

James Gilbert:

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James Robert Lay:

Greetings and hello. I am James Robert Lay, and welcome to the 119th episode of the Banking on Digital Growth podcast. Today's episode is part of the exponential insight series, and I'm excited to welcome James Gilbert to the show. James, which is a great name by the way ... He is the head of marketing at CRMNEXT, host of the Banking on Experience podcast, which I highly recommend that you subscribe to as well, if you're not already subscribed, and a fellow father of four kids. James believes that the biggest gap in today's world is our lack of being human at a return, which I'm going to ask you more about in a minute. So with that, welcome to the show, James.

James Gilbert:

James Robert, I don't hold a candlestick to your show and what you're doing on Digital Growth. So thank you so much for having me on here. I think I'm honored to be on.

James Robert Lay:

Man, no, we're all in this together. It's a rising tide raises all ships. So you bring a voice and a perspective. I bring a voice and perspective. Brett King brings a voice and a perspective. Jim Marous brings a voice. We're all bringing something, and it's the sum of all of that, which encourage us and really helps us to all be better. It's my hope back to that point that we can bring a little bit of humanity to this conversation here today, starting with what is just one thing that you are excited about personally, professionally. Your pick. Go.

James Gilbert:

I think what I'm the most excited about is just the opportunity that exists in front of us to make an impact from a marketing perspective at organizations. I think that for a long time now, I mean, really when you think about it, the CMO role and the leader marketing role has not been around terribly long, and we're seeing now a giant shift of that role be focused more on data and the customer experience. And I'm excited about that because that's what I'm really, really passionate about, are those two areas when it comes to marketing. I think far too often, marketers lose sight of that and their journey and what they're trying to build.

James Robert Lay:

Let's talk about that, making an impact, marketing making an impact, a focus on data, but really using that data to inform and optimize this experience. Because as you know, marketing can lose sight of that. Sales can lose sight of that. I want to come back to the point that you mentioned, as I mentioned before, which is in your LinkedIn bio, where you note that the biggest gap in today's world is our lack of being human at every turn. What does this gap look like for you here? Because that's a keen observation.

James Gilbert:

Well, I don't want to be too controversial, but I mean, if you think about everything that happened in our world this last year with COVID, regardless of what you believe politically, I think that oftentimes we get caught into the social media cancel culture and it's not a human way to approach things. People make mistakes. They have bias. There's no way to get around that bias. They're going to have them. So it's a matter of how we approach it in a human interaction.

James Gilbert:

So I have to think about when I disagree with my mom, okay? Am I going to go at her like people do on social media? I'm not. I have a nice conversation. I understand her perspective. I think that that's what is lacking in the world, is just some empathy behind conversations, some empathy behind where people are coming from and understanding that you cannot change people's bias. What you can do is have an impact to help them understand why you feel different.

James Robert Lay:

Man, I'm not even lying. You're giving me goosebumps, because I think you're touching on something that I'm personally passionate about, which is just to bring a level of understanding to both sides of a conversation, to both sides of a table, because the only way to do that is through dialogue. It's through discourse. It's through conversation. It's going into that conversation with empathy, and I think a little bit too, with an open mind. What can I learn from this experience and not coming in thinking ... I'm going to quote a little bit of Star Wars wisdom with Yoda. You must unlearn what you have learned. That is so critically important because if we're going to understand, I think if we shut the conversation down before it begins, we've all lost at that point. Right?

James Gilbert:

Well, and you saw a complete divide happen within our own country. I still think this is happening, like with so many different issues. Now you're seeing it come to the front steps of every business. You're seeing businesses take initiatives with tough social subjects where they're trying to, for lack of a better way of putting it, they're putting out a lot of fluff. Okay? And actions-

James Robert Lay:

No substance, you feel?

James Gilbert:

Yes. Yes. Very little substance. They're using it as a ploy, and I think that part of the reason why that is, is because all of us, so many of us are so afraid to have conversations because we're afraid we're going to get canceled. I just think that how I've grown up is to see others for who they can become. To love everyone for that aspect and to not see the color of people's skin, to not see cultural differences, because they're going to be there.

James Robert Lay:

Yeah.

James Gilbert:

You can't [inaudible 00:07:00] that.

