

Pattie Ehsaei:

Especially in banking, it's still such a conservative, conservative industry. And people are very afraid of their employees going out there and building a personal brand and having a bad reflection on them.

James Robert Lay:

Greetings and hello, I am James Robert Lay, and welcome to episode 264 of the Banking on Digital Growth podcast. Today's episode is part of the Exponential Insight Series. And I'm excited to welcome Pattie Ehsaei to the show. Pattie is the Senior Vice President at First Bank SBA Inc., where she leads marketing and business development activities for SBA 7(a) loan production including origination, due diligence, and closing activities.

And today, I'm looking forward to talking through how she is really transforming herself and building a personal brand, establishing a brand, building a brand, growing a brand, expanding a personal brand through three different social media channels. And what I appreciate most about Pattie is, she is committed to living out one of the core Banking on Digital Growth tenets, help first, sell second. Because it is through these four simple words she has grown an engaging digital community on LinkedIn, Instagram, and now TikTok, where she has amassed right around 1 million followers, as of recording. And with the insight she shares today, you can do the same, as a financial brand leader, as a lender, as an advisor, as an associate. Welcome to the show, Pattie. It is good to share time with you today.

Pattie Ehsaei:

Thank you for having me. Love being here.

James Robert Lay:

Before we get into talking about building a personal brand as a banker, using LinkedIn, TikTok, Insta, all the socials, what is good for you right now, personally or professionally? It is your pick to get started on the show.

Pattie Ehsaei:

What's really good for me right now is not only my banking career just going really well, but my media career is really taking off. I'm so happy to just have the opportunity to be on national television on Good Morning America, and to be able to just share my knowledge and wisdom with people.

James Robert Lay:

I think that's a key insight to really start today's conversation because the way that you have framed this is not only am I focused on banking, but I also have this media side as well. And as I wrote about in Banking on Digital Growth, I was sharing perspective that financial brands, banks, credit unions, FinTechs, when it comes to marketing and sales, really need to be thinking from a media first mindset, a content first mindset. And it's been good to watch your own growth. And I've been following for a while.

People do business with people. That hasn't changed. It's just the way that we connect with people. That's been the big transformation over the past 2, 3, 4, 5 years. And so, I want to go back to get you to this point. What inspired you to go down this journey to build a personal brand, a media brand, as a banker?

Pattie Ehsaei:

Really what inspired me is helping people. Right before the pandemic, I was scheduled to speak at a few events for Big Brothers and Big Sisters. I was a big sister in the program and I just did a lot of work for them. And I come from an underserved background, so my passion has always been to give back. And when the pandemic hit, everything shut down. So, I had all these great ideas in my head and I had no platform. I'm like, "What am I going to do with it now?"

Then I started to think through it, and I kid you not, 2:30 in the morning, I woke up and I was like, "I'm going to make videos.", because young people, they're just glued to their phones. That's what they're doing, is they're watching videos. So that's kind of how it started, but it all came out of my desire to just give back and help people.

James Robert Lay:

Once again, you're speaking the language here because in Banking on Digital Growth, a big tenet, a philosophy, if you will, four simple words. As financial brands, as bankers, as leaders, we have the potential to help first and sell second. And I often talk that people in financial challenges are looking for two things. They're looking for help, yes. But they're also looking for hope. And hope must come before they're able to be open to receive help.

Dive deeper into this, because I think once again, your background has brought you to this point of perspective today that helps you see things maybe a little bit differently than other financial brand leaders. Because you mentioned that you came from an underserved background. Do you mind if we go into that story just a bit?

Pattie Ehsaei:

Sure, of course. Of course. So, I came here as an immigrant when I was six years old. I didn't speak a word of English. And back then they didn't have ESL, and so you were just thrown in into the classroom and you just have to survive.

James Robert Lay:

Yeah.

