

Laurie Maddalena:

If you grew up in IT or you grew up in HR or finance, you think that your technical skills in those areas is the value you bring. And this is where I see a lot of leaders struggle getting to that next level of being effective is it's no longer the value you bring. Now, is it helpful? Is it important if you're a CFO to have the background of a controller or understand the finances? Of course, it is. Yet your job really now is to manage and lead that team.

James Robert Lay:

Greetings and hello. I am James Robert Lay, and welcome to the 128th episode of the Banking on Digital Growth podcast. Today's episode is part of the exponential insight series, and I'm excited to welcome Laurie Maddalena to the show. Laurie is the CEO of Envision Excellence, a certified executive coach and leadership development consultant as well as a published author who I've gotten to know well over the past few months. And I appreciate both her thinking as well as her writing. And I'm looking forward to today's conversation with her. Welcome to the show, Laurie, it is so good to have you for today's conversation. It's going to be a good one. It's one that I've been looking forward to for a while now.

Laurie Maddalena:

Wow, always love talking with you James Robert, so thanks for having me.

James Robert Lay:

Before we get into the discussion, what's good for you right now personally, professionally, what's positive in your world?

Laurie Maddalena:

That's a great question. There's a lot of positive things right now. I'd say, well, one is I've just gotten off almost a month sabbatical in August. I did come to work for one day I think or a week and a day. But I took three weeks off of vacation, which was really good. I really believe that's helpful for the mind and body and soul and to disconnect and think differently and then come back. That's probably the most positive thing that's happened in the past month for me.

James Robert Lay:

It's interesting that you say that because I'm going to connect a dot because, well, I didn't take a sabbatical, I took a week off in July and we went down to the beach house in Galveston. And I vividly remember on a run thinking, because I come from an MIS background, did a lot of programming in the early years of the business. And I've been thinking a lot about the mind and the subconscious mind. And it's like a computer. And if we can program computers, we can obviously program the mind, more importantly, the subconscious mind. 95% of all of our actions and behaviors are subconscious. So you make a great point. We need to create that space, we need to create that time as leaders to break free from doing to review, to reflect, to learn through those experiences and to think about what we can do next and do it even better. Why do you, and from your experience, why do people get stuck doing and they don't create that space, they don't create that time?

Laurie Maddalena:

I think a big piece of it is that we have so much coming at us in our world today. There's such overwhelm, even from our emails and the books. You and I were talking about books just before getting on the podcast. You recommended one I have, and I'm like, "It's in my book of a hundred books." There's so many resources, there's so many things going on. And I think as organizations as we've evolved, we've gotten busier in many ways, technology connects us. But it also gives us this opportunity to stay connected constantly, to not disconnect as much as maybe 30, 40 years ago. And I think we've gotten

into this place where we have so many goals and so many things going on that people have a really hard time focusing. And so we get in this busy mode.

Laurie Maddalena:

I think for a lot of leaders we feel accomplished when we're checking things off our list. And so we often get into this busy accomplishment mode checking things off that feel easy, just letting the day take us along with these emergencies and fires and interruptions. And you have to deliberately create the space for thinking in today's environment, particularly in the workplace. It's so easy, and I've had so many clients say this to me where they say I blocked my time, but then I let it, something else come in and take that over. It really takes deliberate practice and a little bit of discipline to make sure you're creating that space in your work, whether it's a vacation taking it to go away or it's thinking strategically.

James Robert Lay:

I think there's another element if I may level up, there's also some accountability that comes into play because this is so habitual, this idea of just checking stuff off the list. We get a dopamine hit from it and then we crave and we seek more. But then you and I were talking before we hit record too, environment. Environment plays so strong into that space and that time element. You mentioned you have a little bit of a hack like I did before, and I was traveling with this. But just a different place, different environment, transform your thinking modes.

Laurie Maddalena:

And this is a practice I started about four years ago where about three times a year I actually go away for a few nights somewhere completely different, not far from my house, but enough where I can get away and get out of my environment and give myself the space to think differently. I just think that when you're in your regular environment every day, whether it's your office and now for a lot of us, a lot of banking and credit union professionals who are working from home still or a majority of the time, I bet a lot of them have experienced what a lot of us who are entrepreneurs do if you have an office in your house is there's other things. There's your dishes, there's laundry, there's other things pulling at you. And whether you're doing it or not, I'm pretty disciplined about not doing those things during my workday. But it's on my mind, I can see it. And that influences how I feel and how I can focus.