James Robert Lay:

Yeah. You know, at the foundation of every relationship is respect. This was the model and this was in Banking on Digital Growth, and it's something that my wife and I came up together with and probably she gets more credit for it than me because we've done marriage prep over the years, and probably have prepped over a hundred, 200 couples. Some of it was in a group setting. Some of it was just one-on-one. What we found is when we look at these relationships, there were really three patterns that could predict future success, but at the foundation was respect. Respect for the other person. Sometimes we would find that there wasn't a respect in the way that they treated and they talked in the conversation.

James Robert Lay:

The next level up is trust, and trust is built upon two things: what you say and what you do. And that pinnacle of the relationship is love, which is commitment. I think we can see that in a business setting, in a marketing setting, in a sales setting, but I always liked the ancient wisdom of Thomas Aquinas with how he defines this, which is love is to will the good of another person. This is what I'm trying to teach my kids. I want the best for you, and I hope that you want the best for someone else. To this point, I think it'd be interesting to see how this plays out. You just went on vacation with your family. Great time to get away, but there's a problem, because I saw on LinkedIn that you came back to well over a thousand emails in your inbox. 85% of them were sales pitches.

James Robert Lay:

And you noted, and I agree with you, this has to change because this is not how you do marketing. This is not how you do sales. This is not willing the good of another person, if you will. So I bring this up because as we analyze digital secret shopping experiences for financial brands in our Banking on Digital Growth program, and while we benchmark these experiences as it gets competitive as well, for many, the marketing and sales communication that we see in coming into the inbox is almost exactly like what you noted on LinkedIn. So why is this? Why do you think we're in the state that we're in from what you experienced coming out of the office and then coming back, and then what we're seeing with secret shopping? There's a correlation there. Why is this?

James Gilbert:

I think there's two-fold, right? We had a lot less human interaction physically during the pandemic, which caused a flood, digitally, to happen. So now you're seeing a flood of that happen. You're also seeing a flood of technology be developed with smaller technology companies that are coming in and playing as a niche. So if you look at like the chiefmartec site, I think two years ago, it was right around like 6,500 total companies. Now I believe it's above 9,000. Okay.

James Robert Lay:

2011, it was about 150 cause we've been tracking that.

James Gilbert:

Yeah. I mean, just think about that for a second. So I think part of the problem is the vast amount of technology that's out there. You have individual contributors at companies that are looking to solve a specific need. So they go out and pitch this technology to somebody, and then they bring it on, but then they don't have adoption across the whole organization.

James Gilbert:

I mean, I saw this a lot at the company that we got acquired by, which was Cisco. They had a lot of technology, but existed all over the place with all their acquisitions that they were acquiring. We went through an audit process of what all those companies that were being acquired and how much overlap of technology there was, and even at a massive organization like Cisco, there's tons of overlap. I think that you're having this happen. Right?

James Gilbert:

Then everybody not being in a physical world, trying to communicate digitally has created that problem, but I think there's an even bigger one, which is a grave misunderstanding of what the customer experience really is about, which is why I put that in my LinkedIn, because I truly believe that if we ... We have three rules on my marketing team and everybody has to live them. The first rule is see everything through the customer's eyes. The second rule is see everything through your other customer, which

sales. And then the third one is see everything through the one who keeps the customer happy, which is customer success.

James Robert Lay:
Service. Yep.

James Gilbert:
And by doing this, you put yourself in the shoes of being a prospect or anything like that. I hate getting automated messages. I hate it. I think it's unbecoming. I think it takes just as much time for you to send me a personal email and do just a tiny bit of research than it does to build an entire sequence over a four month period and it all be automated. I mean, think about that for a second.

James Gilbert:
I think too often, from my experience, even being in the customer experience world before I came over here to CRMNEXT, was sales is very rarely held accountable to the negative impact that they have on the customer experience. This is no knock on sales. It's just the truth.

James Robert Lay:
Yeah.

James Gilbert:
There is very little, if any accountability, to being human in a sales process. Everybody's a number, everybody's a revenue target. Everybody's a pipeline or opportunity.

James Robert Lay:
I'm going to call it out. I'm just going to say it how it is. Everyone, typically in sales, everyone's a means to an end.

James Gilbert:
Yeah, exactly, and that's part of what I think that that's the biggest gap in the world today. It's why there's very little relationship building that happens in sales processes, why sales might set an unrealistic expectation and then they become a customer and then it falls flat with customer success, and then customer success gets blamed because the expectation wasn't set ahead of time.