Pattie Ehsaei:

And I remember the first day of school when they were introducing me to the class, the only way I knew they were introducing me is because I heard my name. But I recall me looking at my shoes, and my head being down, looking at my shoes all day until lunch because I was just so intimidated. And just being an immigrant, not speaking language, I was also dyslexic with ADHD, which I didn't know about back then. That's really something that wasn't diagnosed back then. It was just like, "She can't sit still.", or, "She talks too much."

So it was that combination that was very, very hard for me to get out of and to succeed. I remember when I was in Iran, I was getting straight and I was obviously in kindergarten and first grade. But then when I came here, my grades weren't... I mean they were average. I was a B student. I wasn't seen as the really smart person. And it was just because of a combination of the language barrier, having to catch up, ADHD, dyslexia, that was really hindering me and my learning abilities.

And that's why I understand what it's like to be in a situation to have not had mentorship, because my parents were immigrants too. They didn't know any better. They didn't know how the system here worked. So I really wanted to provide advice and mentorship for people that were like me, that don't have parents to teach them the ins and outs of work, the ins and outs of finance, that didn't have that, and to be able to help them grow. And I think that that's where my passion comes from.

James Robert Lay:

As you're going through that narrative, I think about my father-in-law who came over from Syria back in the 1950s, similar... He was 18 years old, came to live with family in Louisiana, did not speak any English, and went through, I think, three Arabic to English dictionaries within the first three months of being here. And so, I got a lot of empathy through your perspective. And I think that has helped shape where you're at today. It's almost like our environment influences us so much that now it's like we're at a place that we can then go and give back and help elevate others.

So there's this whole mindset here, but I think even further, you brought up an interesting perspective about ADD, ADHD. I'm ADD myself. I mean that growing up, I'm not going to say I got into trouble, but talked a lot, was an okay student. But I also would just see things differently than how a lot of other people would see. And then might argue a little bit too much or whatnot.

But now it's like... And this is recent from a post that I made on LinkedIn from a student in our Digital Growth University. They shared, I want to read this, "Just to speak in wide generalities, the personality type who ends up thriving a lot in banking isn't a person who is always very reflective or thinks in terms of customer experience. It's a lot of left brain-driven leaders who register in the C category of disk. This trait serves them well in their roles much of the time, but can work against them when it comes to account holder empathy." And they go on to say, "So the roadblock is, how do we move the needle with these team members and do it when we're all busy and strapped for resources?"

And one of the comments that came back, someone brought up the point about ADD, ADHD in banking or a lack of. So I think there's a lot of, for lack of a better word, brain chemistry, that gets built up into the way that you're operating here. What's your take on the idea of empathy? Because looking at the content that you're creating, it is from a very empathetic lens.

Pattie Ehsaei:

Oh, absolutely.

James Robert Lay:

How might we be able to help teach others? Because empathy, from all the research that we've done, it is a muscle. It can be taught, it can be trained, it can be strengthened.

Pattie Ehsaei:

Yes.

James Robert Lay:

Where are the opportunities there from your perspective, for other financial brand leaders?

Pattie Ehsaei:

I think one thing that we really need to understand is that the most successful people in the world, the billionaires of the world, all of them have a very high emotional IQ, which really is empathy. And I think that a lot of people that have ADHD, we have really struggled. And we've had to work our butts off to get to where we are, just because we have a hindrance and we have a learning disability.

And again, for the longest time, people just thought I wasn't that smart. And it took really my high school teacher in English to turn that around from me. But up until then, again, I felt like the odd person out. I felt like I couldn't learn. I felt like I wasn't smart. And all of that gathered together, I think, builds a lot of empathy. And I think that that's the key. And I really think that that is what makes you successful in anything that you do on business.

James Robert Lay:

As you're talking about this perspective on ADD, ADHD, I think about a conversation that I recently heard with Peter Shankman and Julia Waller. And the way that Peter Shankman framed this perspective of ADD, ADHD was, he transformed it from this negative context into what he refers to as neurodiversity and being able to be very diverse with thinking to where a lot of times in challenging situations, in situations of crisis, you want to have someone with neurodiversity.

