

James Robert Lay:

When we started this podcast back in early 2020, right at the start of the COVID pandemic, I shared that we were all going to obviously see a health crisis first, this was going to be followed by a financial crisis that would then result in a societal crisis. And finally, we'd see a mental crisis. Now it's, it's no wonder that we would see these, these steps unfold in the way that they did, particularly as the world continues to go through a period of exponential change. Now, even more than ever before since we've entered into this age of AI. And for many, change can feel scary, it can feel hard, it can feel painful to the point where it just simply takes a mental toll on all of us. That's why on today's episode of the banking on digital growth podcast, I want to share a resource with you to give you to give your team some hope, as you continue to guide people in the community that you serve beyond financial stress to co create with them an even bigger, better and brighter future for all of us.

Greetings, and Hello, my name is James Robert Lay and I'd like to welcome you to another episode of the Banking on Digital Growth Podcast. Today's episode is part of the behind the covers series. We're Audrey Cannata, our operations lead here at the Digital Growth Institute and I we get to go behind the cover of a book that we've been reading to guide you and your team along your journey of growth that your bank at your credit union or at your fintech. And today we're going to be discussing a book that was written back in 2002 by David Dibble titled The New Agreements in the Workplace. Now, even though this book was written over 20 years ago, the insights shared inside still apply, perhaps even now more than ever before, so that you can continue to guide yourself to guide your team towards creating an even bigger, better, brighter future for your account holders. That's because a positive digital experience, the DX, if you will, is rooted in a positive human experience the HX but all of that is founded on a positive effects or, or an employee experience. Welcome to the show, Audrey, it is always good to go behind the cover with you.

Audrey Cannata:

Thank you, James. Robert, happy to be back. As always,

James Robert Lay:

before we get into talking the new agreements in the workplace, what is good for you right now personally or professionally, it is always your pick to get started on the podcast. Well, professionally,

Audrey Cannata:

I just started yesterday, the daily stoic leadership challenge with Ryan Holliday super excited about that it's a nine week Mastermind course that really applies ancient wisdom to the modern day leader. And I think, you know, that actually plays perfect into our conversation today with the new agreements, because it's really all about, you know, philosophy and ancient wisdom and how we can use that to better ourselves as a leader. And, you know, I'm a big history buff, you know, this. So anytime I get to combine, you know, the the lessons of the past history, philosophy, to the current, I think it's wonderful. I think it's just a testament to where a lot of these principles really just stand the test of time.

James Robert Lay:

And I think that's the thing, it's about principles and principles are guiding lights, their North Stars to create a, an even bigger, better, brighter future with truths that have stood the test of time. And you mentioned stoic wisdom and Ryan Holiday. That was a book that we discussed, the obstacle is the way I

know that's a podcast that we share very frequently with members in our community, and also with the financial brands that we coach and advise. But you and I also discussed another book on this podcast titled The Four Agreements by Don Miguel Ruiz, and, and that is also one that we share quite often, before we get into the new agreements in the workplace. What's the connection here between the Four Agreements and in the new agreements?

Audrey Cannata:

Yeah, so the Four Agreements, I mean, that is just one of those books that I recommend to everybody reading, I think everyone could really benefit from it. It's so practical and simple, but also so so powerful. So this book was written years and years ago by Don Miguel Ruiz, and he actually connected with and really imparted his ways into David Dibble, who was the author of the new agreements in the workplace. And this was actually David's first book. And I just found out about that last week or so when I posted on LinkedIn, and he let me know that this was a labor of love. So it's really taking those principles from the Four Agreements, and then applying those in the workplace. I think a lot of times, you know, we think that our personal growth is separate from our professional growth. But this really shows how those two are so interconnected.

James Robert Lay:

They are interconnected, and that's something that I'm writing to in my second book banking on change, where I'm presenting the perspective framed around exponential growth. Exponential growth is where one perceive Are they feel like and we're gonna talk about feeling today that they're growing personally and professionally at the same exact time, we cannot separate them. And once again, coming back to this idea of ancient truths, the subtitle of the new agreements in the workplace is releasing the human spirit. And I want to get your take on this. Because when you think about releasing the human spirit, Why might it be important now, maybe even more than ever before for financial brands, for banks, for credit unions for fintechs, even to think about the potential growth opportunities that they can create or capture by releasing the human spirit within their organization, particularly as we're continuing to move further into the age of AI.