James Robert Lay:

One of the interesting observations that I've experienced is I have multiple places for 'work', different environments for different types of work. I've got the home office for just the routine getting through the 'list'. I have the office, office with the studio where we do a lot of the podcasts, and so it's a completely different environment. And then I have a couple of coffee shops and different coffee shops out actually for different types of thinking. Some of it is on that strategic planning, that deep level. Some of it is more from a creative writing and just outlet. It's an interesting point to make as you think about the future of work and remote. If you get trapped in one environment, it's easy to get trapped in one type of operational mode and not create that space and time to review, to learn, to think, to do even better.

James Robert Lay:

You wrote an article too that I think is important to touch on about sleep and how sleep impacts leadership. I think about Arianna Huffington and how she always just sleep your way to the top, but it's not what you think. It's really about getting your eight hours here. And what's your take on sleep? It really ties nicely into the previous points we've been discussing, it's easy to get trapped doing to where sleep becomes a liability at that point.

Laurie Maddalena:

I think that's a lot of people's mindset these days because we have so much going on. I think a lot of women in the workplace now too are trying to balance everything. Trying to balance your children and maybe in the past year homeschooling and all of these things that we were in this society, in this culture where there's not enough time for everything, and so you skimp on sleep. And I love sleep, that's all I can say, I love sleep. Eight and a half to nine hours I have to have a night to feel my best. And I know for me, I can feel the difference if I get one hour less. I feel tired, exhausted, not mentally sharp. Those important things like the strategic thinking and the projects that are important and need to get done go way down to the bottom of the list and I start getting in activity mode. They don't feel like doing those things because they feel harder.

Laurie Maddalena:

Obviously there's a lot of research out there about how most Americans are sleep deprived. And I really think this is something that leaders have to think about of how can you be at your best? What does it take for you? Maybe it's nine hours of sleep. Probably most people it's more than they think. But what are those things that you have to do that you know will help you? And for some people, they might have to experiment. An example of a bad habit I started during COVID was bringing my phone to bed. So previous to that, I always charged my phone downstairs, I never brought it upstairs with me. But then everything's going on just looking at things quickly and had it next to my bed on my nightstand. So this is something I'm trying to pull myself away from now putting my phone to bed in a different place before I go to bed so I'm not tempted. Even if I'm reading and I look up, I'm like, "Oh, let me just look that up really quickly." And then before you know it, 20, 30 minutes goes by and I'm cutting into sleep time.

James Robert Lay:

It's interesting you say that because one of the things that I did probably going back two years ago is I have a dumb smartphone, meaning I uninstalled, I started with social media, so all social media came off. Then my email came off my phone. And then the last thing to go was my internet browser. The only capability I have on my phone is SMS, YouTube, which I use for running, Spotify and podcasts, and then obviously GPS and pictures. But I don't have that access to the rest of the world, and people don't have access to me.

Laurie Maddalena:

Yes, which is key.

James Robert Lay:

Yes, it really is because I found that once I took access away to me, i.e. social media and email, then I found the big danger was getting access to the rest of the world through Google search. I'd be in a conversation, I love learning, I love knowledge. And so I just look up something in a conversation and I'm like ... And my wife was the one who called me out on it. But it's interesting that you talk about like for example women and women in leadership. There was an article that I recently read on Scary Mommy called revenge. Yes, it's called revenge, bedtime, procrastination and why you might be doing it.