Now, that brings me back to the perspective that you shared. You woke up at 2:30 in the morning. COVID shuts everything down, "How am I going to be able to help people? How am I going to be able to create value?" That's where I think some of the greatest innovations come from times of crisis. Because we're able to just really just think, do, respond in a very positive manner. I mean once again, having this conversation because of the pandemic, because I was launching a book in April of 2020, I was supposed to go out and go on a speaking tour. That all shuts down. Start a podcast, right?

And so, it's the response to a limitation. And I think in some situations, we might be better served by creating limitations in our own life almost as a forcing function to then be able to respond differently. Which is where I want to guide the conversation now to the lens of, what you're doing with media, with content, with social media. And before we get too far down that path, I want to look at the industry at a macro level and get your take on this. What's a commonly held belief about bankers using LinkedIn, TikTok, social media, quote, unquote to communicate, to build personal brands, a common belief that you would disagree with?

Pattie Ehsaei:

Well, I think that the common belief is that it's unprofessional, except when you're on LinkedIn. I think LinkedIn is an acceptable medium to be on because it's a professional platform. But any other platform, whether it's Instagram, whether it's especially TikTok.

James Robert Lay:

Yes.

Pattie Ehsaei:

[inaudible 00:13:55]. We are not on TikTok, especially at my age. So I think the misconception is that it's an unprofessional platform, Instagram and TikTok, and that's really what hinders people in their abilities.

And let me tell you, for example, I'll be very, very transparent and that my TikTok doesn't bring me a lot of business. And wasn't the point of my TikTok, right?

James Robert Lay:

Right.

Pattie Ehsaei:

The point is to teach people things they didn't know to help them navigate life better. That was the point. However, however other TikTokers... For example, I interviewed this lawyer on a show that I have. And she was like, "Do you know how much money I get just from my TikTok?" Because she goes on and she tells people about divorce. So, she gets all these clients just from being able to share information.

James Robert Lay:

As you're going through that, I think it's an important point to pause on just a bit because there's this idea of, if I do X, then I will immediately receive Y. But I'm going to take a, maybe it's a bit of an ethereal approach here to where, if I make, and I'm going to use banking terms, if I make a deposit for good out into the world, out into the microsphere, that's going to come back to me in some way, shape, form, or fashion. What's your take on that? Because once again, it's a bit of an ethereal thought. And you got to consider banker's left brain-driven leaders, very analytical. But I'm kind of going down this emotive, right brain, ethereal perspective. And I could be losing some listeners, so stay with me on-

Pattie Ehsaei:

That's okay.

James Robert Lay:

... Stay with me on this one.

Pattie Ehsaei:

They're not your listeners.

James Robert Lay:

Yeah, exactly. So stay with me on this one, because I do believe, and I've been reading a lot up on authors from the 1910s, 20, 30, like Florence Scovel Shinn, William Wattles, that are looking at more of an ethereal perspective that I think maybe we've lost over the last century. But there were authors from a hundred, 120 years ago that I think we're speaking some maybe, universal truths here. What's your take on that? Because you're not getting instant reward, but you're making positive deposits into the minds of other people.

Pattie Ehsaei:

Sure. So I really believe in, and it's cliché, paying it forward, and I just think that if we think of it just scientifically, not even woo woo, out there, let's think of it scientifically, is that energy, there's an exchange of energy. And that's just scientific fact, right?

James Robert Lay:

Yeah. We're energetic beings. We live on an energetic plane.

Pattie Ehsaei:

We're energetic [inaudible 00:17:04]. Exactly. So when you put out good energy into the world, when you put out positive energy into the world, you're attracting more positive energy because like attracts like. I mean, this is just all physics, this is nothing else. So if you're putting out good energy, you're going to get back good energy, just from physics alone.