James Robert Lay:
So the truth is about 80% of people that I talk to who have an interest in joining the Banking on Digital Growth program, 80% I guide to somewhere else. It's just not a good fit, and it's nothing personal. I'm very honest with them. A lot of that is not the issue there. It's more of a larger cultural organizational issue that I know if they were to come in, it would almost do more harm than good.

James Robert Lay:
Then the other thing too is ... and this comes back to the point of just having, I think, very real honest conversations ... let's lean into that because when we lean into that, to me, it's in the pain, it's in those difficult discussions. I think that's where the biggest growth happens. So when we look out ... And it was funny because you ask a very similar question on your podcast as well, but it'd be curious to get your take. Biggest belief that financial brands have right now about marketing and sales. What do you disagree with? And to put it bluntly, where might others be wrong? And why do you feel this way?

James Gilbert:

I think the biggest area that I disagree with is that you can't make every interaction human. I truly believe that you can. I think that you're just being lazy. I mean, that's the honest truth of it. You're trying to find technology to automate. You're trying to bring on more people to automate those processes, and I think that sometimes it's a matter of spending a little bit of extra time with your cross-functional teams to build something that is meaningful. A good example, James Robert, you were a judge of our Right on the Money contest.

James Robert Lay:
Yep.

James Gilbert:
We purposefully, with that campaign, wanted us to not be part of the judging committee because we wanted it to be organic and real. I think too often we get scared because we might be putting [inaudible 00:15:27] towards something that we feel like we have to control it more. Part of us being human is allowing people to be human and they're going to naturally go through their channels. They're going to naturally go online. That's what people do.

James Gilbert:
It's the same type of conversation that I have with so many other marketers and teaching them about attribution, and how that becomes such a big problem, because they don't know how to attribute their impact. Well, the impact really is when you ask people that have engaged with your brand, do they find the engagement meaningful? I mean, to me, that's really what it is. If they don't find it meaningful, then what's the point.

James Robert Lay:
I've been doing a lot and have had a lot of conversations, and probably will continue to have a lot of conversations of scaling, almost I think scaling humanity, but through technology, and that doesn't necessarily mean automation. It just gives us a multiplying effect of reach, of scale.

James Robert Lay:
Video. I've made it almost a daily habit to get on LinkedIn. I see something, and maybe it's someone got a new job. I can just recently think of someone that I've known for about 10 years, just moved up into a CEO position. I sent this person a 30, 45-second Loom video saying, "Hey, congratulations on this new opportunity. It's been so good to watch your growth over the past 10 years. I remember when we first met. It was at a conference in San Diego. We were in a hallway. It was beautiful, sunlit, looking over the bay."

James Robert Lay:
It's like, it's just a habit that I've gotten into because I really do care to make these connections go deeper. Imagine if a branch manager, a loan officer just took 10 minutes a day to do something, and then they just worked through the list. You know, that's one person. That's 360 ... we'll take out weekends ... so double up 365 days. You get a hundred people doing that, that's 36,000 people.

James Gilbert:
Well, especially in the financial services space, technology is naturally getting a really bad rap. Just because adoption is tough. Being able to integrate into the systems that really matter at core is tough. But I think that one of the things that naturally happens is when you can bridge technology and the human side of how you interact with people, I mean, that's core to, I think what, specifically in the financial services, the credit union really is all about. Like, they want to have that relationship. They want

to have those human interactions, but technology can sometimes get in the way of that. They might have too much of it. So how do they consolidate it so that they make the day-to-day of every single person at that organization easier so that they can actually have those meaningful conversations?

James Robert Lay:

One of the things that we just recently shared in our digital growth community, insider community, was something that I've talked about and written about prolifically, but technology ... I think we lose sight of what technology is. We put so much emphasis on technology being the thing that's going to transform us or going to save our organization. I'm like, no. Technology is nothing more than a tool that can just bring two people together for good, just like we're doing right now in this conversation.

James Robert Lay:

I mean, imagine three years ago, I don't think we'd be doing this. At least I would, but I don't think it would have had the acceptance ... and I know you would ... I just don't think it would have the acceptance of what it would have been three years ago, two years ago, even. So I want to dig into this because you just had recently had a conversation with Michelle Peterson, who's the Chief Member Experience Officer over at A+ Credit Union, on the Banking on Experience podcasts. And once again, dear listener go subscribe to James' conversations that he's having, because they're really good. There's a lot to learn there.