James Robert Lay:

And as I was reading through this, I thought about my wife. She knows she needs to go to sleep. Philosophically, she knows that. But she'll stay up an extra 30 minutes, hour, two hours up until 12, 1 o'clock in the morning for control because it's what she feels like she can control. This was a fascinating read. And I think it is one that I do see probably impacts women more so than men. Even those women in leadership roles that are multiple areas in their life that they're just juggling and now COVID, you add all of these other elements into this. And so yes, sleep I think is something-

Laurie Maddalena:

Just to tag onto what you've said about women and leadership, and I think this is something as we rethink the workplace, this whole COVID rethinking of things and how we develop or create the best workplace for not only women, but our workforce going forward. It's such an important piece because women do have so many things on their plate. Of course, we're generalizing men do too, but I can speak from the woman's perspective. Most women research shows take care of the household duties in addition to now many of them being in professional leadership roles. And the pressure and stress I can tell you from this past year, a lot of my colleagues and my clients are exhausted of trying to be everything to everyone.

Laurie Maddalena:

Just what you described, I love that because we can all take a page from your book of uninstalling a lot of these things. I could really do that, I should do that. But I'm really big about email and cutting off email at a certain time. And I think every leader, whether it's a CEO, executive or mid-level manager should do that. There's obviously a way someone can get you if it's an emergency, they can find you, it's possible. Even the anxiety, looking at your phone at 9:00 or 10:00 at night and seeing an email that may not be very important. But I know for me the anxiety of, because I'm an achiever, I like to get things done. It's ruminating in my mind, oh, I don't want to forget that. So you can't really truly disconnect. I think an important piece for us as we go forward is creating boundaries of how do we create boundaries for ourselves to be able to control our environment as much as possible in an environment of abundance of everything?

James Robert Lay:

You're right, it is an abundance of everything. And that abundance creates a tremendous amount of opportunity to create something new, to capture something that is already existing but we're not fully maximizing or to capitalize on a strength that we have to do even more with that. But on the flip side, it's really a double-edged sword because that abundance of information just alone. And I want to dive into that idea of knowledge of information, particularly here in the banking space and the credit news space because things have transformed so much over the last 12 to 18 months. There were a lot of financial brands who were already dabbling in digital. They were already on a path of 'digital transformation' or digital growth, but COVID accelerated all of this.

James Robert Lay:

When you look at this acceleration, and I hear this with leadership teams a lot, it's we just don't know what we don't know. How important now probably more so than ever before is training, is education at a leadership level to just simply be aware of what the opportunities are to begin with? Because if we don't even know those opportunities exist, we might be missing out and not able to capture that.

Laurie Maddalena:

Well, and just like you work with banks and credit unions on the digital growth piece of helping them see how things are changing. Things are evolving, it's not the same as it was probably five years ago or maybe even two years ago. We have to be constantly looking to the future of how these things are evolving, how members and customers want to engage with our financial institutions. It's the same for leadership. I mean, so much has evolved. And the leadership practices of 20, 30, even 10 years ago, they don't work anymore. And unfortunately, I think they're the root issue many times is that we put people in leadership roles who either aren't prepared. So they haven't been trained or developed to understand how to truly influence people in a positive way to bring out their best performance, or they just shouldn't be in a leadership role.

Laurie Maddalena:

I call this giving people the peek behind the curtain. I really believe that we should help people see what it takes to be a leader. What are the competencies? What will your daily life look like as a leader? What are the expectations before they get there so that they can opt out? It's harder to opt out later. And what I find is many times people get into those roles and then they realize, "Wow, this isn't a good match for me, I don't want to have to coach people on a regular basis. I have a hard time giving feedback that's constructive or having those hard conversations." That's the route I think is starting from who are we putting in these roles, how are we preparing them?

Laurie Maddalena:

As you said, development and training is more important now than ever. There's five generations in the workplace, first time in history. And I know we're seeing this with the digital banking of Gen Z and their expectations and how they want to engage with members or engage with credit unions and banks. It's the same for our workforce. Now, we have the great resignation where a record number of people are resigning their positions over the past few months. This is disrupting faster now what has to evolve for people to be effective in leadership roles.

James Robert Lay:

You make an interesting point that leadership has transformed the last 10 years even. What have been some of those transformations? You make a great point, five generations in the workforce. And I want to touch on that and then come back to the question because I've heard, for example, from CEOs and even boards of directors, they are typically at this point baby boomers. In their mind's eye, they think that Gen X will begin to take on the attributes of the boomers. Gen Y will then graduate into Xers, Gen Zers into millennials. But that's not how it works, each generation has its own cultural perspective. And so we had some really good conversations about this in a board session. But I'm curious to come back to the point of leadership, what have been these transformations that we must be aware of as banks and as credit unions?

