

Chad Jenkins

Our brain filters out 90% of the inputs of reality. So literally, I feel like we're all living in our own little snowglobe. Everyone that walks into branches, whether it be digital, virtual, physical, they all are in relationship with somebody, someone already. And then the only reason that exists is because after tons of studies, they're open to the concept that you have a different take on the perceived reality than I do use that time to use this gray matter. God gave us to go figure out something else. Because that because Chad GBT can't do that. Right? So I'm just removing the things that I used to have to do because why we hadn't got smart enough to remove them for ourselves.

James Robert Lay:

Greetings and Hello, I am James Robert Lay and welcome to episode 299 of the banking on digital growth podcast. Today's episode is part of the exponential insight series. And I'm excited to welcome Chad Jenkins to the show. Chad is the president and CEO of seed Spark, a firm that delivers reliable managed IT services, develops innovative business applications and provides advanced digital marketing solutions. One of the things I appreciate most about Chad is he believes technology is more than a tool. It's a strategy. And a key part of strategy is the ability to do just one thing. Listen. You know listening has been a reoccurring theme lately here on the podcast. And now that we're almost 300 episodes in. I just want to take a moment to pause and to thank all of you from around the world who tune in every single week to listen, to learn to grow together because educating and empowering you. It is the reason that I truly do enjoy facilitating these conversations. And that's why today, Chad and I are going to dive deep to help you to empower you to listen even better as a financial brand leader. As we guide you forward on your own journey of growth at your bank, at your credit union or at your fintech. Welcome to the show chat it is good to share time together with you today.

Chad Jenkins

Awesome, James, thanks so much for having me. It's been a pleasure already.

James Robert Lay:

Absolutely. Before we get into to listening, and perhaps even more deeply the art of listening, a core capability that I know that you've developed on your own journey of growth, what is good in your world right now personally or professionally, it's always your pick to get started on a positive note.

Chad Jenkins

I'm having expensing exponential growth here at seem smart, I'm always looking for friction, and the listening of obviously, it's a compliment to that as well. You can't identify friction first you'll feel it second you have to be aware of it and just for identification. So in doing so, over the last 90 days actually is come to me a different way to engage with clients that it removes all competition whatsoever and is enabling us to now successfully 100% of acquisitions into this new methodology and engagement strategy. So that's obviously got me kind of pumped.

James Robert Lay:

So almost like a blue ocean opportunity when you limit eliminate the competition. And and you know when when you look at eliminating competition and looking for more I would say collaborations the the opportunity there is to listen, I've heard you say before, we've all been given one mouth and two ears use them proportionally and I love this. It's a it's a great reminder for all of us listening today, including

myself. And when it comes to listening in a digital world. I want to start here. The challenges the roadblocks for financial brand leaders as a leader yourself to distinguish signal from noise to distinguish hype from help. What what can they do what stands in their way when it comes to listening to what matters most?

Chad Jenkins

So for me, personally, there we do we're afflicted by just tons of consistent and very quite loud noise. Yeah. Digging Deeper to what is the real trend pattern here. But But to do that I feel like you have to get down to a human level, we've all heard of walk a day in someone else's shoes. I'm sure most of the folks on the podcast are excellent readers as well. Our brain filters out 90% of the inputs of reality. So literally, I feel like we're all living in our own little snowglobe. The reason we're in relationship is because both you and I are open to understanding your unique perspective of what the heck's going on, I'm open to that. And as well, you are as well. So, it foundationally we've all shown that we can do it already, everyone on your podcast, everyone that walks into branches, but it'd be digital, virtual, physical, they all are in relationship with somebody, someone already. And then the only reason that exists is because after tons of studies, they're open to the concept that you have a different take on the perceived reality than I do. And that's, that's totally okay. But to do that, you have to be very open minded, so that you can truly walk in that person's shoes to really know what's real in their world. Now, if you want to look on more of a larger scale, national scale, community scale, that's where I can revert back to when I very first started. What is that trend? What is the commonality in the voice of the folks that you're seeking to serve? And being able to identify those things? And then ask some really good questions. If we want the right answer, ask the right question. So focusing on those killer components, has, has certainly helped me and continues to help me everyday now.