Audrey Cannata:

I think right now, it's so important, because there's a lot of change going on around us a lot of changes that affect our personal and our professional lives. You know, after COVID, a lot of our workplace structures changed. And we have all this new automation AI technology. And so I think you really have to start with them. If you're going to grow and learn professionally, you have to start it at a personal level. And that's really where it starts with that idea of of spiritualism, really thinking about your mindset first, because you're not going to be able to adapt to change professionally, if you're not able to do it and cope with it on a personal level. So I think it's, again, it's really taking those two personal and professional, blending them together, so you can achieve that exponential growth.

James Robert Lay:

Well, if I think back to the last 20 plus years of the work that I've been doing, as a digital anthropologist, rooted at the intersection of marketing, sales technology in human behavior, it's the human behavior that I'm finding organizations probably struggle with the most, whether that be human behavior internally, or in the case of financial services, human behavior externally, you know, when you think about this idea of quote, unquote, digital transformation 60 to 85% of all digital transformation projects either fail, or they fail to meet expectations, not because of the technology, but because of the people

that are having to apply this technology. And that's where the new agreements in the workplace comes back into, into play, because there are five agreements that are shared within this book, that I believe can help financial brands inspire human transformation internally, to then elevate the lives of their account holders in externally and and when you think about human transformation, in the context of digital transformation, what comes first, it's a chicken or the egg principle. And one of the things that I've experienced is when the human transformation either proceeds or coincides with the digital transformation, the digital transformation leads to digital growth, which is that much more powerful. And that's why I want to break down each one of these new agreements for the workplace, while also providing some we'll call them practical actions that someone who is watching or listening can take, starting with the first agreement here, which is find your path. What does that mean, find your path?

Audrey Cannata:

Now, it's all about finding your purpose, your personal purpose, you know, the greater good that you're looking to do this? Is this beyond making money or generating revenue, it's where are you creating value? Where are you making the world a better place, find that special passion of yours that you can apply? Because it all starts from within? And I think as a leader, you've got to have that that personal purpose. First, we all probably many of us have heard Simon cynics start with why it starts with that individual purpose. That really is what I think elevates you and gives you the motivation. And I think when you're working towards a higher purpose, the money will find you naturally, you know, when you're working because you are really doing something good and you're trying to create a positive impact, the money will follow. And you have to trust that and I think it's oftentimes we get it backwards. And that's just not sustainable in my opinion.

James Robert Lay:

Well, you look at and I'll just use myself as an example. I was 100% focused on money for the first decade. But it almost in a did it caused my downfall. I reached a dark night of the soul moment back in 2012. And that's where David Dibble writes, he goes, quote, the key to change into the key to changing is not to try to change, but to first become aware of what's happening in the moment. And when he's talking about this idea of finding your path or your purpose. This is about mastery of awareness. Why do you think whether it's an individual or a team or an organization, there might not be much awareness into why an organism ation does what an organization does why a bank or credit union does what a bank or credit union does? Now we know that, you know, it's about the transaction, if you will. But I think that's the old world view as we're moving into a new time period, to look beyond the transaction to put the transformation of people over the transaction of dollars and cents. Why might there be a lack of awareness here to begin with in the first place, and to why we do what we do?

Audrey Cannata:

Now? That's a really great question. I mean, I think part of it just comes down to being intentional with communicating your message, it's easy to get caught up in, you know, the day to day and the tasks, I think, when when someone asks you what you do, and your answer is, well, I create graphics, or I create spreadsheets, or whatever it is you do. I mean, yes, sure, that is your day to day tasks. But it's not the why I think when you've got this awareness of the greater purpose, when someone asks you, what do you do? What do I do, you know, I creates an opportunity for people to have a bigger and better, brighter future through financial freedom and financial education, when you're working towards that, that is your motivation, I think that's what gets you going every single day. But I think a lot of times, we just don't take the time to communicate that with our team. And, and build that up and, and empower them to, to work towards that belief. And we just get kind of caught up in the dollar sign, you know, it's a lack of

awareness from the top down, and just how powerful it can be when you have this common language, and you're all working towards the same purpose and the shared goals together. So I think it's just people don't know, people aren't aware that this is such a powerful tool.

