

Deborah Lumpkin:

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James Robert Lay:

Greetings and hello. I am James Robert Lay, and welcome to the 120th episode of the Banking on Digital Growth podcast. Today's episode is part of the Digital Growth Journey Series, and I'm excited to welcome Deborah Lumpkin to the show. Deborah is a senior partner at Centier Bank, a community bank founded in 1895 that has grown to become Indiana's largest private family-owned and operated bank. With 5.8 billion in assets and more than 900 employees at 60 branches across the state, Deborah and her team at Centier are on a journey to maximize their future digital growth potential with a focus on humanizing digital experiences through their servant heart culture of caring. It is a truly inspiring story that we'll touch on today to continue to educate, empower, and inspire you, the dear listener. Welcome to the show, Deborah.

Deborah Lumpkin:

Thank you for having me.

James Robert Lay:

I always like to start off on a positive conversation, a positive note. What has been going well for you? What is good? What are you excited, what are you energized about right now, personally, professionally? It's your pick.

Deborah Lumpkin:

Oh, you know I always like personally and professionally-

James Robert Lay:

Yes, you do.

Deborah Lumpkin:

... so, I'll give you both. Personally, met with my team last week for their mid-year check-ins. And so many times we think about what we should do, what we need to do, haven't done in terms of the rest of the year and going into 2022. And we all like to reflect back and really look at the initiatives that we've done, how are we tracking to our business plan, our sales goals, and they've accomplished so much. We forget so many times as leaders to really do a look back and celebrate those successes and just talk with your teams.

James Robert Lay:

It is important to look back to see where you've come from because as we were talking about before we hit record, this idea of hiking, of mountain climbing, if we're always looking ahead looking up the mountain, it can feel like an impossible climb. But if we get up and we hit a point on our climb, that midway point, let's say, now you can look down the mountains, wow, we've really come from somewhere. And it's that looking back that creates the momentum to continue forth-

Deborah Lumpkin:

It does.

James Robert Lay:

... to build confidence. Because otherwise, you're looking up and you see the clouds, and you don't even see the top of the mountain. You're like, can we do this? And by looking down, looking behind, it proves that point that progress is really greater than perfection.

Deborah Lumpkin:

Yes. Yes, it really is. And we were talking about hiking and everything before we recorded, and that is true. There's always that next peak, there always that next mountain, and just making sure that everyone is doing it together and they know what mountain we're climbing.

James Robert Lay:

And they'll also be too, I think it's important to call out there'll always be some valleys. Seth Godin wrote a fantastic book on the subject, very easy read called The Dip. And it's as we go through life, it's what we do in the dip that matters most because either we will push through the dip and come up on the other side or we will exit the dip and then go find something else. And I think it's exiting is not a bad thing, per se, because sometimes we push through, we put all our might and all our momentum into it and then realize, why did we do that? What was the point? And you mentioned personally you've got some really good things going on as well.

Deborah Lumpkin:

Over the weekend, I rode 55 miles with my father. And what's interesting about that is he's 80, and this 55-mile cycle ride filled in comparison to his coast-to-coast journey that he did when he was older than I am. And so, he's always been a marathon runner and really an inspiration to me. And so I had a lot of inspiration between my team and then personally with my father over the weekend.

James Robert Lay:

Inspiration, I think, is something that it's a big reason that I enjoy doing this podcast and moreso even having conversations about those that have been on a digital growth journey because we get emails and phone calls from other, they might be on a marketing team, they might even be on a leadership team, but they feel like they're that lone voice who sees something out there, and we're going to talk about the journey that you've been on here. But before we get into that, I'm curious to know how we came to this point. Why banking? Why marketing for that matter? And you mentioned your father being an inspiration, but what is this idea of bank marketing that inspires you, your personal purpose? What gets you up in the morning every day to do what you're doing at Centier?