James Robert Lay:

So pattern matching, and I would say more deeply, getting really good at asking good questions, being a curious kindergarteners throughout life. Because I think sometimes we lose that capability of being curious, what do you think about it prevents us? Or where might we lose that curiosity Spark, as we journey forward as a leader sometimes

Chad Jenkins

Not to go to very deep our perception is driven by our internal experiences. And our internal experiences are driven by our perception. So we're in a constant loop. And, and we, we have to get really good about stepping out of that, recognizing, first, everything's made up. Nothing's real, and ever, and no one's in control. Right. So fundamentally understanding that and, and we're all sort of walking in to the drum beat of our own drum. For us, as leaders, we got to rise above that. And it is very hard to do, it takes a lot of practice, and a lot of self awareness. Also a lot of reading. But you can do that, but being able to take yourself out of that particular existence, and really be subjective, which only comes from being curious. So if you're not by default, but you do understand those methodologies, find someone who is naturally curious, and just continue asking them questions, and give them things that you're not 100% on. But you may have a preconceived notion because of your past experiences, internal, and sorry, internal experiences and perceptions. And just ask questions and dig just a little bit deeper. We've all heard five levels of why just have what a why five times that that helps a ton. Like get to the root of it. And you because you got to get beyond those obstacles, they are absolutely impediments. And they shape a lot of the way that we engage with our teams, engage with our clients, engage with our marketing efforts. Oh, it's the way that we've always done it. We've heard that before. I very much challenge you to dig just a little deeper. And the status quo is for the guy who's on his way out, not his way up.

James Robert Lay:

I appreciate the point of awareness here and almost a Yoda ism from Star Wars, where Yoda tells Luke, you must unlearn what you have learned or in the Yoda voice. You must unlearn what you have learned.

Chad Jenkins

Yes, indeed.

James Robert Lay:

We'll leave that right there. But it's awareness. And this is something that I'm writing about with my second book banking on change. You we have to act to grow an act that's that's awareness. And then when you add awareness with commitment that those two added together, that is what leads to transformation. So awareness plus commitment, leads to transformation and awareness can be gained through learning and thinking. The commitment to transform the transformation happens when you commit to act to do something. But then you must pause to review and reflect on what you've done so you can learn through the experiences to think about how you can do even better going forward again, but the idea of learning within this model here we can learn through listening, and I know that you grew up around horses, and they had an impact on your ability to listen as a leader from a very early age. And we know that horses don't speak verbally, but they do communicate. So I'm curious, how did your time with horses provide a path forward for you to develop a strong listening capability as a leader?

Chad Jenkins

Yes, to two components there from the childhood at the Grow Up out way out in the country, I joke that time moved backwards. With my with my internal wiring, and we've had a little bit of time together, I'm made for a higher gear, not a lower gear. So being stuck on a farm, and also being around because you're out in the country, you're not surrounded by his neighborhood had kids, I spent a ton of time with my father. And guys who were of that age, I am naturally curious, thank goodness. But between having to understand how to train horses at a very early age, which again, to your point, they do not speak verbally, but they do say a whole whole lot, as well being combined with gentleman who are 30 years, my senior, always like the those were my quote unquote, friends, but I kept my mouth shut. Why? Because I don't have a whole lot to add. But I can be a big sponge. So one of our core values in this particular organization, the very top and most important, I feel like is pursue why it's natural curiosity, right? Why I have no formal education and technology, I kind of liken it to, I don't really care about how the sausage is made, I do care about the sausage and the impact it can have. So combining all of that together at a very early age, I was naturally taught to listen, because one I didn't have a whole lot to add. And I'm constantly asking questions in my head driven by natural curiosity, combined with one of my first businesses was training horses, had to get really good at it. But I'm always looking at what resources are right around me that I can piece together differently than the current convention to create more and additional value, which That in itself is not too bad of a strategy. Because if you think about even a local community bank, they have a ton of resources. They've got community they got reach inside their community, how natural curiosity, how can we combine these resources that we already have domain over we already have reach? Maybe we could benefit from a little bit of vision, and somebody that has some very weird questions, maybe outside the industry, to say, if we take this and combine it with that and leverage what we already have, how can we separate ourselves from all even the big national competition that's coming into our market is the low hanging fruit is there.