James Robert Lay:

Yes. And that's where in banking on digital growth, I put purpose at the center of the digital growth blueprint. Because it's so easy to talk about, well, this is what we do back to your example of the graphics or the spreadsheet, or, you know, we we give loans and we take deposits, we talked about what we do, or this is how we do it, if you will, but what what we really I think the opportunity for exponential growth, whether that be personal growth, professional growth, or both comes from is why we do what we do. And that makes me think about Mike shrug over at sentier bank, family owned bank started in 1895. And Mike, set the organization down a path, a new path to enrich lives through financial guidance, for an even better tomorrow. And that has become a north star that is being socialized throughout the organization. But this came back to the point of gaining awareness and awareness is gained through learning. It is gained through creating space and time to think about what you've learned. And that leads to quote unquote, knowing but knowing does not lead to growing, knowing will only lead to growing when we make a commitment to apply what we learn and escape the cave of complacency. And I think one of the best ways of escape the cave of complacency and what we have known to be true so far that we find comfort and solace in but can be very dangerous to get trapped there. leads us to the second agreement, which is to love grow and serve your people. Where are the biggest opportunities here?

Audrey Cannata:

Yeah, so one of the things that David Dibble writes about is your organization is a living being, it is made up of living beings. And so you have to love and grow and serve your people as such. And the very first thing he says is to love your people. And this is not liking your people or enjoying their personality. It's about the definition of love, like you have shared many times it's willing the good of others, it's wanting to see them succeed. It's believing in them and supporting them. So that's the first and foremost when you think about love, I think sometimes it's hard to talk about that word in a professional setting.

James Robert Lay:

I want to pause you on that. Why? Why is that? Because, you know this chapter opens up with a quote from the Lebanese poet, Khalil Gibran who notes that all work quote All work is empty, save where there is love in quote, why why do we have such a hard time talking about this? You think?

Audrey Cannata:

I think it's love is an emotion we use it when we're talking about our relationships, whether or not you're in love with your partner or spouse, you love your children. And so we've kind of limited our, our thinking on what that word love means instead of broadening it out. And so when you think about love, and if you just focus on that, that definition of willing the good of others, I think it makes it a little bit easier to talk about and, and especially in a business setting. We try to keep things professional and especially in I think our industry too. It's uncomfortable. Well, I think it just comes down to being uncomfortable with using your emotions and using that word.

James Robert Lay:

I think love goes beyond emotion. Love is a choice that we have to make coming back to. And I think that's one of the reasons I like Thomas Aquinas is the definition. It's a choice to will the good to want the good of another human being. And that's where I come back to, you know, I mentioned Mike Shaw over at St. Clare with this purpose that they're moving towards to enrich lives through financial guidance for an even better tomorrow. Well, what's the root of that is Mike's servant heart culture. And, you know, one of the things that David Dibble writes about, he goes without love, there is much to fear. And I want to quote this, why don't you remember this from the book? Why don't we love our customers? Fear? Why do we have so much turnover? Fear? Why can't we work together? Fear? Why don't we change really change our organizations fear? Why is morale so low fear? How do we overcome fear within ourselves within our teams within our organizations to move forward with courage and confidence?

Audrey Cannata:

You know, it's funny, because I actually wrote down, those are my notes, my notes to when we were talking about in this chapter, when it talked about love, grow and serve your evil, I wrote down what is stopping this from happening. And it is fear 100% Fear, whether it's fear, because it's different, it's uncomfortable, when you talk about growing your people, investing in them, empowering them to level up and learn more, there's a lot of fear tied to that, you know, we just spoke with someone in an organization who had an opportunity to, to level up their expertise and get a certification and their organization asked them to, to sign a contract that said, if you leave within a year of getting the certification, you have to pay us back, that is coming from a place of fear. And it is giving a very bad taste in that person's mouth. Because what you're saying at that point is, I want to level you up, because I want to benefit from it not because I

James Robert Lay:

Abundance, scarcity versus abundance. Yeah.