Deborah Lumpkin:

That's a great question, and I think for a lot of leaders, it's our team and the gifts and the talents that we have that we bring to our team and to one another. What's interesting is, as I think about it, five years ago, it was right before I joined Centier, and I gave myself five words that I wanted to lead by over the next five years, just five simple words. And what I didn't realize about these five words that they were somewhat of my personal purpose statement, and the words were create, connect, cherish, love, and inspire.

James Robert Lay:

[crosstalk 00:06:34]-

Deborah Lumpkin:

And I've used these words to guide me both personally and professionally, especially as a mentor at Centier, and in my personal life as well.

James Robert Lay:

I think that's so important, and it's a very practical takeaway for the dear listener. What are five words that personally guide your own path? Take some time, reflect on what these words could be, write them down, put them on your mirror so that you see them every day when you wake up and have to confront yourself and then look at yourself in the eye. Put them in your office so that they're guides, so when things do, when you do get into that dip, you can come back and refer to these words that, in this particular case, they're bigger than just yourself. And they're a way to help others see as well why it is you do what you do as a leader.

James Robert Lay:

On that point, I want to re do some reflection. Let's go back into your mind. You mentioned five years, let's just take it the horizon maybe three years at this point. When you think about marketing, when you think about sales even, because it's, at this point, in my mind, it's hard to disconnect the two, but it hasn't always been that way, particularly in the banking space. What did marketing and sales look like for you going back, say, three years?

Deborah Lumpkin:

That's a great question. In my role at Centier I handle both retail sales, as well as marketing teams and property management. All very, very important brand touch points. And so just looking back three years, we already have the alignment with retail sales and marketing, just by the nature of how Mike Schrage, our CEO, structured the department and my team. But three years ago, we've really evolved quite a bit as a marketing team.

Deborah Lumpkin:

Now we are more, I guess, of an agency type of structure where we have lines of business support or account executives that work with each of our line of business partners. And then we have built a team around content, video, digital optimization, and then really supported the team with continuing education and certifications, particularly on the digital front. So we really have a nice mix of people that have been here a while, and a lot of onboarding over the last three years within our team.

James Robert Lay:

I think it's an important point because it's one that I have conversations with other marketing teams specifically at financial brands. You mentioned it building out more like an agency, and I talk about the in-house agency, the in-house media team even more so now. What did that transformation look like to bring that to fruition? Because it hasn't always been that way. And you've got a lot of history just in the banking vertical, but what was that transition like to bring in all of this different talent, this different capability? I'm going to lean on Dan Sullivan here a little bit, to bring into who's, so that we don't necessarily have to worry about the how's anymore. We bring the capability internally.

Deborah Lumpkin:

There's really no right or wrong way with structure. You really need to look at your team where the talent is. And the other financial institutions that I've worked for, we had hired out agency work, and I've also been in organizations that we have a whole creative team, an in-house agency creative team. So when I joined the bank, we had all the players, but there was just an alignment. And so we have two officers that handle mortgage retail, wealth management, and then we do a lot of things internally within the bank with events and culture and everything that we have here, and the marketing team supports them as well, so they are our clients too. I'm familiar with it, and of course, we built it out particularly around a lot more content than we had in the past as well.

James Robert Lay:

Yes. Content, I think that's where you have a unique ability and a unique skillset that you personally have brought into this dialogue, into this conversation. We've had multiple conversations on the podcast around content. Content being the fuel of the digital growth engine. We've had Pulizzi. I know you're reading Content Inc. Second Edition. We've had a lot of other good discussions. What excites you most about this idea of content as a primary communication tool, both internally, as well as externally at a financial brand? Because content, once again, hasn't always been the case in the banking space.

Deborah Lumpkin:

No, it really hasn't. My background is in journalism, and the marketing director also has a background in journalism, and content is what has always, I know, inspired us because it shares a narrative. It shares a story. We're just having stories with our clients. And so that's what I'm really excited is about building out more content to make our bankers celebrities. They are celebrities in our eyes of really creating all of these different channels for them to have that voice.