James Robert Lay:

In this conversation with Michelle, you all were talking about this command and control leadership style that has just reigned so long in the banking space, and how that command and control ... and we were even touching on this, I think, before we hit record ... that command and control leadership style, it's probably met its expiration date. I'm seeing this through the coaching that we're doing with financial brands. When you think about command and control, where's the challenge when it comes to deploying some of this new thinking that you're talking about using technology to connect people, not relying too much on automation, but thinking of it as an experience. How might command and control be limiting the potential and be the hindrance? And then what's the solution? What's the path forward beyond that?

James Gilbert:

Well, it's interesting because we were talking about this before we hit record, and one of the things that we've ran into on the podcast more than anything is a focus on just culture externally and internally, focuses on DEI and being able to address social issues as a brand and a company. And the tough part is, part of that, people think DEI is just a focus on minorities and it's not. It's deeper than that. It's also a younger generation that's coming up into leadership.

James Robert Lay:

Yep.

James Gilbert:

What are their values? And I think what we're seeing in this industry is a shift now where you're having an older generation come to the age of retirement, and now a younger generation is needing to come in and be leaders, but they haven't been developed that way. I think this command and control leadership style is trying to control every little thing that they're doing without allowing autonomy to happen within your team.

James Gilbert:

I think that what we need to see more of is leadership take more of an autonomy approach and understand that there are certain people on your team that are going to be very strategic-thinking. There's other people on your team that are going to be a lot more tactical-thinking, and you need both and you don't need to force one into a different role. You also can't just promote people based on "They did really, really well and they're performing really, really well," because they might just want to be an individual contributor and you can't force somebody into managing people if that's not their skillset and what they want to do.

James Robert Lay:

Yes. And you know, some resources for that, because this has been a conversation that I've been having with leaders in marketing, leaders in sales, leaders moving into the leadership team. They don't necessarily have the confidence, the deep confidence needed to go to that next level. And as a leader, your confidence, that's your most important thing. When you start to lose your confidence, it shows, and it's like, do everything possible to protect that.

James Robert Lay:

You're going to have some good days. You're going to have some bad days. It's one of the things that I'm writing about in *Banking on Change*. You can either be growth-bound or you can be stuck in the growth gap, and the growth gap is where you're just constantly griping about problems. Two books come to the top of my mind. One is *Leading Right for the First Time* by David C. Baker, who has advised me over the years.

James Robert Lay:

And then another one is one called *The Coaching Habit: Say Less, Ask More and Change the Way you Lead Forever*, by Michael Bungay Stanier, I think is his name, if my memory serves correct. Because it's this idea of coaching, to me, is something that I'm very fascinated with from a leadership perspective, because it helps guide someone. It's almost like what I write about *Banking on Digital Growth*, being the helpful guide, but now it's more of an internal experience.

James Robert Lay:

And you're talking about these ideas of you've got different customers, you've got your external customers, members, prospects, but then you also have the internal from a marketing lens of sales, and then that of service. What are the opportunities for coaching here, to help guide someone beyond change? Because change is painful. Change is scary. It's easy for someone to get stuck in the cave of complacency, but how might we be able to help coach people through those experiences to provide a path forward around optimizing marketing, optimizing sales, optimizing experiences? What are your thoughts on that?

James Gilbert:

I know this might sound like a surface-level answer, but I still think it's relevant. I think that one of the areas is, we have to be willing as leaders to let go of control, and we have to be willing to let failures happen. And what I mean by that is, it doesn't mean you expect a failure to happen. It means that you let people own something and be accountable to it and don't punish them because it might come up short. I think that too often leaders are trying to get their hands in everything because they see something and they're like, "Oh, actually that's not how I want it done." And so they get their hands in it and they try to fix it, and it's not a coaching moment.

James Robert Lay:

What if we actually put the responsibility back on the leader, that there is a learning opportunity, there is a growth opportunity for that leader to become even better at communicating what the expectation is to the person who's having to execute against that leader's vision? To me, that's a massive growth opportunity and it's something that takes time. It takes practice. It is going to take some failure, but failure, that's the fertile seeds from which new growth springs anew, and I want to talk about failure because it's something I know many struggle with.