Audrey Cannata:

It is, you know, life gives to the giver. And so you have to have this faith, and this trust in your people. And you know, what, if you don't trust them, then they probably shouldn't be in your organization. But I agree, it really comes down to this place of fear and, and the second part was talking about, or the third part was serving your people hearing about them on a personal on a professional level. And I think there's a little bit of fear tied to that, breaking those walls down when you're in this professional setting, you're used to keeping it to that subject matter. But I think you've got to kind of break those walls down and be a little bit more vulnerable, to really get to know your people and see what you can do for them and care for them. And you're gonna get it in return.

James Robert Lay:

Well, this comes back to I'm gonna I'm gonna come back to that quote that is so funny that you wrote this down I wrote this down but but reframe this and I'm not going to use the word love because an even if I think about this idea, Muhammad Anwar a friend of mine from a long time ago, wrote a book and we talked about this on the podcast called love as a business strategy. And and I get it like when in I addressed this in banking on digital growth, when you look at the bankers brain, it is a beautiful mind it is a smart mind is an analytical mind is the left brain if you will, but what we're talking about is more of right brain not just thinking but right brain feeling. So let me reframe this because before for context, why don't we love our customers fear? Why do we have so much turnover? Fear? Why can't we work together? Fear? Why don't we change really change our organizations? Fear? Why is morale so low fear?

Let's, let's reframe this, how do we love our customers? To will the good of them? How do we lower turnover? to will the good of our team members? How can we work even better together? To will the good of each other? How do we change really change our organizations? Will we really have to change ourselves to will the good of ourselves? And that's the thing like when you think about this idea of, you know, well, it's fear? Well, what does that rooted in? Maybe it's the fear of the self, maybe because I don't trust other people because I don't trust myself. That connects back to the original point of awareness and why awareness is key to exponential growth to transformative growth. But I think the good news here quantitative quantum quantitatively quantifiably, the good news, and David Dibble wrote about this, and I'm gonna quote him, he said, it appears when the top five to 15% have occurred. putty, including top management, have ignited the energy and the energy, if you will, here, he's talking about this idea of love growth service in themselves and are committed to a new vision, the entire culture follows. It's not a matter of if. But when I think about that, five to 15% being inspired that human transformation that can lead to a massive transformation, transformative growth for the individual, for the teams and for the organizations.

Audrey Cannata:

Yeah, absolutely. I mean, it really does start from the leader from the top down and ignite, like you said, igniting that fire that passion, so that it is contagious. I think we underestimate as leaders, how much our our team and our organization is looking at us and subconsciously or not, they're going to pick up on our behaviors, we are a model model for them. And so we have to be really conscious about our our words, our actions, because they're setting the example and they're setting the tone for the rest of the organization. Look at Zappos, you know, having a leader like Tony Shea at the top, that organization business was crumbling, but because he had the fire and the passion within I mean, he literally built that business back up from the ground with nothing, but because he had the belief and the passion and the drive. And his people saw that. And they gravitated towards it. And they wanted a piece of it. And they believed in it. I mean, it was incredibly remarkable story,

James Robert Lay:

I think about a CEO that I recently had a conversation with. And like I do all conversations I opened up with, tell me something good, what's what's been a while for you. And this particular individual, every time I speak to them, like I don't know, it's been kind of a rough week, it's been kind of a rough month. And in this most recent conversation, I learned that they were having some challenges with retention, and, and turnover. Oh, and I just like it was one of those things that the leadership, if you will, of the CEO, and how they're perceiving the future, and I think a lot of it is it's it's future based fear for this particular individual. How they're perceiving the future is directly influencing, not just their thinking, not just their decisions, not just their actions in the present moment, but more deeply, their feelings and their emotions. And we're gonna come back to the point here in just a bit. This is why we have developed a future growth index, to provide a benchmark of where an individual or a team or an organization is and how they're perceiving the future. But then you can take that to the next level. And we can look at the exponential growth index and how one perceives that they're growing either personally or professionally over the previous 90 days. And that's just a snapshot in time. But that's a great segue into the third agreement, which is, is to mind your mind in the moment. Why might this be such a struggle for so many in the present moment right now to mind their mind in the moment or mind their mind in the present moment?