Deborah Lumpkin:

And of course, we're far from that right now, but we're doing small wins and small things to make that happen along the way. And a lot of it is the team that we've created within the marketing department, but also within our community relations group. They're doing some great things in the communities that we have. And obviously, with the social content is very robust here as well and reviews and everything else that we track too.

James Robert Lay:

You talk about giving bankers a voice, and I think that is a great way to align marketing and sales together that has an almost nothing to do with necessarily lead generation, but more of, we'll just call it, positioning within a marketplace. Because now you're positioning around expertise, around thought leadership, around knowledge, and that would then translate into increased leads and lead gen and lead nurturing that marketing and sales can then work further on.

James Robert Lay:

You touched on this before about culture, and I'm curious to know when you think about just your digital growth journey that you've taken, what role has culture played to impact the progress here? Once again, progress being greater than perfection, and how has buy-in and alignment been a part of this process as a whole for you?

Deborah Lumpkin:

Yeah, that's a great question. The culture here at Centier is unlike anything that I've experienced with other financial institutions I've been with. We're 125, now 126 years in the making, and culture was always at the heart and the core of what we did and really is who we are. We lead by a servant heart leadership, a servant heart culture, and it is at every touch point in the organization.

Deborah Lumpkin:

We have officer calls every Tuesday. In fact, we had one this morning, every Tuesday, and we're celebrating all of our successes, sharing personal stories, but also what's coming up over the next week. And our senior leaders, along with our CEO who kicks it off every Tuesday at 8:00 central time, shares what is going on in the coming month and things that he wants to share with the group. And then he tosses the mic to each one of us to share our updates as well, and that has created this culture that we have here. One of many, many ways that we've done that.

James Robert Lay:

And I can't help but think of the late Tony Hsieh, who was the founder, well, he wasn't the founder, but he came in to help grow the Zappos. They were struggling. And it was culture that transformed a struggling e-commerce shoe retailer to become a, it was a billion dollar acquisition from Amazon. And there's a fantastic book that I recommend to the dear leaders is it's Delivering Happiness. Maybe you've read it, and maybe you haven't. And if you've read it, is I'm willing to bet it's probably been some time. Go pull it off the bookshelf, dust it off because it, to me, it's going to be culture as key to future digital growth. Because as I wrote about previously, DX plus HX equals growth, that digital experience plus the human experience. But coming out of the COVID experience, I realized how important EX, employee experience, is going to play-

Deborah Lumpkin:
Absolutely.

James Robert Lay:

... in all of this because internal teams feel a little confused. They feel a little frustrated with everything that has transpired and rightfully so. I don't think it's going to get any easier, per se. I think this is a preview of what's to come out of both a macro level that will then translate down into a micro level. How do you as a leader handle and manage all of the changes that we've experienced exponentially when you think about marketing and you think about just digital, what have you done personally just to make sure that you aren't getting pulled under the sea of chaos, if you will?

Deborah Lumpkin:

That's a great question. I really think it's what we were talking about before within our culture and feedback from our associates. Associates first, and particularly during COVID, we did a lot of that. And then we also listen to our clients, and then sharing this information so we can respond quickly.

Deborah Lumpkin:

And so many times for us as leaders, we're making decisions and leading our teams and we're the farthest people away from the client. And last year, what we did is we moved our customer surveying to another provider, and that has given us so much feedback from our clients and such good ideas and really the ability to prioritize the things so when we started to see trends in it. And I can tell you, our CEO reads every single comment because I know my team is responsible for every single follow-up, and so there's a tremendous amount of accountability that comes with it. And that is also a glimpse of the culture when you have a CEO involved in something like that, really listening to the voice of the client first.

James Robert Lay:

I want to give another perspective to the dear listener. This is something that Marcus Sheridan, who's been a guest of the podcast, and he's going to come back on to talk about his new book called The Visual Sell hopefully very soon. We're trying to get that coordinated and scheduled. But he posted something on LinkedIn yesterday, actually. And he said, "Food for thought. I was chatting with the CEO of a large public-facing company recently, and he said something that made me really think," and I'm quoting Marcus here and quoting the CEO of what he shared. He said, "I have it set up that every emphasized social media notification we receive comes to me, the CEO. If it's good, I want to see it first. If it's bad, I want to see it first. The bottom line in this era of social media, I cannot allow myself or my team to be ignorant of what the marketplace is saying. We need to know."