Laurie Maddalena:

As you were talking, made me think about the generations. I remember my dad would listen to my music and say, "Your music is garbage, our music of the 50s and 60s is the best music." And of course being an 80s kid, I think the 80s are the best ever. For most of us, we think our generation is the best because that's what we're accustomed to, that's what we've lived. How we grew up, whether it was as a child or in our organizations is what we're familiar with. And so we tend to adopt that style. I call this traditional leadership, and I think we can certainly have traditional leaders in every generation. It's almost at this point leadership by default, which is the command and control telling I'm the boss, I know the answers, I'm more experienced. You're the worker bee, I tell you what to do.

Laurie Maddalena:

Very little focus on development, feedback, coaching, and more of you're here to get a paycheck, do your job, come in and work to earn your money and that's it. Doesn't work now, different generations value different things. And we know from the Gen Y, the millennials, they started to come in and have choices and want different things in their workplace. So the traditional style wasn't engaging to them. And they have choices to go to different places, so they won't stay for that. We were hearing from already about flexibility. And I think this past year and a half we're certainly hearing that not even just from millennials anymore, Gen Z, but other generations as well. I'm a Gen Xer, and I know a lot of Gen Xers who are looking for flexibility. Leaders today, I call it modern leaders because modern is always changing. What's modern today is different than 10 years from now. People want meaning in their work, they want to feel connection to their company.

James Robert Lay:  
Purpose.

Laurie Maddalena:  
Purpose. They want to have quality of life. And I really believe this is what people are talking about this past year and a half when they say flexibility. They want to be able to go to their kid's soccer game, they want to be able to have dinner with their family. And I believe that a lot of CEOs are thinking, oh, everyone just wants to work from home now, and that's not necessarily the case. I think every organization has to analyze and figure out what kind of culture you want to have and what positions can be maybe partially remote. But it's not an all or nothing, I think there's a hybrid approach there.

James Robert Lay:  
Great point you made before about command and control, I tell you what to do, you do it. It's very military operationally based. And back to this point of I want balance in my life because I'm more than just the person that I bring to work. I'm a father, I'm a spouse, I'm a friend. And I really believe if you can bring your true self to work and then all of these other areas and not try to compartmentalize. I think when you start compartmentalizing, that's where some conflict starts to root. I've experienced this myself. In 2012 10 years in the business, the business was fantastic. But I was on the border of a divorce because I was not being true to myself in all areas of my life. It was a lot of pain, but it was also a major growing experience as well.

James Robert Lay:  
As you've talked through this comparing leadership of the past to the modern leader, if you will, of today and what it will be tomorrow, you've mentioned coaching a couple of times. And I want to dig into that because there's a great book that I highly recommend to the dear listener called The Coaching Habit, say less, ask more is the subtitle. And one of the points in the book, and it's kind of in the opening pages, everyone now knows that managers and leaders need to coach their people. What does that mean to coach? Because you think coaching, and once again, if you're moving from a command and control model, military to coaching, now I'm thinking team sports and athletics. What does that mean?

Laurie Maddalena:  
And that's a great book, I love that book. I use it a lot in my leadership programs. Coaching is a different approach to leadership in the sense that you're creating more of an interactive relationship. So rather it being you as the manager, the leader know the answers, are the all knower and experience and knowledge person, you have conversations and interactions with your employees as professionals knowing that they bring a lot to the table. And so coaching can be used in many different ways. You can use it with your high performers. The root of it is asking questions, it's being more inquisitive and curious rather than telling. At a fundamental level I would say for leaders shifting out of that, telling I know all the answers and more curious, inquisitive of helping your employees discover those answers or helping them figure out the path. Work through a problem instead of telling them how to fix the problem because you know how to do it.

