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There's so many things that you want to do, so many people you want to reach out to, that you go, "Oh, I want to see how things are going with them." You don't have the time to do that. Because all of the other things, the things that could be pushed over to automation are taking up that time, that space.

James Robert Lay:

Greetings and hello. I am James Robert Lay, and welcome to the 129th 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 Tiffany Davis to the show.

James Robert Lay:

Tiffany is a vice president and manager of client experience at Centier Bank, a community bank founded in 1895, 1895, that has grown to become Indiana's largest private family owned and operated bank.

James Robert Lay:

Now, full disclosure, I am proud. I am proud of all the work, all the progress that Tiffany and her team have made along their own digital growth journey. Over the past 12 months since Tiffany and I first connected ... She actually reached out to me on LinkedIn. She sent me a direct message, literally, almost one year ago to the exact date that we are recording this episode, which was, in fact, not planned by the way. But I do look forward to sharing Tiffany's story with you today, the dear listener, to continue to elevate, to continue to empower, to continue to inspire you as you continue to move forward and make progress along your own digital growth journey.

James Robert Lay:

Welcome to the show Tiffany. It is so good to have you on today.

Tiffany Davis:

Pleasure to be here, thank you, James Robert.

James Robert Lay:

Before we get into our conversation and really, just the journey that you've been on, I want to get some perspective from a positive point of view. And by now, you probably knew this question was coming. What's one good thing that's been happening for you personally or professionally? Where are you feeling positive right now? Your pick.

Tiffany Davis:

Sure, I'll go personally. I just had a birthday less than a month ago. And just really enjoying being in my 40's. I'll say that, because everyone talks about the decades and things that happen.

James Robert Lay:

Yes.

Tiffany Davis:

And there's something about just the confidence in knowing who you are in your 40's and where you are. And so, I'm just embracing that this season.

James Robert Lay:

One hundred percent, because I just turned 40, as we were talking before I hit record. And it was one of my things, I think, in my 20's, I'm like, "Ew, 40, Ew."

Tiffany Davis:
Absolutely.

James Robert Lay:
And now, I told my wife, I said, "I'm more excited now about the next 83 years," because 123 is my number, you know what? And it's beyond my control. But I did an exercise ... And you know what? This was a fantastic exercise that I don't think we've ever talked about on this podcast.

James Robert Lay:
So here's the exercise. I learned this from Dan Sullivan. When do you think you're going to die?

Tiffany Davis:
I mean, I can't even get past the fact that you said 123. Is that the age you want to live to?

James Robert Lay:
Absolutely, it is.

Tiffany Davis:
Oh my gosh, no. I don't. I have not ... Maybe 80's, 90's, if I'm in really good health.

James Robert Lay:
Correct, and so that's the thing. So let's just say your initial number is 80, okay?

Tiffany Davis:
Yeah.

James Robert Lay:
Which is about, I think, what mine was when I did this exercise. So you get asked the question, "When do you think you're going to die?" And you write a number down, 75, 80, 85, whatever.

James Robert Lay:
Okay, with all of the advances in healthcare, what if you could get extra time? What would that number be? And to live in full health and mentally, physically, spiritually. With all the advances, what would that number be?

Tiffany Davis:
I mean, I would say the sky's the limit, because if you have all of those pieces, you wouldn't put an end on it.

James Robert Lay:
Uh-huh.

Tiffany Davis:
That end for me at 80 is because I don't want to be someone else's burden. I don't want to be a problem for someone. But if I can still do all the things that I would put no cap on that at all.

James Robert Lay:

Absolutely. And I think that's the secret of this exercise right here is, whatever that second number is, because then the question is, okay, so 80, and let's just take my 123 ... And the reason I picked 123 is it's the number that I always see on clocks. So it was like, when I asked the question, that was the first thing that popped in my head.

James Robert Lay:

And you have to write that down, so it was like, 123, 123 minus 80, that's an extra 43 years. Then the follow up to that is, if you get an extra 43 healthy, happy, productive years, what would you do with your time? And then you write all that down.

Tiffany Davis:

That's amazing.

James Robert Lay:

Because then the follow up to that is, why are you waiting?

Tiffany Davis:

Hmm.

James Robert Lay:

And that really spurred so much action for me. I did this exercise like, four or five years ago. It spurred so much action for me, because I'm like, "If I get an extra 43 years, that's almost how old I was at the time when I did this exercise. I was in my late 30's. So probably like, 36 at the time. And I'm like, "Why am I waiting? What's holding me back? I'm holding me back when doing that."