James Robert Lay:

And then Marcus asks, "Scalable? Maybe not. Effective? Stunningly so."

Deborah Lumpkin:

Definitely. Definitely.

James Robert Lay:

And I think the voice of the customer, we can be in tune with that in ways that we were never able to be, let's just say even five years ago, 10 years ago. And it's when we put people, the customer at the center of all of our thinking and doing, we see massive transformation. But then when you couple that of putting the team member at the center of all of our thinking and doing in alignment with the customer, wow, that really is an opportunity for massive growth, massive transformative growth for that matter right there. I'm-

Deborah Lumpkin:

That's where the magic happens when you can align all of that together in your teams.

James Robert Lay:

Yes.

James Robert Lay:

I'm curious to know, it's been about a year since you had reached out to me. You had read *Banking on Digital Growth*. Your team, Mike, had read *Banking on Digital Growth*. What inspired you to think about moving forward on this journey? You'd already done a lot of really good work, as we've shared up to this point, getting the team optimized from a marketing standpoint, getting some alignment between marketing and sales, but what was that inspiration to start down this journey of digital growth in the first place?

Deborah Lumpkin:

A lot of the things that we're doing even today were already in flight. And what happened was, and I love telling this story, is one of our board members gave *Banking on Digital Growth* to Mike and said, "Read this. I think you're going to like it." Then I distinctively remember Mike using the word after he had read this book, he wanted to know if I had read it. I said, "No, I'm not familiar with it," and he said, "I'm inspired." That is not a word that I've heard Mike say often.

Deborah Lumpkin:

And so we got our team together, and how do we go about doing this? And I don't know how other FIs do it, but we involved 36 people. Mike is leading. Our CIO talks about Mike driving the bus, right? He's at the front. And it starts with Mike and then all line of business, senior VP partners, the entire marketing department, compliance, risk, and really everyone in the organization, retail, ops people, all of the senior partners as well. And we were going through the curriculum and the courses and the work. And then, their favorite time is our monthly meetings where they go into the round tables and lead to discussion based on what they learned. And I can tell you from the feedback, this creates a very collaborative environment, and we never had that forum before.

Deborah Lumpkin:

And aside from *Banking on Digital Growth* and DGI Institute, it really created that portal for people to get to know each other and collaborate, and having everyone a part of this at the same time creates a common language that, I believe, really ignites and accelerates the digital growth process because it's

not starting with one department, and then they see the opportunities ahead of them that are revealed, and then they get another department involved or another line of business involved. You're just wasting time, my opinion. The way that we have done it and rolled it out, and of course, we're eight months into it, has really been inspiring to a lot of people.

James Robert Lay:

I think a couple things just for context for the dear listener here, it's the acceleration that you've been able to achieve. Because historically, and we've had conversations about this just within our own coaching calls. I would say 80%, 85% because there's that Pareto principle that always comes into play. 80%, 85% typically begin with, say, the marketing team, and it could be 10, it could be 15, it could be 20, but then they have to go out and bring in others. And I'm like, well, we should have brought them in to begin. Well, we didn't have that buy-in. We didn't have that alignment out of the gate.

James Robert Lay:

And so, I even told a story in the book about doing this with a marketing team, and they got eight to nine months in, kind of where you're at now, and at that point I'm like literally flying out to do a board session with their board and their executive team, and they didn't have to start over, but it was definitely a bump in the road because there was, "Well, why are we doing this?" And I think that it's that Simon Sinek, right? Like start with why.

Deborah Lumpkin:

Why. Mm-hmm (affirmative).