James Robert Lay:  
I know it's a very esoteric idea, but the answers come from within. And I think when the answers come from within, that is where the real transformation of growth happens. Because I could tell you what to do all day long, and I'll probably get ... But I even see this just with how we've transformed our organization moving from, I would say more of consultant advisor to coach. It's all about asking the questions to then get the other side to self-actualize of what the answers are and then providing some

objective feedback into what that answer. It's a dialogue, it's a conversation. We don't always have the answers as the coach, but through that dialogue, discussion, discourse, that's where the learning I think really happens.

Laurie Maddalena:

And you can build people's critical thinking skills. I think a little piece that I hear a lot of leaders complain about is they say younger generations don't know how to think for themselves. Again, I feel like everything is generalized. You could say that about Gen Xers or baby boomers some of them as well. However, it's a great way to help people think through processes and think critically about how they might solve a problem. And sometimes it's simple of an employee, I call this upward delegating where they come to you and they say, "I don't know what to do, how should I handle this?" And you just shift that ownership to them. And you might ask a question like, well, what are your thoughts on that? How might you approach it or what do you think? And you're getting them engaged in that to help them think through the problem. And as you said, create a dialogue rather than diagnose and tell people how to fix things, you're creating a dialogue to help lead them through that process.

James Robert Lay:

Consider the, and you can look at this from a marketing standpoint, a marketing campaign review. You can look at this as an employee review, quarterly, biannually, annually. I think there's an opportunity to allow someone to review their own journey, what has worked well. Take a couple of experiences that they've had, their choice. What has worked well? What do they feel could be even better? What were the key lessons that they've learned through those experiences? And then what are some next best steps to apply that thinking going forward? And then that becomes part of the dialogue versus saying, "Let's just review your performance, and then I'm just going to give you that." And there's not that dialogue. I think in marketing campaigns, they always talk about doing a post-mortem. Well, that's what you do to dead people. I don't even like the word, words have power. And so there's an opportunity to, we call it, it's a digital growth maximizer. So you maximize the experience that you've just had because if you're doing a post-mortem, it's not a very positive context on that.

Laurie Maddalena:

Right. Coaching I really believe can make the leader and manager's job so much easier because how you're approaching the dialogue is now less of I'm going to sit you down and tell you what you're not doing well or how you need to improve. It's again that interactive process where you're asking questions. And just as you described of having, whether it's a quarterly or semi-annual review of having that person think through, what have I learned? What could I do better? What do I want to focus on. And creating a dialogue around that. It just makes it so much more conversational and actionable rather than I'm going to assess you. It's let's have a dialogue and talk through this and help learn and grow.

James Robert Lay:

And then on the flip side as a leader, I want that feedback of what can I do, and this is the key word, these are the small little things, what can I do to do even better to guide you over the next 90 days? And it's that even better, that's the key word. Because if I say what can I do better, that either in my mind or my team member's mind, "Means I didn't do very good." But what can I do to do even better. Adding even in front of better means that we're already doing really good, we want to grow from good to great with that. And I want to flip this here to the opposite end of the spectrum of roadblocks. Roadblocks that leaders, the modern leader today must be aware of to consider things standing in their way, things that could trip them up as a leader to really become that coach who can guide their teams forward with confidence. [crosstalk 00:30:44] roadblocks.

Laurie Maddalena:

One I would say is thinking that the value you bring to the organization is your technical ability. And so if you grew up in IT or you grew up in HR or finance, you think that your technical skills in those areas is the value you bring. And this is where I see a lot of leaders struggle getting to that next level of being effective is it's no longer the value you bring. Now, is it helpful? Is it important if you're a CFO to have the background of a controller or understand the finances? Of course, it is. Yet your job really now is to manage and lead that team. And so a roadblock is staying stuck in the technical and not shifting even mentally. And I think organizations don't always do a good job of helping people understand this is your job now, your job now is to lead other people and to help them solve those problems and answer those questions and do that work.

Laurie Maddalena:

And a main part of your job is going to be coaching and feedback and these, I call them essential skills. People call them soft skills, I don't like that. They're not soft, they're essential. They're essential skills because leadership is action. And so I'd say another roadblock is thinking that leadership is a title or a hat you wear. And that's traditional leadership, "Oh, I'm the manager. I'm the all knower, I know the answers." Whereas modern leadership is a privilege and a responsibility to your people, and it involves action. So you can't just say you're a leader, you have to show it through your actions. And that's where the coaching, feedback, interacting, even engaging in building relationships, that piece of the people side of business.