James Robert Lay:

What you're speaking to this idea of vision, is what I would like and to perhaps seeing things differently than how we saw them before. And that sight that vision can come from asking really good questions. And you mentioned, you know, almost looking outside of the industry, I remember in an old keynote session, one of the ones I used to love to give was look outside to grow inside. And it was bringing all of this external perspective of what's going on outside of the industry and how some of this thinking could be applied internally. Because when you see different, you're going to think different because your perception has changed. I want to get real practical here for just a bit. Because you know, I think listening, it's a key part of communication. Once again, two ears, one mouth, use them proportionately. How can the dear listener practically be an even better listener than they might be today? Once again, coming back to awareness? And so questioning? Am I listening as well as I could be? or might there be ways that I could be even better? How might they be able to do so

Chad Jenkins

Engaging with folks a lot of times, especially if it's a subject matter that I think I know, as I as I'm listening, I try to in my head, jot down three questions just to challenge the status quo. And I may even do that before I get engaged. So somebody's going to come in and we're going to discuss automating business processes through custom app development, and they're in an industry that we've served many. At times, there's quite a few applications that we created, organizations started small and other super large and had been sold a couple of times. And really, they got a lot for the intellectual value and enterprise value is created, I, in theory would come to this conversation say, Well, I know they're in this industry, I know that all their work comes from here, they cycle it this time, subcontractor payroll is daunting, when you have 1000s of contractors, I kind of know a lot of pieces of the puzzle. And inside, I will literally just write down three questions that I think I know the answer to. And I'll write down a different answer. So actually challenge myself beforehand. And if not, during the meeting, just like think differently. Beyond that, for especially things that you really think that you know, and you brought up a great point about looking outside to grow within facts. So I'm pretty high Fact Finder, and very high, quick start from a Kobe standpoint, right? Before I take action, and a lot of times, you'll hear me verbalize it, I will go down through the facts. I've trained myself now that even challenge those because those facts is I believe them are based upon my perception and my internal experiences they're not they highly likely are not real facts. Always try to challenge them.

James Robert Lay:

I've thought a lot about this idea of perspective. You know, I think of things in formulas and equations and models to try to simplify the world, at least for me, because the world is very complex. And when you have ADD, which I view as a hyperactive mind, and can see a lot of things and are able to distill things down. I look at perspective as the sum of context in framing. And I think right now we're at a very unique time to get some great perspective around context and framing, as the internet is, you know, about to turn 30. We're right here at the dawn of the age of AI. And I think we don't appreciate or understand how much things have transformed in a relatively short period of time. But as a mental exercise, I've been working with some clients around. I'm like, I was born in 1981. And so I've said for this mental exercise, let's just go back to 1881. Imagine you were born in 1881. And it is now 1923. What have you experienced around transportation around exaltation around technology. And there are some pretty explosive things that were happening back then that we take for granted. Now, when you look at this period of time that we're in, what are what is, are you most excited about? Just as a leader looking towards the future? I think not from an external perspective, but an internal perspective of leading teams of people if human beings, enablement is the first word that comes to mind.

Chad Jenkins

You mentioned AI just previously, and I believe we have all heard in 10 years, there'll be the organizations that embraced AI, and the organizations that used to exist. So it's funny the 1920 area timeframe. In your analogy, my wife asked me to watch this 1927 with Harrison Ford. So I call it just a little bit of episode because I'm not a big, I'm not a big TV guy. I like to consume a lot of content. But I did watch it, Harrison Ford, and he's riding horses that yet he strolls into town. And there's all the Model T's there. That was in 27. So even at that time, and you said AI earlier, and you could have been you could have joked and said electricity, because I feel like it's going to have that level of impact. But I think if you at that time, would have thought good graces. Now I don't need all these horses. There's actually more horses now than there was back then. And we have an alternate mode of transportation. Actually, we have multiple new modes of transportation. Hopefully, that's even better take another leap. But think of think of the impact now if you fast forward 10 years. And so there's we're both familiar with our coach our factor question. You've heard this Dan Sullivan. It's been 10 years, boy, things have gone extremely well. You're in your community bank, your local you're on the podcast and all those been going really well take a look backwards, grab a sheet of paper, write down what had to happen for you be able to say that it's been the best 10 years ever. I've been at the bank 20. I've been in the industry for X period. I've had this podcast for why however long that period is and literally jot down those items and consider the technology innovation. So in a AI specifically, it's an answer engine, I liken it into a lot of the processes that we do. And I started this out with enablement. So I've been extremely smart people in all of my organizations wastewater than I will ever be. When I look at AI, I liken it to the vertebrae in your backbone, all allergy myself, even I have the actual vertebrae, but the things that are between the squishy stuff that keeps it all together that makes it very smooth, is AI. So you have you have thoughts, you have questions, you have perceptions, you have ideas, you have experience as well, if you were to feed that context, into an AI engine, even chat GPT, and you ask it a question, now you don't get a series of length, you get the answer, you get a polished answer, giving it that context. So if I apply it to all the smart folks and digital marketing, creative applications, business process, automation, cybersecurity and managed services for it, these guys have been now empowered. So what they used to produce in the X period of time now, both in quality and turnaround time or speed, they should be able to produce an exceptional exponential amount more. And I feel like that's applicable for many, many industries. If we will be naturally curious, ask the questions get outside of our norm. Look at what others are doing as well and ask why why are they doing this and then apply it back. That can be a great empowerment.

