writing things down is very powerful, but then taking it a step further and sharing it with others on your team so that they know what your goals are, they know your action items. They can help check in with you on the side after a week, two weeks in your team meetings, hey, how is that working, how is that progressing? It really is the accountability piece that is key in all of this.

James Robert Lay:

As we start to wrap up and just a final thought here, I always like to get very practical, what is a next best step for someone listening, wanting to build a culture of coaching within their organization first? Because I truly believe that a culture of coaching can then begin to bubble over to the external side of things when it comes to working with account holders or working with prospects. But all transformative growth starts with a very small, simple step. What would that small next best step be for the dear listener to move forward with courage and confidence on their own journey of growth?

Audrey Cannata:

I think the most important thing is to really define what that is. What is a culture of coaching look like internally? Because like we addressed in the beginning of the episode, there's a variety of different thoughts and definitions of what coaching is. And so I think if you take the time to define it as an organization.

Audrey Cannata:

And then really most importantly is loop your team in, loop your employees in. Instead of saying, hey, this is what we're rolling out, hey, how do you guys feel about this? Make them part of the process, otherwise you might get hit with that resistance. And make sure everyone is on the same page and has that unified definition.

James Robert Lay:

Well, I think making it inclusive, inviting others to the table. We have seen that through the Banking on Digital Growth program. When a financial brand invites multiple stakeholders from multiple areas of the organization to learn together, to think together, to grow together, they are in essence developing a culture of coaching.

James Robert Lay:

And I think the result of a culture of coaching is what I define as exponential growth. Exponential growth being where one is growing personally, as well as professionally at the same time. Because if you're struggling personally, you're probably going to be struggling professionally. And if you're struggling professionally, you're going to be struggling personally.

James Robert Lay:

And so exponential growth is achievable when we're growing personally and professionally, but then imagine doing that at a team level. Now the team is experiencing exponential growth. And when teams

within an organization are experiencing exponential growth, that is when the organization experiences exponential growth. So I think the result through a culture of coaching is ultimately exponential growth.

James Robert Lay:

Get the book, The Coaching Habit: Say Less, Ask More and Change the Way You Lead Forever. Audrey, this has been fun. What are we doing next? What's our next book on the docket?

Audrey Cannata:

I think we have coming up, Tiny Habits by BJ Fogg.

James Robert Lay:

Tiny Habits.

Audrey Cannata:

All time great.

James Robert Lay:

BJ Fogg. Yeah, it really is because when we think about coaching and we think about transforming behavior, whether that be internally or externally, as my last question just predicted or spoke to, all transformation, all growth begins with a very small, simple step forward, and to the point of BJ Fogg, starts with tiny habits. Great conversation, Audrey, thank you for joining me for another episode of Banking on Digital Growth and our first Behind the Cover series.

Audrey Cannata:

Thank you so much. This was really fun. Looking forward to more.

James Robert Lay:

As always, and until next time, be well, do good and make your bed.