Audrey Cannata:

Yeah, I love how you set that up with this being a struggle. I think, of course, it's about mindset. And we know that we talk a lot about having a positive mindset versus a negative mindset. But we can talk about that a lot, we can say, let's have a positive mind. But an application or an awareness, I think the awareness piece is where we tend to fall off. Because if we're not constantly aware of our mind, in the moment, every single day, you know, we get lost in the day to day grind things happening. And sure, let's all have a positive mindset. But things happen. And it's not top of mind. And so that's when things tend to get to get lost. And we lacked that intentionality of really taking time to reflect about our mind that day and our mindset and our attitudes and our thoughts. And so that's why I am so grateful for some of the forcing functions that we built in internally and then and then shared with our, the members in our in our community. It's a few different models that we use. And the very first one is we start every conversation with what's going well, every conversation whether it's just you and I kicking off on a random check in or or, you know, Tuesday morning, whatever, or if it's us with the entire team, organization or if it's us meeting with our members. We always start off with what's going well because it really sets the tone for positivity. have gratitude. We have seen how this one question, five minutes if all sometimes, you know you and I can go on and on for probably 15 minutes on our what's going well, but just getting in this mindset, and being intentional with it, it completely changes the course of that conversation for the better. And it's so simple. It's so simple. I think it's so simple, that it's easy to overlook and not implement and think, Oh, just a just a question. It can't be that make that big of a difference. But I promise you, if you do this, and you commit to it, you will see the difference and the attitudes and the behaviors. And so doing that, you know, if you have five meetings a day, and you start with that question five times a day, that is five times you get to check in with yourself mentally generate that awareness reset on a positive note that it's so powerful. And another model that we do is we end the week, or in end our meeting, or whatever it is with what went well, you know, what were the winds for that day or that week? What's getting you excited and energized? What are the lessons that you learned? So that really that that one right there is generating a lot of awareness? Because you can look back and think, Okay, well, maybe at this point in time, I responded a different way. Or I maybe could have done something a little bit better. So it helps you reflect a little bit and then what are you looking forward to, you know, set the tone for the future going forward? So I think building in those, those models and those frameworks are so important, because we're all human. You know, if we don't have I'll be honest with you, if I didn't have that forcing function. I may not do that. I may not have the that that awareness or that intentionality or even maybe the discipline to check in with myself mentally on a day to day basis or throughout the day.

James Robert Lay:

Well, for the the naysayers, I want to just address this for a moment because they're like, Okay, Audrey, you're just drinking the feel good positive hippie dippie juice, like life can't be all rainbows and unicorns. And no, that's, that's not what we're advocating for. And I think you speak to this, honestly, because you're like, No, you can have a bad day or a bad week. And that's what we define as getting stuck in the gap where you are just griping about problems. But the problem is where you get trapped in the gap and you choose to stay there. Can you address that? Please?

Audrey Cannata:

Oh, absolutely. And I've said this so many times, you know, it's not about walking around with rose colored glasses all the time and always happy. I mean, that's just not realistic. That's that's not human and you're allowed to have feelings and emotions, you're allowed to be angry, upset, frustrated, that is completely okay. You're allowed to have a bad day. There's nothing wrong with that. I think what happens is, is we have to use that as either a learning experience, or Okay, check it, I'm mad, I'm angry. That's a feeling. That's the How am I going to respond? You know, how am I going to react to that

situation? Because that's really what makes a difference. We can't control our emotions, a lot of the times in fact, it's healthy to feel all of the emotions, it's not healthy to suppress, you know, no anger, no sadness. You've got to feel those things to process. But I think it really comes down to how are you going to respond? How are you going to move forward? How are you going to make that work for you? Aren't you know, give yourselves five minutes, 10 minutes to gripe, scream, cry, you know, walk around, blow off steam, and then go on about your business. But don't make it ruin the rest of your day. Don't have that situation trickle into the next meeting, or the next day or bring it home with you. Take your time. Let it out, and then move on.