James Robert Lay:

So it was really, it was a very powerful, transformative, and I have done this with other people before. And you start to open up new perspectives and new ways of thinking. So I want to stay on this theme with time here, because the year, and we were talking about this before I hit record, it was 1998.

James Robert Lay:

I'm going to take you back to 1998. Do you remember what the number one movie was in 1998?

Tiffany Davis:

Oh God, are you kidding? So we always have to go into perspective, right? So 1998, I would have been 18. I would have just started in banking in 1998.

James Robert Lay:

That's right.

Tiffany Davis:

That was year one as a part-time teller.

James Robert Lay:

That's why I'm taking you back there, because in 1998 ...

Tiffany Davis:

Yeah, right, and so I would say it had to be probably, something with Will Smith, if we're thinking summer bash or something like that.

James Robert Lay:

So, you're close. The number one movie in 1998 was Titanic.

Tiffany Davis:

Oh.

James Robert Lay:

My Heart Will Go On. And your reference to Will Smith, it was actually Gettin' Jiggy With It, that was the number one Top 100 Billboard Hits in 1998.

Tiffany Davis:

And I hated that song in '98, but I actually love it now, which is really funny.

James Robert Lay:

Na, na, na, na, na, na, na, yeah.

Tiffany Davis:

Uh-huh.

James Robert Lay:

So you're so close. And that's why I wanted to take you back, because that was your first year in banking.

Tiffany Davis:

Mm-hmm (affirmative).

James Robert Lay:

How'd you get into banking? And what's been the personal purpose that has been driving you now for over 20 years? Because you've kept a really focused, dedicated path. But I want to take you back to '98, first time in banking, getting to banking. What was the impetus for that, and what's been the driving purpose over the past 20 years?

Tiffany Davis:

Interestingly enough, and I feel like a lot of people that are in banking say this, is that it was never ... So, I was at home. I had just gotten home for the summer, and I had gone through my first year in college. And my major was nursing. My grandmother claimed, "Nurses will always have jobs. This is the thing that's guaranteed."

Tiffany Davis:

So I was like, "Okay, sounds great." And then I hated it. I hated biology, I hated human anatomy and physiology, I hated all of it. And so, I had come home. And I needed a job for the summer, and my mom circled an ad in the paper. The kids will be like, "What? Paper?"

Tiffany Davis:

And it was for a part-time teller at a branch that was near my house. And that, I went, and I went to the interview, and got it. And I was petrified. I'll be honest, that amount of money. Nowadays, we don't touch as much money as we touched back then. And it was a lot of money. I was nervous every day going to work.

Tiffany Davis:

But there was a greater purpose. I got to help people, and that, I think, has always been what drives me is that we grew up poor and not having things. And so, being able to see how money worked and how you could budget and do things and grow your money, I think that was what I wanted to share with other people.

James Robert Lay:

Yes.

Tiffany Davis:

And so, that's what, I think, has kept me in it all this time.

James Robert Lay:

It's so funny, you talk about you were nervous handling all of that money. It was around the same time period, and it's interesting when we start having these conversations and we go back. And we look at the past, and you start making all these different connections and dots. So, it was probably around the same time. It was, it was '98. My mom circled something in the newspaper for me.

James Robert Lay:

I was 16, 17 at the time, and it was a job fair at the JSC Space Center. It was the tourist arm of NASA. And so, I went to this job fair, and I got two interviews and two offers on the spot. One was for the gift store, and one was for actually going to work in Space Center. And they wanted me to go in and take pictures of people on a green screen and put them on the moon.

James Robert Lay:

I'm like, "This is fantastic. This is going to be amazing." So I went through two weeks of training, was so excited. I even got my little NASA jumpsuit. And first day, I go out on the floor. They said, "James Robert, you're working the register today."

James Robert Lay:

And, "No I'm not. You didn't train me for this." And it's so funny, this idea of fear and subconscious mind, because all I could think about was number one, I've never really handled any money. You didn't train me for this. Number two, all I remembered from the training about the register was, if you're 10 cents off in your till balancing three times, you're fired.

Tiffany Davis:

Ten cents?