James Robert Lay:

Don't worry about the what. Don't worry about the how because when you think about digital transformation, 60% to 85% of all transformation initiatives fail. Not because of technology, but because of the human element. Because we lead the conversation, "This is what we're going to do, and this is how we're going to do it." Well, I got my four kids in the back of my head saying, "Well, why dad? Why?" And it can be annoying, as a parent. And a parent is a leader, and sometimes you got to really catch yourself, "Well, because I said so." But when you step outside and you take that deep breath in and you really want to explain, and I'm thinking about my kids here.

Deborah Lumpkin:

Mm-hmm (affirmative).

James Robert Lay:

Okay, I want to say, "It's because I'm the parent, and I just say so." But whenever I sit down, I get down on a knee and I look at them in the eye and I explain, you see something happen. You literally get their buy-in at that moment because they're now a part of that process of whatever it is. They're a part of that journey that we're taking together. And that's a big transformation-

Deborah Lumpkin:

It is.

James Robert Lay:

... that I see has to happen at a macro level within the industry, because it's still, there's so much, "Well, we're doing this because that's what we have to do to survive." And I'm like, "Well, if you do that because it's what you have to do to survive, you're probably not going to thrive when it comes to this."

Deborah Lumpkin:

No, it's all a part of the journey together. And as you know, our senior team, we are a group of quick starts, and so we've had to learn a lot of patience along the way. Things just don't happen overnight, and it is a process. This is a journey. But what we're uncovering along the way is really exciting, and so it's just a part of the journey for all of us.

James Robert Lay:

Exactly, exactly. And I'm curious, reflecting on this eight months, the biggest win that you've experienced along the way, you've articulated a few of them already, but where do you feel like the biggest success, if you will, has come into play? Is it the sense of what we would call community being built? Is it connections? Is it collaborations? How would you articulate the biggest win from this experience so far?

Deborah Lumpkin:

I talked earlier about common themes, the common language-

James Robert Lay:

Language, yep.

Deborah Lumpkin:

... so we're all saying same things and you hear this common thread, so I think that's really important. The shifting of mindset. I've had so many people say that they literally pause in meetings going, "Why have we done it this way?" Like, "Why?" And then the collaboration. And so to me, if there was one thing it's probably the collaboration. And I mean from Mike, our CEO, all the way within that senior group that's going through the university and identifying these opportunities along the way.

Deborah Lumpkin:

And so now we're just at a point where we're doing some exciting things. One of the things that we're doing now is we are going to be launching in September a digital banking center that is completely dedicated to cultivating, onboarding, and identifying the online leads that we get from our online account opening process. And we've made leaps and bounds, but now we have a dedicated team to make sure we don't have what I fondly call lead leak, and that's just one of many things that we've done where you identify all the different channels and you start really looking into the online forms that are created on your website. Even our client surveys generate additional sales leads for us. And so, just taking each one of those, prioritizing them and take them through the journey.

James Robert Lay:

Yes. And I can recall, like when we first connected, that was one of the things that we did at a very high-level exploratory-

Deborah Lumpkin:

Benchmarks.

James Robert Lay:

... let's just see how this is going right now. And I said, very kindly, "This is not to get anyone in trouble. This was you just simply don't know what you don't know."

Deborah Lumpkin:

What you don't know.

James Robert Lay:

And so let's explore this and we'll use your word, the lead leaks, if you will, and figure out a way to start to bridge that gap. And that's not something that marketing can do on its own.

Deborah Lumpkin:

No.

James Robert Lay:

You have to align yourself, and you've got multiple teams that are involved in this initiative now, which to me, you start here because it's so easy to say, "Oh, we need to go to the top of the funnel. We need to drive more traffic and more awareness." But if we do that, we're just adding more complexity towards the bottom.

Deborah Lumpkin:

Absolutely, and it does involve everyone. It's marketing, it's retail sales, it's ops, it's the tech solutions team to make sure that the data that we're capturing, and again, we've got a ways to go, but part of it is awareness and collaboration, all of the things that we're doing right now.