James Robert Lay:

Yeah, this podcast is a great example of a negative experience that truth be told I bitched and complain about for probably a good couple of days. And that's because COVID Shut the world down right as I was launching banking on digital growth, and as a result shut all of the conference speaking that I was supposed to be doing to launch the book. And I did gripe I did complain. I was in the gap griping about problems, but I made the conscious decision that I can't stay there. I gotta move forward, onwards and upwards and work with what I have, and make it even that much better. And I think this comes back to the point that David Dibble was writing about in the book I have a quote him mind determines how we experience life and drives our behaviors and quote, and so what that means is like if we're going to transform our experiences of the past, because our present day beliefs if you will, that are inform our actions that inform our thoughts that in in inform our feelings. Those experiences, those present day experiences are rooted in past beliefs or past experiences. And so to transform our experiences, we must transform our minds, we must renew our minds, even if you will. And this is coming back to a model that I've become aware of working with financial brand leaders now for over two decades. And I asked them, you see different through education, and you can look, there's a lot of different ways to learn. Yes, yes, I can they respond, okay. Well, when you see different, you're going to think different. They said, Yes, I'm going to think different when I see different. And then I pause, and I say, Well, what's going to happen next? And I'm telling you, and you've heard, you've been on so many of these calls at this point, and it's the pattern of people 98% of leaders respond. Well, James, Robert, when I see different, I think different, well, I'm just going to act different. And I kind of just give them a little bit of space. And I say, Are you and they look at me like what do you mean? Of course I am. And I go, Listen, I'll be the very first one to admit that I have knowledge, I have awareness that I need to take an action, a different action, be different, do different, but I choose not to. And then they're like, Oh, you're right. Me too, to bridge the gap between the thought and the action comes down to one thing. And that's the feeling and the emotion. Yeah, as neville goddard wrote, the feeling is the secret.

Audrey Cannata:

Yeah, you have to have that belief from within, with any change any habit. You're absolutely right. And I've experienced this so many times in fabric, there have been so many things in my life, that I know, you know, I know, I need to do this. I know I need to do that. But I don't

James Robert Lay:

Well, yeah. What's the feeling? It's that desire that comes from within that emotive state, it has to be greater and sometimes exponentially greater than the desire to remain the same. Like you said, you know, you need to do something different. But you're not not because you don't know it. But there's this this emotive element with inside,

Audrey Cannata:

I think it almost takes feeling a little bit of pain, you know, when you said, the desire to, to change, the desire to be better, has to be greater than the desire to stay the same? Well, in many cases, it's because that does that staying the same, when you stay the same, that hurts. And a lot of times, I don't think we realize, especially in the case of, you know, the financial industry, and a lot of the changes happening, we don't see the pain, and we're not feeling the pain, because we're not aware of just how much some of these changes, or the lack of changing is really affecting us and affecting our bottom line.

James Robert Lay:

Well, even then, you can take that to the external side, when it comes to people and their relationship with money and finances. And, you know, I was talking with someone the other day that, you know, a lot of times, there might be awareness that we need to take a different action, but we've become so comfortable with pain, we've been so become so comfortable with pain, that it's perceived to be more painful to make a positive change. So we're just going to stay with the pain even though it hurts, we know we need to make the change. But that that perception is that change is gonna be more painful than the pain we're experiencing right now.

Audrey Cannata:

100%. And I love that you say that because I just finished reading the mountain as you and she really drilled in on this, this idea that even though the situation is painful, because it's so comfortable, and I think we underestimate to how much you know, science and our physical bodies really play into this, we our bodies crave comfort, whether or not that comfort is good or bad. Our bodies are processing good and bad. They know what they know, they know it feels normal and comfortable. So it is it is painful to change. Even when we know that the change is better. Our bodies are having to physically get used to and really shift, shift its thinking and really create a new normal. And that is a painful process. For me, it helped me to realize that it's not me, it's not that I can't change. It's like I'm really having to reprogram my body and my mind to get some get used to something different.