And if you think of it in anything that you do, you have to give first before you receive, whether it's a referral. Anytime the people on my team are like, "Well, this person's not working with me." I'm like, "Well, how many referrals have you made to this person to have them refer back to you?" So you have to give. And I think unfortunately today, the perception is that, "No, I'm just entitled to receive." That's why we have quiet quitting, for example, because people just think, "Well, I don't have to give anything. You guys just owe me, I should receive." And I think that's a huge hindrance in society and a huge hindrance in us moving forward.

James Robert Lay:

Yes. I want to give a shout-out to Joe Polish. He wrote a fantastic book called, What's in It for Them? And one of the things that Joe speaks about frequently is, life gives to the giver and takes from the taker. And it's that idea of helping first and selling second.

Now, I think for context, when it comes to quantification here, on TikTok, you're right at about a million followers. You've got 6.4 million likes as of recording. On LinkedIn, you've got 15,000 plus followers here. Let's go back because this came to... You had an epiphany at 2:30 AM with this idea, "I'm going to do video. I'm going to help other people." We can see movement here, we can see progress. What have you learned along the way? If I could just move you back up to a high level, big lessons that you could share with others to help guide them forward on their own journeys of growth as a financial brand leader?

Pattie Ehsaei:

Sure. The number one thing that I've learned is that you have to do it for the right reasons. If you're not doing it for the right reasons, it's not going to work out, because for example, I put out my TikTok channel and I said, "I'm just going to provide content that I feel is valuable to people. And if they like it, great. If they don't, they don't. It's not going to be clickbait. It's not going to be anything like that. I'm not going to be thirsty.", for lack of better words. So I went into it thinking, "If it helps one person, then I've done my job."

So when you go into doing anything with that attitude, you will succeed because you're coming from a place of passion. You're coming from a good place, you're coming from the right place. If you're worried about results, if I went into it thinking, "Oh my God, when am I going to get a million followers?", I would've never gotten close to a million followers. If you go into a conversation with someone, anytime I have a conversation with a potential client, I'm not going into it thinking, "What can I get out of this person?" It's, "How can I serve this person?"

And even if that person... There's so many times I can't tell you that I refer people out to other bankers because I'm like, "You know what? I can do this for you. I am not the best product. I will charge you an arm and a leg for what you need to do. You need to go elsewhere." And trust me, that person inevitably either comes back or gives my name to somebody else. But that's not why I do it. So one thing is, you really have to focus on what your mission is rather than the results. The results will come.

James Robert Lay:

So, I'm going to dive even deeper into that. You're talking mission and in Banking on Digital Growth chapter two, right at the beginning of the book, I'm writing to, we need a sense of purpose. Purpose is what provides a path forward beyond the present moment. Or in Banking on Change, my second book, I write about having a cause far greater than the present moment. And so, it's this idea of being continuously future focused, not focused on the end result. Like you said, I wouldn't get to a million, if that was like... I was so hungry for it. So there's a bit of detachment that has to happen here. And I think we attach so much, particularly from the analytical mind, like these numbers and these metrics and quarter by quarter, et cetera. That could be a potential hindrance and roadblock for some financial brand leaders.

And I want to come back to the point of time. I have been making recommendations now for probably close to five years for marketing teams, sales teams to collaborate to build the personal brand of lenders, leaders, advisors, associates. Because five years ago I was predicting, and really probably now 2020 to 2030, the personal brand really has the potential to be more influential than the corporate brand.

Pattie Ehsaei:

100%.

James Robert Lay:

That's a scary proposition for some financial brand leaders, because now we're talking control, lack of control. But it's almost like we got to let go to grow. What's your take on that, the personal brand, the potential influence of the personal brand? And I think this comes back to why thinking through a media first mindset or a content first mindset is key. Because this is not taught in business school. This is not taught necessarily in quote, unquote, banking school. But once again, like empathy, this is a skillset that can be developed over time.