James Robert Lay:

Ten cents, and that put so much fear in me that I'm like, "No, I'm not doing this." And then, I literally quit two weeks in, first day on the job. I quit because it was so much fear around money, right? And I think a lot of it was just personally, how I was raised. But then, I went and got a job that same summer, almost like next day. I called up my friend. His mom worked at San Jac College.

James Robert Lay:

And I got hired to join the maintenance team. And that was one of the best summers I ever had. I learned so much, and we jammed a lot of Will Smith on the radio. So, it's interesting.

Tiffany Davis:

Wow, so you literally quit after two weeks because of the fact that you were like, "I'm not ready for what you're trying to give me to do."

James Robert Lay:

Absolutely, and I want to stay in 1998 with you, because I'm feeling nostalgic here. And take me back to the good ole days of, we'll call it branch banking before digital, before even really, mobile was a thing. I mean, if you think about it, online banking was just starting to come online. And that was only at some of the big nationals, yet alone the regionals or even the community banks.

James Robert Lay:

What was life like for you back then as an assistant branch manager?

Tiffany Davis:

In '98, I was going to school full-time and working part-time. And so to your point, I worked at a community bank, First National Bank of Joliet, actually, 41 branches, 43 branches. And there was no technology. Everything was still paper and manual. There was no online, none of that. I feel like we were really starting to ramp up our ATM's.

James Robert Lay:

Yep, yep.

Tiffany Davis:

It's like, "We have more ATM's right now in the area." And so, I actually worked at a busy branch, and then I shifted to [inaudible 00:12:25]. I actually started working at an in-store branch, probably a year or so later, maybe a year and a half. But that is what really catapulted things, because in an in-store, you don't have one lane. You have all of the lanes. And so, that is really what helped to shape the next progression for me, because you have to learn all the things.

Tiffany Davis:

There's no, "Oh, that's not my job." It's all of our job, right?

James Robert Lay:

Yeah, so you've been in banking before digital, pre digital. And I got into this, it was 2002, '03 time period. And so, it was right at the cusp that digital was coming online. And I want to, with your horizon line and your perspective, what have been some of the biggest transformations that you have personally seen, that you've experienced, over the last 20 plus years just on your journey, starting pre digital and then, seeing this transformation happen literally, before your eyes. And even being a part of it to a degree. Particularly through the lens of marketing and sales. What does that look like for you?

Tiffany Davis:

I think, and this may not sound the way that it should, but I don't feel like we have moved as fast as we could have. And that's just the way that it is. And so, when we think about the major shifts, the biggest one has probably been online banking, and then the shift to mobile. But that's been the biggest thing.

James Robert Lay:

Yeah.

Tiffany Davis:

And so now, as we transition, especially post COVID, it's the how do we ramp up where we should have been? Because there's so many things when you think about Amazon and some of these other companies that do personalization really well, I feel like we as banks have, I don't want to say rested on our laurels. But we've kind of just sat back, and we just knew. It's like, we got this. And then, you've got [Fintex 00:14:19] and different companies trying things that are moving, and we're now running to try to catch up. It's like, "Wait, wait."

Tiffany Davis:

And so that, when we talk about advancements, I don't know that there's been huge leaps and bounds in banking.

James Robert Lay:

Yeah, and it's interesting because you bring in the Fintex and some of the other players, Amazon and Apple, that have the potential to really do some massive transformation at scale and at speed. When you look at the industry as a whole, where do you feel the lag is rooted in? Why? Why have we not progressed, say comparative, to these other verticals.

James Robert Lay:

I think there are a couple other verticals that have lagged, too. Education, higher ed being one of them. I think higher ed and banking have a lot of parallels that I see, specifically post COVID looking back. But what is the perspective for you into the why?

Tiffany Davis:

I feel like it's the roots that we have in the historical space. Don't mess with it if it's not broken. And we never saw it as broken. Why would we see it as broken?

James Robert Lay:

Yeah.

Tiffany Davis:

It's, you can't see the forest for the trees. I don't know if I say that right. I always say that incorrectly. But you can't see that big picture, because you're in it, and it's like, "It's working, it's fine."

Tiffany Davis:

And then, when something comes along, like for instance the apple card.

James Robert Lay:

Oh wow, yeah.

Tiffany Davis:

Oh my ... I'm like, "This thing is amazing."

James Robert Lay:

Yeah.