James Robert Lay:

They share their concerns with me privately. So let's peel back the curtain here because you know, how do you handle change? How do you handle failure? How you react in stressful situations is a great judge of character. It's something that's a post that you just put on LinkedIn recently. It's where we can learn a lot about people, learn a lot about teams, learn a lot about organizations. I think, most importantly, learn about ourselves through these experiences. So how do you personally handle what some might call failure, others called setbacks, when something negative happens, doesn't go as planned and it turns out? And what'd you get, what did you learn from others through this experience in the post that you put on LinkedIn here?

James Gilbert:

I know not everybody has ... I have this deep passion to prove people wrong. That's a part of who I am in some ways.

James Robert Lay:

A little contrarian.

James Gilbert:

Yeah. So I know not everybody has that or feels that way, but I think that's part of what I do, is when I fail, and I know somebody has seen that failure or recognizes that failure, I use that as motivation always. I'm competitive in nature in that regard. So I use it as motivation and not everybody can make that switch, but I also think that every single time I've ever consulted for a startup or been at a startup, it's always less green than you think it's going to be when you get there. There's way more problems that people don't expose, and don't talk about, which, guess what, are absolute failures. It's why ... what is it? ... less than 2% of startups actually make it.

James Robert Lay:

Correct.

James Gilbert:

So if less than 2% of startups actually make it, so the nit and grit of the business world, entrepreneurship, and all of these big fellers that do happen don't get exposed, I think that we have to be open as a society and as a business world in talking about those failures so that we can all learn from each other, which is why you're seeing now a massive influx over the last year of community, where you're having communities get together. You're having CMOs get with CMOs, CEOs get with CEOs, entrepreneurs that are at startups get with entrepreneurs at startups. Now they're having these really unique dialogues with each other, talking about failures.

James Robert Lay:

A little personal anecdote on this. So the first 10 years of my business, I was kind of like the lone ranger. You know, I thought I knew it all. I started this thing when I was 19. So I think there's that youthful pride, youthful arrogance. But once again, what does ancient wisdom tell you about pride? Pride goes before a

downfall, and a downfall, it did come in 2012. The business was great, seven figures in revenue, winning all these awards. Behind the scenes, my life was falling apart. My wife was telling me ... We just had our second child and it's the family or the business, because you're not very balanced. And I wasn't. So I had to call in outside help. I had to get someone to really show me a better path forward.

James Robert Lay:

I knew that I wanted both. I knew I wanted to continue to grow the business. I knew I wanted to keep my family together, but I couldn't do it because I just didn't know. I said, since that time, I am always going to have a coach, a guide, an advisor, be part of some type of community. It's because of that that I attribute to just not being by myself, because I've found that when I'm by myself, I sometimes psych myself out. I don't know. It's just not a good place to be. I think we've brought the humanity on this one today. Got a little personal on a couple of things, which has been great. I want to wrap up with one more question. Get real practical here at the end. As financial brands, banks, credit unions continue down their digital growth journey, what is one recommendation? Something very practical that they can start doing with their marketing and sales strategies, just to optimize experiences? Something small that they could apply.

James Gilbert:

Hit them in the same room.

James Robert Lay:

Hmm.

James Gilbert:

I mean, I know that sounds again, surface-level, but your lending, your marketing. They're doing two totally different things, and they very rarely know what each other is doing. And by the way, I would even add, bring your service orders into that realm as well.

James Robert Lay:

Absolutely.

James Gilbert:

You'd be surprised how often times the service organization can become a growth opportunity for lending and marketing, and when you bring that together under one shop, I think that it makes the world of a difference.

James Robert Lay:

I'll never forget. I was facilitating a very similar conversation between a marketing team and a sales team, and it was almost like somewhat of a therapy session because I saw the disarming of both sides and a growing mutual respect transpire over about a 90-minute conversation to where I just asked some really good questions. In speaking about conversation, someone's listening, they want to continue to learn from you. Obviously there's the banking on experience podcast, but how else can they connect with you? What's the best way for them to reach out and say, hello?

James Gilbert:

Reach out to me via LinkedIn. I try to get back to everybody. That's just, again, part of what I believe in is being human in every interaction. So ...

James Robert Lay:

Connect with James. Listen to James, learn from James. James, this has been fantastic. A lot of fun today. Thank you so much for joining me on another episode of Banking on Digital Growth. I appreciate you.

James Gilbert:

Thanks for having me, James Robert.

James Robert Lay:

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