Pattie Ehsaei:

Well, first of all, you have to know what your brand is and what you're about. You have to really define that. And I think the issue is that, especially in banking, it's still such a conservative, conservative industry. And people are very afraid of their employees going out there and building a personal brand and having a bad reflection on them. So, I think that's where the caution comes from.

However, they're really missing out, because if the person understands the parameters in which they can work... So for example, I mean you've seen my TikTok. I go all over the place, but I never bring in customer information. I never talk about a specific customer by name. I never... So I stay within the rules that my company has provided as far as HR and social media, all those parameters. But my company, First Bank, I'm telling you that they have been so amazing in my personal growth. For example, I was asked to go to the Forbes Power Women's Conference in New York, and they supported me in doing that. They posted me on their social media. They were so supportive of me doing things that helped my personal growth. And for that, I am ultimately loyal. And that's the big picture that most people don't see.

James Robert Lay:

That right there really leads into another macro trend that I'm predicting over this decade, 2020 to 2030. Because if I could look at like 2010 to 2020, that was the decade of CX, or customer experience. Because of what we've experienced so far in 2020 to 2030, I'm saying that this is the year of, or the decade of EX,

employee experience. And the more that we pour in to our team members to help them achieve what I define as exponential growth... And exponential growth is where one is they feel that they're growing personally, but also professionally at the same exact time. You're a testament to that with this little story that you just shared here.

When you look at, coming back to time and time investment, I hear a lot of bankers saying, "I'm just too busy to do this. I'm too busy to build a personal brand or to create content or to post on social media, regardless of if it's LinkedIn, TikTok, Insta, whatever." What would you say to those financial brand leaders who say, "I don't have time."? I think that's an excuse, because time... I look at time from the point of an investment, like dollars and cents. I invest time because time will ultimately have a payoff. It might not be today.

Pattie Ehsaei:

Absolutely.

James Robert Lay:

... It might be a decade from now. But once again, I think if we start playing a game in decades, in our mind, a lot of good can happen.

Pattie Ehsaei:

Yes. And when people say, "I'm too busy to do something.", I always say, "The power of and." So it's not, "I'm going to do this or this.", it's, "I'm going to do this and this." And you have to find time in order to do your marketing and build a brand. Because right now you're thinking, "Well, I'm too busy." What are you doing that's too busy? If part of the things that you're doing is too busy is, for example, cold calling, right? Cold calling. If you build a brand, you will have to cold-call less and less. This is just in the beginning, that it's going to be a little challenging for you. But if you really build a brand, you'll have people coming to you. So that time that you're spending cold calling, for example, you don't need to do that anymore.

James Robert Lay:

Yes.

Pattie Ehsaei:

And you have to find the time to do it because there's so many pieces that go into being exceptional, and, "I don't have time." is not one of them.

James Robert Lay:

Yes. You talk about the idea of cold calling here, and I think that's a very practical comparison. Because for example... And let's just, if you're okay, let's get transparent. How much time does all of this take you, in reality?

Pattie Ehsaei:

Very honestly, it takes me a lot of... I probably work about 80 hours a week.

James Robert Lay:

Yep.



Pattie Ehsaei:

Okay. But I do that because I enjoy what I'm doing. And I'm not always going to be working 80 hours a week. This is a short term thing that's happening, and you can't be so shortsighted. You have to be long sided into, "Okay, I'm working 80 hours a week now, but guess what? This is going to pay off, and I'm not always going to be working 80 hours a week."

James Robert Lay:

I think that right there, and I think that the idea of context is important here, because you're doing 80 hours, but you've achieved this level of growth. But let's say someone, "I don't want to do that." Okay, fine. Can you invest 10 hours a week to this? And then it might be on your personal time, if you will, but if it's tied back to your personal passion, your personal belief of empowering others to guide them beyond financial stress and anxiety in the present moment, well that extra just 10 hours per week, what could you also give up for that? What are the other activities in your life that... And I'm just... Netflix, right?