Tiffany Davis:

And everything's built right in. It's simplistic. And I feel like oftentimes, banking is not simplistic. We want to put hoops and like, "Oh, did you jump through these five? Oh, awesome. Now jump through these next seven, and then we can start your application process."

Tiffany Davis:

It's like, "Wait, what? I'm not even there yet? I'm still not there?" And so, it's those types of things I feel like we need to let go of what we used to do and who we were, and this is how it's always been.

James Robert Lay:

You know, when you bring up the Apple Card. I think it's interesting to note that who's behind that. We always forget. Because Apple Card gets the ... It's the front end. But who's backing it is, it's Goldman Sachs.

Tiffany Davis:

It is.

James Robert Lay:

A bank founded in 1869, a lot of history. And then you think about what Goldman have done with their spinoff with Marcus, Marcus by Goldman Sachs. I think it's very, it's a great learning lesson of how you can take history and legacy, and you don't forsake it. You build on that foundation to go even bigger, to impact even more lives.

James Robert Lay:

And one of my big philosophies is, I believe that on all the journeys that we're taking, it's a journey of never-ending learning. Sometimes you're the student, other times you're the teacher. Either way, there's always an experience to learn something new. And thinking about your own journey of growth here over the last 20 plus years, what's been the most important skill for you that you've developed along the way, that has really probably been the most valuable?

Tiffany Davis:

I'd say probably being open to [inaudible 00:17:22] say the word, but change transformation, growth. I am a person that I feel like if you're not growing, you're dying. You have to be moving forward. You have to be pushing, learning, growing, developing yourself, people around you. It's something that I've always ... It's like, if I learn something, I'm like, "Hey everybody, look at this. Look at this, look at this cool thing."

Tiffany Davis:

You know, you have to be doing that. And I think that is when people get caught in the cave of complacency, where they don't, they feel like they're good.

James Robert Lay:

Right.

Tiffany Davis:

They don't need to develop or grow, or even want to, that's where you start to see some of the trips and the pitfalls that we find ourselves in.

James Robert Lay:

Right, and I think to that point, it's a good transition in just the narrative here. Because you've always been one that you're looking. You're looking for opportunity, and you're wanting to bring what you're finding out on the horizon, bringing it, almost like a scout. You're going out, you're exploring. I got to go back to the '90's and maybe even the '80's. Oregon Trail, did you play Oregon Trail?

Tiffany Davis:

Of course, we talked about this, remember? It's on the Apple now. It's [crosstalk 00:18:25].

James Robert Lay:

Yes, that's exactly right. Yes, yes. And so, you're scouting and then you're bringing that back in. And it's funny how time works, because you sent me a direct message almost one year ago today. It was actually ...

Tiffany Davis:

Really?

James Robert Lay:

Yes, it was September 16th. So today ... What's today of today recording? Today is the 14th. Yesterday was the 13th of September, and we had Hurricane Nicholas coming to Houston. So I'm just grateful to be even doing this podcast to begin with. Because we don't have power at home. We have power here at the office.

James Robert Lay:

Seven years ago ... was it seven? No, 13 years ago we had Ike come in, and then on the 15th, 16th of September of 2020, you wrote me, "Our senior leadership team is really enjoying your book and seeking ways to let go of the four fears. Hopefully, we can connect, as I'm sure you offer insightful posts relevant to our journey."

James Robert Lay:

And so looking back now, flashing forward, just 12 month horizon line, looking back over the last 12 months and really thinking about the four fears and when you reached out ... And I know a lot of financial brands, they struggle. They struggle with these four fears, particularly within marketing, with themselves, within leadership teams, what were some of the conversations as a scout going out that you were having at the time about digital growth, perhaps with others, maybe conversations that you were even having with yourself, considering your banking journey has been rooted in the physical world of branches for the most part.

Tiffany Davis:

Right before that, we had had our summer interns, had done a presentation. And we had given them your book to use as a foundation for how we could possibly advance in our digital space, and how we could be better in that. And so at that point, I believe our regional managers across our retail division were reading the book, and I was like, "We need more. This isn't going to be enough, just to read it."

Tiffany Davis:

And you know what happens when you read. You read it, you get a couple nuggets, and then you put it away.

James Robert Lay:

Yep.