James Robert Lay:

And you think back over these eight months so far, and a lot of training, a lot of education through the university, a lot of round table facilitated discussions. If you go back in your mind, because you've had experience and you've a lot of knowledge already, biggest key insight for you, or biggest, and I think you've mentioned this before, biggest mindset transformation as well, what has that been for you personally?

Deborah Lumpkin:

Mindset. Something that I think surprised a lot of people or some feedback that we got, I'm just going to talk on behalf of the group, is we kept on hearing things that digital is cold. Digital is impersonal. And we heard that early on from a lot of people because our culture was built on personal relationships and service and remarkable service. Service wasn't great, it had to be remarkable service.

Deborah Lumpkin:

And one of the things that, it was actually our CIO that identified, and I thought it was great coming from him, is how do we create digital smiles? It makes digital feel more human, and so when you start thinking of digital smiles, you can have a lot of fun with it. And it is content. It's the way the visuals look. It's how we respond on the phone when you don't have someone in front of you.

Deborah Lumpkin:

And one thing that COVID taught us is how to be nimble, and how do you do that? And so we've created a lot of ways that, and we're still developing different ways to create those digital smiles along the way. And so, I just love that expression because it makes you smile. It makes you picture your favorite emoji, and so really it's softened the idea of digital and that we can make it feel more human.

James Robert Lay:

I can't help but think, to connect some dots to before, Tony Hsieh and Zappos and delivering happiness, and there's a video of him giving a presentation or a lecture, and it was about this idea of service, and they would do whatever it took at Zappos to make someone feel happy about their experience. And a lot of it was, if you think about it, Zappos leading the way of selling a commoditized product, shoes, to where before if you wanted to buy shoes, you'd go in-person, try them on. So you could say that their

free delivery both ways was a bit of an industry transformation. They kind of started that, like Tom started the whole buy one, get one.

Deborah Lumpkin:
Love that.

James Robert Lay:
But what, what made Zappos Zappos was the people. It was the conversations, whether that was over the phone or a lot of times just through some type of chat messenger, and it wasn't a robot. It wasn't a chat bot. It was flesh and blood on the other side. And if they couldn't find what you're looking for, they took it upon themselves to go to another digital retailer sometime. And now I had this experience personally, like we ended up getting referred over to Nordstrom's for a shoe that we were looking for and bought through Nordstrom's, but where do we go to buy our shoes now for our kids?

Deborah Lumpkin:
Exactly.

James Robert Lay:
It's Zappos. And I think-

Deborah Lumpkin:
It's really about that client experience at its very core. And I've heard interviews with him as well. It wasn't necessarily about shoes, it was about service, and that was his background.

James Robert Lay:
And if you think about that, how bold and a lot of the courage it would take to tell your team to refer a client or a customer to a "competitor" to make that purchase. That's very different than what we hear a lot about today. But in my mind, I think competition, the idea of competition, it has to be put away because if you're competing, you're competing for what, scarce resources, therefore you're in a scarcity mindset.

James Robert Lay:
To where if you're really taking a collaborative approach, there's an opportunity for mass abundance. The world's huge. And I think if we look at all the opportunity available, we'll never going to be able to capture it all. Nor should we want to, I think. I think it's where we can identify some specific niche markets that align with our purpose, that give us the ability to be the best for that niche market to create the best experience, to be the most knowledgeable, to provide the most help, and then as a result, create the most and the greatest value. To me, that's what the future of banking looks like. What about you? In your mind, if you could project out five, 10 years, what's the future of banking look like for you in your own mind?

Deborah Lumpkin:
Oh my gosh, that's so hard to predict, particularly a year to even five years. I think what we're doing today is really making sure that the culture that we have developed for 126 years goes across all channels and all platforms to be remarkable in everything that we do. And being in a family-owned bank, you see the dedication with the next generation taking it to this next level, and I think that's a part of it. Technology is going to play a huge role, and we have certainly invested in technology. We have had some very important key hires lately to really propel us and align us around the client experience.