Pattie Ehsaei:

I was just going to say that. Yes, Netflix.

James Robert Lay:

I stopped, and this has been a journey of mine, I gave up TV and the news probably over a decade ago.

Pattie Ehsaei:

Congratulations.

James Robert Lay:

Then it was consuming content through other channels. And then you've got YouTube and... But you're creating content on YouTube. I want to create, I want to help others, I don't want to just consume.

Pattie Ehsaei:

Sure.

James Robert Lay:

And it's the idea of... We're all creators. We all have the potential to create. Yes. But I think where we get trapped is in consumption. Because when we're consuming, and that's all we do is consume, whether it be YouTube or Netflix or Hulu, think about the hours that go into that.

I remember I was flying back from Chicago yesterday for an executive coaching program. And I go up to Chicago once a quarter for executive coaching. And I was coming home with a full mind, I was coming home with a full heart, but I was just mentally spent from just doing some critical thinking all day. I said, "You know what? I'm going to watch a movie." I felt guilty for doing that because it's not my MO to just sit on a plane and watch. I could be writing an article, I could be writing a chapter in the book. There's so many other things that I could invest my time in, but I knew that that investment of time was not going to have the payoff because I was just that emotionally spent.

So I gave myself permission to watch a movie, and I'm glad that I did. It was a great film. It was Dune, so a little bit of science fiction. And I'd heard... A really good friend of mine, he kept saying, "You need to

watch it." "I don't have time." Once again, I don't have time to watch. See, there I go. I don't have time to watch this film because I'm so busy wanting to help other people. So I think that idea, like you said, context, 80 hours is you, but it doesn't have to be 80 hours for someone else. But what if it was just-

Pattie Ehsaei:

Yeah, and no. Start with five, [inaudible 00:31:03].

James Robert Lay:

Yeah. An extra hour to your day.

Pattie Ehsaei:

Yeah.

James Robert Lay:

Because it's like going to the gym. It's working out. If I don't invest this 30 minutes or an hour in the gym, it's not going to hurt me today, it's not going to hurt me tomorrow. But 10 years from now, I'm probably going to be paying a price because of that. And I think the deeper narrative here, as I'm going back and forth with you, is, we're having to play a game beyond the present moment, which is so hard. Why is that?

Pattie Ehsaei:

Because we're so used to immediate gratification. What's in it for me right now, right this second? How's it affecting me right this second? And I think that is one of the biggest hindrances to success, is that we get so lost in not getting what we want right now, that we just give up and we don't want to start and we don't want to do it because it's not making us feel good at this second. And we need to let go of that, I need to feel good at this second mentality to understand that you have to pay the price for anything. And it's not going to feel good, and it's going to suck and you're going to hate it. But guess what? Down the line, you're going to love it. And when you achieve your goal, you're going to be that much happier.

James Robert Lay:

As you're talking about, do the work... My wife and I, we have four kids that are 12, 10, 8, and six. My two oldest are in the orchestra. They play the cello. And my oldest is he's developing some talent. Nowhere going to say he's a protégé, because he's not. What he's done is, he's put the work in. He's done the hard work to do the practice, where we've gotten into some arguments like, "Ah, I don't want to practice today." Well, guess what? Someone else is practicing right now. Someone else is putting the time in.

And it's the idea of, and I'm writing about this and Banking on Change, when we wake up in the morning, one of the best questions or the best things that we can think about is, did we have our morning tea? Now, my wife, she drinks tea, I drink coffee. But tea is an acronym for time, energy, and attention. Where are we investing our time? Because time is an investment.

I think the thing that we need to ask ourselves, coming back to the point of time, and maybe we'll loop back to this, is, what is the value of an hour today, particularly through the lens of content and media. So, what is the value of an hour? So, time is an investment. How are we spending our energy? Because energy, once it is spent, we do have to go back and recharge and reconnect with self, with nature, et

cetera. And then finally, what are we paying attention to? Because what we pay attention to will directly influence or impact our energy, which will then directly impact how we invest our time.