James Robert Lay:

Well, that's, you know, you use the word shift. And that's a great shift, if you will. So it's a total metastable statement. But the fourth agreement is to shift your systems. How can one practically do it? What does that mean to shift your systems? What does that mean and then how can one practically shift their systems?

Audrey Cannata:

Yeah, so of course I love this because I am an initiating follow through With Mike Colby, and this is all about your systems and policies and procedures and practices and habits. And a lot of our systems that we have in place, sadly, are designed to catch people not to help them. And so it's really important to take a look at all those systems and, you know, these systems are supposed to make your your team members, your employees lives easier, you know, more more efficient, it's not supposed to be in place, or they're to, to place fear and their minds. And I was just talking to a CEO a few weeks ago, and she was sharing with me, there's, there's been some pain on her team. And they had just brought in a CEO, and this team of hers had been working together for you know, 510 years almost, and the CEO came in. And one of the first new policies or procedures he put into place was then they're all remote by the way, and they had to start tracking their their hours, you know, down to the you know, and half hour, what are you doing every single day? You know, what time are you? Are you in? What time? Are you working on this?

What was your outputs? And the reaction was not good at all. You know, these people felt like, well, wait a minute, you're coming in here? Are you? Are you trying to catch me? Are you trying to micromanage me? Shouldn't you trust me? You know, shouldn't we be looking at my output? Hey, what great things did you do today? Not I need to see where you're spending every minute of your time. So it's things like that. It's those systems in place that are not necessary. I just read process, probably, well, maybe about last year, read that the new process book from the traction library, and it talks about how you don't need a system and a, you know, policy or for everything, your process for everything really stick to 20% of those critical systems that generate 80% of the value. And so it's really about empowering your team more, you know, taking less control away. And that's, that's challenging. I think that's very hard won for a lot of leaders, especially when they think that they're doing well. But I think that the the reaction, and the tone, and the vibe that it sets out there is probably not a positive one. And if you can't trust your team members, you know, to work on their own. That's also something that you should probably take a look at, maybe they shouldn't be on your team.

James Robert Lay:

Well, I think that's the deeper perspective here, because this is where principles come back into play. Ray Dalio fantastic book on the subject of principles. And we have our four principles for exponential growth. The first one is to be the light, there you go, you're holding it up right now, for those who are listening, be the light, make your bed, it's the little things that matter most be a lifelong learner. And then most importantly, own it. And, you know, I think that provides some quote unquote, freedom, because it's very quick, were very quick to identify if one is not living out those principles, it becomes very, very clear very early very often. But coming back to this idea of shift your systems, you know, whenever I wrote banking on digital growth, I looked at this from a perspective of $dx + hx = \text{growth}$, being a positive digital experience, when combined with the positive human experience will lead to future growth, but through the COVID experience, and then also just kind of reflecting on the last decade, I was like, No, I was wrong on this. And the whole reason I've been writing making on change, it's because I'm looking at this in parentheses, $e \times hx$, meaning a positive human experience, and or positive employee experience, when combined with positive human experience, can then be multiplied to create a positive digital experience. But it all starts from within. And that's why the opportunity is to begin with an objective diagnosis of the present situation, start with the human condition. First, where have people been? Where are they right now? And then where would they like to go and grow next, but if we don't have that contextual framework of the past the present, it's very hard to provide a path towards the future. And many times we don't even create the space and time to do that type of reflective work to do that type of diagnostic work. And that's why the future becomes the predictable past based upon the decisions that we're making the present moment, informed by past experiences. And so I think the other important point you made to was the idea of the focus on the 20% that creates the 80% of value and we've been going through some of these activities here. It's like we have tried things they haven't worked. Okay, well we're going to remove those are what are the few things that are creating the greatest value? Let's focus on invest more into those areas and See what happens. And I think the last point to this when it comes to shifting your systems, and I'm one, I'm a big systems thinker, I just think in that type of a context, but you got to take action. This is where in banking on change, I'm writing this principle of, you have to act for growth, where awareness plus commitment equals transformation, because you could have the awareness once again, yeah, you can be working towards transformation without awareness, which is pretty hard, or you've been working towards the right thing. But to bridge the gap between the awareness and transformation, it comes down to the commitment. And that's where you have to take immediate action, to get some quick wins to create some momentum. And I think for those that have been in our programs, we're looking for those ways to help to get those quick wins to build that momentum, because that creates confidence and confidence. It's contagious. And I

think this all connects back of how to do this practically. It's the fifth agreement. So practice a little every day. What does that mean? And what's the best way to do that?