James Robert Lay:

And I think that's the key is technology is not a replacement for the human experience, it's an upgrade. It's an augmentation. And technology is just a tool. It's just a tool that connects people together, like this podcast. The ability for your voice, for your ideas, for your knowledge, for your experience to reach over 120 countries, it wouldn't be possible if it wasn't for technology, and so therefore it's a multiplier even of value creation at scale.

James Robert Lay:

Deborah, this has been a fantastic conversation, a fantastic discussion.

Deborah Lumpkin:

I've enjoyed it as well.

James Robert Lay:

As we wrap up, I want to get really, really practical here at the end and play a game of start and stop. For the dear listener, if there's one thing as they continue to move forward and make progress along their own digital growth journey, what is one thing that you would recommend they start doing? Something small because I think all growth, all progress begins with a very small, simple step, but what's one thing that you could recommend that they could start doing going forward?

Deborah Lumpkin:

I talked about this earlier because it was a-ha moment and it goes back to lead leak, just identify all of the different channels. That's a starting point is awareness. It's so much more than that, but if there was one thing that ... I look forward to the meetings that we have on Friday every week because we're talking about these things, and it is a-ha moments, and it completely creates awareness where, particularly with the marketing investment, every lead is precious, and we cannot lose sight of these leads. And a lot of it's just alignment to process and making sure we're taking care of them even if it's a personal phone call or a chat, that would be the one thing.

James Robert Lay:

Yes, absolutely. Starting there, it's always great to start to identify, gain the awareness of what you're losing to begin in the first place.

Deborah Lumpkin:

Absolutely. Absolutely.

James Robert Lay:

Because if we add more to the process, to the plate, if you will, then it's just going to be an exercise in complexity, which leads to frustration, and then that leads to lack of buy-in, and then there forgoes the repeated cycle of what we've seen, the predictable pattern time and time again. When we add something to the plate, when we start doing something, it's always important to stop doing something as well to create that space, to create that time. What would be one thing that you would recommend the dear listener to stop doing that could actually help them make progress, maybe help them break free from something that might be holding them back that they might not be, once again, aware of?

Deborah Lumpkin:

Standing still, not moving because you don't know what to do. And I think a lot of FIs are there because they don't know what to do. Where do I put my investment? There is so much information, just like our clients, there's so much information that you can find is how to start small and build from there. And

particularly, there's struggles with data, technology. There's huge investments to make, but standing still is not a strategy.

James Robert Lay:

No.

Deborah Lumpkin:

Not a strategy.

James Robert Lay:

And I think a lot of that is rooted in fear of whether or not someone wants to admit it. The more that we can have the open, honest conversations about that as individuals, even as teams and then at the organization level, there's no harm. There's no harm in that. I think all growth, all transformation that leads to growth, it does begin by telling the truth. And if that truth is I'm really not sure what we should do next, that's okay. That's where training, that's where education begins that process for growth and making training, education, a key part of the experience going forward because the world will continue to change at a more rapid rate.

James Robert Lay:

If someone is listening, they've learned from you, but they also just want to connect with you, to say how hello, what is the best way for them to do so, Deborah? What's the best way for them to reach out?

Deborah Lumpkin:

Two ways. They can email me at dlumpkin, L-U-M-P-K-I-N, @centier.com, or always reach out to me on LinkedIn. Make the connection there. If they want to learn anything more about what I shared today or just to connect, you know you're always making introductions of people, and I'm always connecting with them on LinkedIn. I think that's a great source, or an email.

James Robert Lay:

Absolutely. And I do enjoy connecting people together because that is how we all will grow. We cannot do this individually. We can't do this alone. We can't do this even as a financial brand floating as an island out in the sea of chaos. We have to continue to connect. We have to continue to collaborate because a rising tide does, in fact, raise all ships together. Deborah, thank you so much for joining me on another episode.

Deborah Lumpkin:

You're very welcome.

James Robert Lay:

This has been a lot of fun.

Deborah Lumpkin:

Pleasure being here today.

James Robert Lay:

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