James Robert Lay:

I liked this perspective of empowerment, because it's about thinking of using technology more specific to this conversation, AI, or what I have framed is adda automation data and artificial intelligence as a way to maximize the human potential within an organization to unlock the human potential within organizations. And I want to I want to I want to pause for this on this point for just a bit because you're bringing a different perspective than what I'm hearing from a lot of financial brand leaders right now. Because in conversations, I'm asking them, What's your perspective on AI, particularly November 30 2022? When chat GPT essentially, AI reached the mass consciousness of people? And their response are like, it's funny, because you're talking about TV and media. And I'm like you I consume a lot of content, but not traditional TV media, right? For multiple reasons. It's like Jim Rohn, protect the door to your mind kind of a thing. For me personally. With that in mind. I'm the leaders are sharing. Oh, you know, I'm hearing about like, you know, how it's impacting education and how school districts are banning and universities are banning chat GPT. And I'm like, That's very interesting. That's fascinating. May I give you another perspective here? So I want to dive into this a little bit further. Because it is about listening. It's about listening to what people are sharing, particularly leaders are sharing based upon what they're

listening to and how what they're listening to, is shaping their present reality that could be an impediment to their future growth.

Chad Jenkins

Absolutely. It's concerning is actually what it is. I was flying recently. I think it was to Canada or to New York. I'm not exactly sure. But on the way I heard, they banned chat GPT, they're trying to ban chat GPT, from the campuses in New York and Toronto, both locations. And the first thing that came to mind for me is well, we're asking the wrong question. Right? So keep in mind, pursue why top core value naturally curious wouldn't know anything. If I didn't look at everyone's dangerous opportunities and strange, just natural wiring. So it manifests to me is you're asking the wrong question. Like if you've empowered, everyone goes that goes to school, which we know children pick it up so much faster, because they have when they have a lot more the precious and most precious commodity time to have as much time instead of letting them run wild and say, natural curiosity. Why don't you do what we are and have honed ourselves in incapable of doing by and large, because we set inside of these confines, instead of letting them run wild and see what they can actually create with that natural curiosity that we were looking for earlier on this podcast. You want to block it. That's into the to a detriment of their sustainability would be my personal one opinion. Projection. The higher education is an education and the whole is is already started this pivot and it's probably not going to exist the way that we grew up knowing. And that's not a bad thing. It's not a bad thing.

James Robert Lay:

No, it's not. And back to your point of what you're sharing before. If we look at a project out a decade from now There are going to be those organizations who leveraged AI and thrived. And then there are going to be those who resisted it or kick the can down the road. And maybe they're around, but they're a shell of the former selves. It's almost like, you know, if we look back to 1994, with the internet reaching mass consciousness of humanity, flash forward to 2024, particularly 20 2014. So you know, you got a 20 year horizon line. Yep, the same would be true here. True story on this front. And I'm sharing this, I think, once again, just to kind of provide context and and framing to provide a new perspective around AI, particularly chat GPT, practically speaking through the education system. So my son came home last week, and he shared with me that he had a presentation the next day around Texas history and how words lead to war and conflict. And so he did it on the perspective of come and take it with the Battle of Goliath. And so if you're not from Texas, you might not understand the context here. I get it. But it's a big part of Texas history. What we did, because I said, pull up your presentation, and he pulled it up 15 slides with bullet points. And I said, Oh, no, I said, How long do you have to present on this? said three to five minutes. I said, and this is tomorrow, as I said, Okay, lesson number one, do not wait until the day before to come review this with me. Lesson number two, buckle up, buttercup, because I'm gonna take you down the path of AI chat GPT Oh, yeah. And literally what we did is we fed all of his bullet points in the chat GPT. Sure. And I said, Write me a summary of Texas history, framed around the phrase come and take it. And it popped back about a three minute presentation. It got us to the 80%. Yep, that we then took, optimize in Google Docs added a little bit more context, remove some of the big words that he had no idea what they were, it would just sound funny. And then we went from there and then used AI to build a slide deck in about 15 minutes.