James Robert Lay:

And that's a great point, leadership is action. And you don't have to know everything. Coming back to this idea of abundance, the world is full of subject matter experts that you can tap into to do a quick download. I wrote a book, I'm writing a second book. You've got a book out, you're writing a second book as well. And it's because we want to transfer knowledge to expedite the learning and really educate, empower, and elevate others so that they can do the same thing. I think back to the first 10 years of my business, it was all the doing of the work. And then I'm like, no, we can create expeditiously more value by removing the doing, taking that decade worth of knowledge and really educating and empowering others to do even better, to do even more. And there's a multiplying effect.

James Robert Lay:

But I want to come back to this idea as a leader, I don't know everything, I'm far behind comparing myself to other financial brands, other banks, credit unions. Maybe it's locally, maybe it's nationally, maybe it's against the neobanks. You've written a fantastic article about be ware of compare, how to tame your inner critic. That comparison mindset is killer. What's the opportunity here to first and foremost become aware that you are comparing yourself to others and then how to break free from that cycle?

Laurie Maddalena:

Get rid of your Facebook and all that, I know that's not the answer. Just as you said, try not to go on those things as much or really be in the frame of mind of what you're looking at. I think this is the human condition that we tend to ... I believe probably every person does this where we compare ourselves. And you and I are in a program where they talk about the gap and the game. We tend to focus on where we want to be and how we're not there yet instead of where we've come from. One thing to think about is it's great to have goals, and it's important to have goals and a vision for whether it's your leadership, your life, your credit union, your bank, and also celebrating and looking at where you've come from.



Laurie Maddalena:

So what's the gain, what are the gains that you've had? That's one piece. The be ware of compare, I think even just in the moment when you notice yourself getting into that mode is to take that pause and think to yourself. We've probably all gone on Facebook and we look at someone else's vacation pictures and think, "Oh, that person has such an amazing life." Realizing that people are only showing their front stage, they're not showing their backstage. And how does this tie into leadership? Well, it's confidence, and they can crush our confidence. I have many people ask me in my leadership programs, "How do you build confidence? I feel like some people just have it, and I don't have it."

Laurie Maddalena:

And confidence is absolutely something we can build, and it's built by taking action. The way to build confidence is to build your competence. And the only way you can do that is by stepping into the discomfort. None of us and I believe in our lifetime reach our potential. And it will always be uncomfortable as we're consistently getting out there and trying new things and doing new things. But if we don't do that, we won't get to those goals that we want. So I think the big pieces is stepping into that discomfort of action.

James Robert Lay:

That's a great point. And you talk about comparing. You're on Facebook or Instagram, that's Insta perfect, right? You see those vacation photos, highly curated. But I've actually gotten to a practice probably more so on LinkedIn than on Facebook or on Insta. But reaching out to someone and just to give them a word of gratitude like saw your pictures in Greece, hope you had a fantastic, what was the most memorable part of the experience? And that's a private direct message. And I do a lot of this now behind the scenes even from a marketing, a sales perspective, but even I think from a leadership. You could play what I call the game of tag with your team members internally.

James Robert Lay:

And the game of tag is this, everything in digital growth topia has an acronym so that ADD James Robert can actually remember what he's talking about. So the game of tag is this, you can go out on LinkedIn and build your network this way or you can just do this with your internal team members, probably once a quarter or once a month even. Number one, thank them. Get very, very specific into why you're thanking them. Number two, ask them. So T-A, ask, ask them what's a question that they might have. What's something that's keeping them up at night? Where might they be struggling? And then finally the G is guide them, give them some perspective. And a lot of this can be done asynchronously. I'm a big advocate for platforms like Loom or Video BombBomb. I can record, literally takes me two to three minutes to go through that whole process right there. And it's just a way to build a human connection digitally typically from a marketing and sales perspective. But I think you can apply this internally too from a leadership context, right?