Audrey Cannata:

Well, man, I think it means exactly exactly what it is, is, you know, you don't have to adopt everything, all of these new, you know, ideas and principles right away. It's, it's those micro changes, it's those micro habits, it's it's the 1% rule, you know, the the James clear, where if you just commit to making some sort of shift every single day, something small, one micro habit and then build upon that, that's where the magic is gonna happen. It doesn't have to be this, oh, my gosh, I have to transform overnight, it's just a little bit each day. And it's going to get easier and easier, because each of those little micro habits will become subconscious, you know, you'll be doing them naturally. And then you'll be focusing on something else to improve. I think that's really what it comes down to, or maybe you know, every single day, but also pick something, you know, quarterly to focus on how does your big quarterly focus?

James Robert Lay:

What is the best way as we start to wrap up to give people that practical, next best step, the one small commitment that they can make today to move forward and make progress along their own journey of growth? What would you recommend based upon what we've been discussing here around the new agreements for the workplace,

Audrey Cannata:

I would say, as a leader and take some time, take some time, once a quarter to meet with your team. And this doesn't have to be every single person on your team. You know, if you have a large team, maybe you break it up and just do a few people here and there, spend an hour or 30 minutes with someone on your team. Ask them what you can do for them. Ask them how you can make their lives easier, ask them what they need from you. That really is the essence of this book. It is it is being there and caring and loving your people. I think it really starts there. James, Robert, you are great at this, you know, you and I touch base all the time. You're always asking me, you know what, what you can do for me, and it's going to come back and return. We've said this earlier in the show life gifts to the giver, when when your team feels that level of care from you. They're going to want to give it back to you.

James Robert Lay:

But I think it's you know, and I'll kind of flip this around. I I even go so far as to hurt my feelings.

Audrey Cannata:

Because I felt annoys you about me.

James Robert Lay:

Yeah, like what? Yeah, what bothers you about me? What am I doing that annoys you hurt my feelings, let me know. Because I think that's the idea to hopefully, of course, but you have to develop that level of trust and transparency. And if we think about the pyramid of human relationships, we talked about love before love is the pinnacle of a human relationship. And even the Greeks there are five levels of love, love is commitment. Love is willing the good of another human being. But at the foundation of every positive relationship, it comes down to respect. And I think with this practical recommendation you're

making, there's no better way to show respect than just to be present for someone else in the present moment. That's the best present we can give is just to, to give them as just to give them our presence in our in the present moment without any other type of distraction. And that 30 minutes to an hour, you know, every 90 days, utilizing what's been going well as a model framework to walk through with them. What's been a win for them. What are they excited about? What have they learned and what are they looking forward to over the next quarter is something that anyone who is watching or listening can apply going forward?

Audrey Cannata:

Yeah, so like planting those positive deposits?

James Robert Lay:

Absolutely. And those build over time they build trust over time. Trust is the sum of words and actions. Audrey, this has been a fantastic conversation going behind the cover with you once again today. What is the best way someone can reach out and say hello to you to continue the discussion? We've We've started here.

Audrey Cannata:

Oh, you can go If they find me on LinkedIn at any time reach out message me say hello give me a book recommendation always looking for more.

James Robert Lay:

Always looking for more we're always reading we're always learning it is one of our four principles for exponential growth, which is to be a lifelong learner, but also to be the light which I trust that we've shared some light with you today to guide you on your own journey of growth. Audrey, thanks so much for joining me for another episode of the banking on digital growth podcast has been a lot of fun. Thank you, as always, and until next time, be well do good and be the light.