Chad Jenkins

Everything's got to be at sixth grade level. Yes. So. So giving it one more line of context and make it at a sixth grade level, enter, boom, there it is done. It's exactly and then use that time to use this gray matter. God gave us to go figure out something else. Because that because Chad GPT can't do that. Yes, right. So

I'm just removing the things that I used to have to do, because why we hadn't got swept up to remove them for ourselves. Now we have. And I think this is just exponential. That's why it's a little bit overwhelming to people I've read, that's my personal belief, it'll get there. It'll just take some time,

James Robert Lay:

It'll take some time, but to have to be able to share that experience with him. He goes, This is amazing. And we've we've been very slow back to your point about kids and adopting technology, they're gonna pick up on it very fast, we've been very slow to introduce technology to them very. Like before, COVID, they didn't have iPads. And they played on like a Nintendo eight bit. But guess what, as I'm introducing new technologies to them, they're like a sponge. And they're able to just take this and run with it. And I think that's the that's kind of the key takeaways, we start to wrap up here. It's when you're looking at AI, and we'll say the chat GPT example. It is a form of listening, because it's about knowing the right questions to asked to get the answers that you need to overcome the roadblocks and the impediments and the challenges standing in your way. So I think that's a new maybe it's a new form, a different form of listening. Not from a human conversation, but from the conversation that we're having with a chat engine. What's your take on that?

Chad Jenkins

Asking? The right question yields the right answer. Now you just have something that will yield the right answer. as often and as deep and as fast and as frequent as you can ask the questions that help you advance yourself, no matter what it is. Good lord is like the internet in your pocket. But it's an answer engine, not a search engine. That sounds so simple. And I do think it's going to take a little bit longer for the masses to really embrace it, but touching back on kind of trying to block it. Humans like water, children with time on their hand, spawns to technology. What do you think that happens to the kid that just got blocked, natural curiosity happens. And then 10 years from now, heaven forbid, he decides to go into banking. And you decide not to embrace it or ask the questions or really get outside of your box or take a free day and just get really far out there and and say, What could this act So we used to wear, what are other people using it for, because it's coming natural to the guy who's coming up. And those guys do get out of school really early. And if you change the way education happens because of the enablement that just happened, maybe he doesn't go to college, maybe he starts at 16, with a virtual bank. And he starts connecting all of these dots and ask them the right questions. And it's kind of lights out, going back to fast forward 10 years. It's the ones that embraced it, who are excelling. And it's the ones that aren't, who used to be, we have to be careful with that. open mindedness always, very much so.

James Robert Lay:

And I think it also comes down to creating space and time to just stop and listen to yourself, listen to the inner voice that is being downloaded from the greater ether, if you will. Because I think right now, we are inundated with so much information that you've mentioned free days, those free days, where you step away, you're gonna come back with a whole new perspective that you didn't have before, because the subconscious mind is going to work or problems that you're trying to solve that you've consciously hit a roadblock. And so there's the listening to yourself listening to your intuition to your gut to your download from the, from the greater perspective of God of the universe, however, you want to frame that context right there i That's a, that's a great point,

Chad Jenkins

I would add, I would add all those free days, I would challenge everyone to get as abstract as you possibly can. And let your subconscious you touch on subconscious mind, which is considerably more powerful than anything we've created. That is our consciousness. I think most who have done research will would agree, it is abstract as you can. methodology that you and I both subscribe to triple play is a thinking tool created by Dan Sullivan, Strategic Coach, by removing yourself from the convention. And as a project, getting as abstract as you can and just let what God gave you go to work, you're going to see those things connect, and you catapult beyond those obstacles, which can't do it in the rat race, because you're constantly surrounded by the convention. You're just shaping your perception, which is creating those internal experiences. And as I mentioned earlier, it's a loop. So you're living in your own snowglobe. If you're not careful, I challenge you to be very careful that you don't have that self love.

James Robert Lay:

Chad, what a great conversation I I have at first I have personally enjoyed listening and learning from you today, as I have now almost 300 times on this podcast, it is such a blessing, a joy, a gift to then take that and share this with exponentially more financial brand leaders around the world. If someone's listening to this conversation. They want to connect with you just to say hello, what's the best way for them to do so?

Chad Jenkins

Corporately seedspark.com is our firm that transforms organizations and uses all the components of technology to do so. And then personally, Chad Jenkins on LinkedIn, and we'd be happy to help and have a conversation about what could be in any industry. It's it's a lot of fun to me to ask. Firstly, why pursue thanks for having me on. I've greatly enjoyed it and I look forward to next time.

James Robert Lay:

Thank you, Chad. As always be well do good and make your bed.