So these are all interconnected areas that if we bring a sense of awareness to the self, we can create value over a much longer extended period of time. Which is now back to my point of, what's the value of an hour today? You invest an hour to produce content, video, et cetera. Well, that goes on to create value beyond just one hour, right?

Pattie Ehsaei:

Absolutely. And you have to put in the time, like you were saying with your son. For example, my fiancé, he's a very successful guitar player. He's toured all over the world. He's toured with Stevie Wonder. To this day, he has to practice every day. And he told me that. He said... I remember when we first met, I was like, "Oh, let's go do this. Let's go." He's like, "You know what? I have to tell you something. I have to touch the guitar at least a few hours every day." And he doesn't have to. I mean, you would think that this is a guy who is already successful and is already-

James Robert Lay:

Kind of top of the game. Yeah.

Pattie Ehsaei:

Yeah. Top of the game, right? Practices every single day. So that two hours that he says, "I put in now.", he goes, "I need to stay ahead of the game." He's like, "If I'm not putting in these two hours, everybody else is going to surpass me." Because everything is always evolving, even when you think you're the best at what you're doing, that, whatever it is, it's always evolving higher, higher, and higher. And you got to keep up. And if you don't put in the time, you're not going to keep up and you're going to be behind the eight ball.

James Robert Lay:

Yeah. As we begin to wrap up here... And Pattie, this has been such a fantastic conversation. We've gone down some paths that I've never gone down before on the podcast. Someone's listening and they're curious. Once again, they're thinking about TikTok and LinkedIn. They're a leader, they're a lender, they're an advisor, they're an associate. Maybe they've even dabbled, but then they got distracted or they didn't see the quote, unquote results that they were hoping to. What's your recommendation for someone looking to get started down a path, down a journey like this? How to begin?

Pattie Ehsaei:

The first thing you need to think through is, how are you going to add value? If you're not adding value in some way, shape, or form, you're not going to get the following that you want, you're not going to get the success. Because if you're just putting your face out there, that's it. That's going to get old after a while. So, figure out how you're going to add value.

So for example, on LinkedIn, how I add out add value is, I also post videos on LinkedIn on SBA financing and the nuances that people don't know. And I can't tell you how often I get replies like, "Oh my gosh, thank you for that, because I didn't know that." So, you have to add value. And then you have to figure out, "Okay, if I'm adding value, how am I going to approach providing this content?" Whether it's a marketing flyer, whether it's a video, however you feel comfortable. Not everyone feels comfortable

getting in front of the camera. Right? I mean, people don't do that. So, how am I going to do that, that best suits me? And then you just got to jump, and you're going to make mistakes. And it's not...

My first videos that I put them on YouTube, it was like five to seven-minute videos. I was getting 20 views on a good day, on a good day. And I realized, "Oh my God, YouTube is not the medium for me because people don't have the attention span." So that's what led me to TikTok, which is only a minute-long. So you're going to make mistakes, you're going to have to tweak it, you're going to have to adjust it. You're going to have to analyze how it's not going well and just kind of fix it. It's not going to be easy, but eventually you will get it. And you just have to do it. Stop being scared of it.

James Robert Lay:

I think fear holds so many people back.

Pattie Ehsaei:

Oh, [inaudible 00:38:10].

James Robert Lay:

I wrote about this. Yes.

Pattie Ehsaei:

Yes.

James Robert Lay:

And I read about this in Banking on Digital Growth. I said, "There are four fears that hold financial brand leaders back from leveling up and maximizing their future digital growth potential. Number one, it's fear of the unknown." I think that's the greatest fear of us all. But how do you overcome the fear of the unknown? Education, learning, because that's where you gain clarity. So, fear of the unknown.