Laurie Maddalena:

And this is one of the top reasons why people leave organizations. They don't feel appreciated, they don't feel valued where they work. So I love that framework. And you can absolutely use that with your employees as well of just thanking them even. And as you said, be specific because same as someone you're doing a great job may feel great, but it's not really telling them, it doesn't feel as genuine. And so when you can share with someone some true feedback that is purposeful that you've thought about, that helps them feel appreciated in the value they bring to the organization. It's the simple things, it doesn't have to be major.

Laurie Maddalena:

In fact on surveys, it often comes up that the handwritten thank you note is something employees appreciate the most. But how many times do we take that extra effort? I think it was a former CEO of Home Depot who said he spent hours every week writing handwritten thank you notes to staff members across the country. He thought that was so important and a really valuable piece of his role. And that's a big key result area, an important key result area for leaders is to make sure that you're showing that appreciation.

James Robert Lay:

You take the handwritten note, which I think will never ever go out of style because you're taking a thought that's in your mind, you're transmuting it through your hand onto paper. You're putting it in the physical world, it's getting documented. That's then being received by someone to take that and put a little bit of a modern spin on it. Do that in conjunction or alongside of this video communication, and now you have a very powerful one-two approach. I had to pull up an email here. It was to someone, it was their birthday. I sent them a video message, maybe 60, 90 seconds just wishing them a happy birthday and hoping that the next years they have are even better than this set here, I'm not going to mention age because there's a lot of experience tied to this.

James Robert Lay:

And they replied back, "Thank you so much, this seriously means a lot, especially knowing how busy you are. Thank you." And I sincerely mean this. But it becomes habit, it becomes part of the internal operating system. And if you can build this in culturally across the organization, imagine looking back 12 months from where you're at today going forward.

Laurie Maddalena:

And what you're talking about is creating connection. So whether it's in digital banking and marketing at your financials institution or it's in internally with your team creating connection piece. And there's so many ways to do that. You just described that video, which I think is such a great modern way to do that. Think about the handwritten thank you note for a moment. How many of us still get birthday cards in the mail? I have one friend who sends me a birthday card, a physical card every year. And every time I get that, I message her. Of course my mom and dad do too, but they don't count. But outside of the obligatory birthday cards, when someone takes the time to actually put a stamp and write your address and write a note, it feels so meaningful.

Laurie Maddalena:

So I would encourage leaders to think about how do you create those connections with people? Because the employees today want to not feel like a number, they don't want to feel disposable. They want to feel like they have a connection to their company and to their leaders. Whether that's making sure you're connecting with them through notes or showing that appreciation or understanding their situation. Leader should ask what are people's stories? There's a story behind everybody, everyone has things going on in their lives. I know people right now in organizations that are struggling with things personally that maybe their leaders don't know about. And it's not about having to know everything going on in your employee's life, but it's having that empathy and flexibility and that way of supporting them in their overall life not just as a worker or an employee.

James Robert Lay:

When you're talking about this idea of empathy, there's a formulaic approach here that we can apply. EQ plus AQ will in this digital world be far greater than IQ alone. It's back to your point about just intelligence and that knowledge, but then adding the essential skills, not the soft skills, but the essential skills of the human condition. That is an element for transformative growth. And I missed the mark.

When I wrote Banking on Digital Growth and it wasn't through until we went through this COVID experience that I looked at growth as DX plus HX equals growth. Meaning the digital experience plus the human experience equals the growth. And I'm like, "Yeah, that's great." And we get a lot of positive feedback. Now 18 months in, I'm like, "No, that needs to get updated."

James Robert Lay:

Meaning EX plus HX, plus DX equals growth. Meaning the employee experience plus the human experience that can come from that that is delivered through the digital experience because a positive employee experience will then create a positive human experience that can be delivered digitally. Because if you think about all of the conflict and the stress and the chaos that employees have experienced, that's going to get articulated out. We can do so much to try to keep that in check. But eventually, we got to address some of these situations.