Number two, it's fear of change. And that's where... I ask financial brand leaders, when it comes to change, I see different through education, therefore I'm going to think different. I think different, therefore I'm going to what? And almost 99% respond, "I'm going to do different, I'm going to be different, I'm going to act different." I'm like, no, "You got to bridge the gap between the thought and the action. And that comes down to feeling and emotion. You got to feel different. The desire, the feeling, the emotion to go out and do something different has to be far greater than the desire to remain the same. So, that's fear of change.

Then there's fear of failure. And I think right there is, if we can look at life, just life in general as the greatest classroom that we get to experience, we can transform any failure, quote, unquote, into lessons that we take forward into the future. To then take those lessons and apply them to help others, which is I think an underlying narrative of this, your own personal story here. And then finally, it's fear of success. Like, "Oh my goodness, if I do this, what happens if I am successful?" And then there's some type of a block that we need to work through on that. So, those are the four fears right there.

Thinking about where to get started, those are great practical ideas. The number one roadblock, the number one danger that you would recommend the dear listener to be aware of when going down a path like this, what's that one danger?

Pattie Ehsaei:

You're going to have haters. You're going to have haters, you're going to have people that are going to put you down, you're going to have people that are going to say nasty things to you. And that is just part of the game. And to this day, even on LinkedIn, I've posted videos on LinkedIn where, I mean, I can't believe I get trolled on LinkedIn, for crying out loud. So there's going to be haters, there's going to be naysayers. There are going to be people that aren't going to like the content that you put out, and are going to criticize it. That's just part of the game.

James Robert Lay:

Do you mind if I add to that thought right there-

Pattie Ehsaei:

Sure.

James Robert Lay:

... about you're going to have haters? If I look out at all of the work that I've done over the last two decades in this vertical, I think the number one hater that we all must be aware of is the person in the mirror.

Pattie Ehsaei:

Oh, sure.

James Robert Lay:

That right there, that's our number one hater, more times than not. Because in reality, when we're out into the social digital world and someone leaves a nasty negative comment, we don't know who they are. But when we look in the mirror and those eyes look back at us, we have to get comfortable being uncomfortable and lean into that because it's in those... It's that doubt, it's that fear in our mind. And coming back to Dune, the movie, there was a great scene in Dune that was talking about fear basically destroys the mind. And I think for me, when it comes to fear, it's just false evidence appearing real. It's-

Pattie Ehsaei:

Ah.

James Robert Lay:

It's a story-

Pattie Ehsaei:

I like that.

James Robert Lay:

... that we tell ourselves.

Pattie Ehsaei:

So fear is bullshit.

James Robert Lay:

Yeah.

Pattie Ehsaei:

Fear is bullshit.

James Robert Lay:

It is. Fear is bullshit. And I think if we have that sense of awareness and we overcome the number one hater, which is often ourselves, that hold us back from going out and building these personal brands and building media and doing the work that you're doing, that right there is the big roadblock. Once we overcome that, then it's everyone else. Then that really doesn't matter right there.

So this is really good, practical advice, knowledge, insight. Thank you, Pattie, for sharing your wisdom, your journey, your experience of building a personal brand as a banker through social media, LinkedIn, TikTok, Instagram, et cetera, to help our dear listeners. What is the best way for someone to continue the conversation, to connect with you that we've started here today?

Pattie Ehsaei:

Sure. You can connect with me on LinkedIn under my name Pattie Ehsaei, or on Instagram and TikTok. My handle is @duchessofdecorum.

James Robert Lay:

And you have a website too?

Pattie Ehsaei:

Yes, pattieehsaei.com. I have a website and it's going to be revamped, so I'm going to have actually courses that will help people on the new website. That should be up in a couple of weeks.

James Robert Lay:

Connect with Pattie, learn with Pattie, grow with Pattie. Pattie, thank you so much for joining me for another episode of Banking on Digital Growth. This has been a lot of fun.

Pattie Ehsaei:

Thank you for having me. It's been blast.

James Robert Lay:

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