Laurie Maddalena:

Your employee experience is going to bleed over into your customer member experience. And so how we treat our employees and how they feel at work, if they're feeling stressed and burnt out, overworked or they have lack of clarity, they don't know what they should be focusing on like a lot of leaders struggle with now. It's just this cognitive overload that people have. They come in in the morning and they look at their to-do lists, and there's choice paralysis. I don't even know where to spend my time, so I spin my wheels just to get through the day. And we're not getting the best from people. We need to really think about ... And I'm so passionate about the employee experience, and this is a definite evolution from the traditional management style, which is here's our handbook that was written by our lawyer.

Laurie Maddalena:

Those things are important to have some legal terms in there. As a former HR VP, I know the importance of that. Like we map the member customer experience, are we mapping the employee experience? Every touch they have. I had someone in one of my programs tell me once they showed up for their first day for work, new employer and went up to the receptionist, said, "I'm here for my first day of work." And it turned out their manager was on vacation. And no one knew what to do with this person. So they spend about an hour in the lobby waiting for everyone to scramble behind the scenes. Now, do you think you'd feel welcomed by that?

James Robert Lay:

No.

Laurie Maddalena:

No, right?

James Robert Lay:

Yeah.

Laurie Maddalena:

And so what are the ways, what are the ... And it can be simple things. I have a client that sends an edible arrangement the week before the employees start. Welcome to the team, we can't wait to see you, we can't wait to have you join the team. What does your language look like? What are things that could be driving your employees away? These old school policies where we just want to cover our basis and not treat people like adults and professionals. So starting to re-look at those things because it absolutely impacts the experience your customers and your members have.

James Robert Lay:

Yes, no, I agree 100%. I want to get really, really practical here at the end Laurie. This has been a fantastic conversation, fantastic discussion and dialogue with you today. But for the dear listener, what is one thing that they can apply, something small to begin some of these new habits that if they're not already doing them ... What's one thing that they can do just to make progress on their own personal journey of growth here? What would be your recommendation?

Laurie Maddalena:

Well, if it's okay, I want to give you two. Because one is more personal, and one I'd say is more for team. One I would say is just find some time this week today to reach out to let's say your best employee and just connect with them and share with them what you appreciate about them. Again, leadership is action. It's the actions that make a difference, it's not the intentions. The other would be as a leader to start to elevate your leadership is finding ways to block some time, whether for strategic thinking or planning. We're just so starved for that time. And you know, and I know as an entrepreneur to consistently grow your business you have to be thinking forward, you can't be in the weeds all the time.

Laurie Maddalena:

And this is why a few years ago I started going offsite for my own 'retreats' to really think about my business. I think leaders can do this even in the office, or as you said, go to a coffee shop or a computer room or somewhere else. Schedule half a day to think strategically about your department or your leadership. And to put some actions into place that you can be thinking about the future and elevating your team and your own personal leadership.

James Robert Lay:

I'm going to build on that thought if I may. You make a commitment to do that every 90 days and then get an accountability partner. And that accountability partner can be someone like you, it can be someone like me. It can be someone at another financial brand. But someone who's going to be checking in on you. And I've already written a down Laurie just to let you know, I'm going to be checking on you in 30 days to see how your bedtime, phone use is coming along.

Laurie Maddalena:

I love that, I need that accountability because I would be embarrassed if you emailed me and I'm still, my phone is right by my bed.

James Robert Lay:

So I'm giving you a heads up. I think accountability is one of the key elements for continuous transformation, for continuous growth. Because when left to our own devices, it's so easy to fall back on old patterns and old behaviors that feel safe, that feel comfortable. And to your point of, it takes courage to act. And act once again in digital growth topia, ACT as an acronym. It's awareness plus courage and commitment, that's what leads to transformative growth right there. So, Laurie, this has been great conversation. If someone wants to continue the conversation, discussion with you, what's the best way for them to connect and say hello?

Laurie Maddalena:

They can connect on LinkedIn or through my website, which is [envisionexcellence.net](http://envisionexcellence.net).

James Robert Lay:

[envisionexcellence.net](http://envisionexcellence.net). And I think that's what we're all working towards. We all are working towards excellence to be the best version of ourself so that we can empower and elevate others to be the best

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version of themselves. And as a result, we're all growing from good to great and getting even better together. So thank you Laurie so much for joining me, this has been a good, good conversation. Until next time, be well, do good, and make your bed.