Tiffany Davis:

And so I was like, "We need something." And so I was like, "He might know, people do. When you write books, you have other ideas in mind." And so, we were really looking at that because I mean, you know

what was happening this time last year. We were still unsure of all the things, right? There were so many things that were unknown to us. And it was like, if we can get a jump start on some of the stuff that we may have fallen behind in technology wise, even just client experience, which is where my team that I focus is, how do we make things better for them in this time, in this space, in the future? How do we do that?

James Robert Lay:

Yes. And you make a really interesting observation, and it's one that I see. I'm very empathetic to the fact, I'm just as guilty. You read a book, you get those few nuggets, you put it away, but it doesn't really move the needle. It doesn't become the new thinking. It doesn't inform new actions, habits, behaviors.

James Robert Lay:

And so, when you think about experience in your area of focus, training has been a big part of that. Thinking about the training that you've done, what has been transformative for you? And really, just the training as a whole, you're going through the university. You've been a part of the book club as well and have had some really good conversations. What have been some of the biggest insights that you've gained now over the last 12 months? Not just those nuggets, but really ... because you've read the book.

James Robert Lay:

Going through the university, you're meeting once a month as a larger group, which we'll come back to that point. Training has always been a key to you and just the work that you do.

Tiffany Davis:

Mm-hmm (affirmative).

James Robert Lay:

But what have been some of the big lessons that you've learned in starting to make a reality, not just a nugget, but it's transformative.

Tiffany Davis:

I think it's one, it's not a one and done. You know, even with our classes, we have people attend maybe, we have a servant sales class where we talk about our servant heart and how that should be leaning what we're selling and how we're selling. But that class ends, and then what?

Tiffany Davis:

And so what I really enjoy about this journey that we've been on with you and Audrey and Bianca is that, we get the opportunity to keep bringing the things to the forefront. Because whether it's a book or an article, whatever that is, it's great in that moment. And everyone's fired up. But then, what happens?

Tiffany Davis:

What happens when the lights go out and the morning comes, and we're like, "Okay, we're back to the same thing that we've done every day, and we do what we do," right? Especially when you're getting bogged down by other things, that thinking time, that thought processing time, you don't get it. And so, unless you make the concerted effort to do that, and then everyone has to be doing it. Because if I'm the only one, which often times it feels like that, you're the only one that's putting the work in and you're the only one that's really trying to make things work. But then you realize, there's others.

Tiffany Davis:

And when you come together as a collective group that are all trying to do that, then that's when things happen and that's when the needle actually moves.

James Robert Lay:

Yes, and I kind of joke about it, but I hear you. It's almost like the church camp experience. You go, you get fired up, and you come back and the real world just smacks you in the face. And you just, "Okay, well, that was great." And now, onward and upward, and we're just back to the grind.

James Robert Lay:

When you think about the group that you've been involved in, it's a wide array of personalities.

Tiffany Davis:

Mm-hmm (affirmative).

James Robert Lay:

Of roles. Like you said, you're coming in on the experience side of things. You got marketing sales, operations, compliance, Mike's CEO.

Tiffany Davis:

Mm-hmm (affirmative).

James Robert Lay:

I mean, fourth generation family banker. Just a great heart in and of himself. And then, you've got your senior partners. How has it been to work with, I would say, a much wider view instead? Because sometimes, well, it'll just be a marketing team. Sometimes it'll be marketing and maybe, sales. But you're taking the approach that I always recommend is, we bring a lot more minds to the table, because what happens if it's just marketing or it's just marketing and sales, then everyone else is, they're all going in a direction. Everyone else is still kind of stuck in the past.

James Robert Lay:

So, what has it been like to work with a much larger group here?

Tiffany Davis:

Yes, two words come to mind, refreshing and necessary. Because refreshing because everyone is thinking the same now. We have a similar language. We can reference, "Oh, remember in Lesson Eight, remember in Lesson Seven." This is why we're doing what we're doing, because we don't want to still be here. And you can throw [inaudible 00:24:58]. You can start to say things and people are like, "Oh, yeah, yeah, we don't want to be ... "

Tiffany Davis:

It's like you can start to speak that common language. And necessary because to your point, if it was just marketing and then like us, the retail sales and experience and some of those other areas, then we're still just alone and embarking on a journey. We need everyone. We need the whole community working and moving in the same direction. Otherwise, we're still looking back, and there's still people hanging out in the cave. And it's like, "You've got to come with us. Everyone's got to come."

James Robert Lay:

You hit on something that's really important. You mentioned we got to have the whole community. A lot of times, I think we think about community, particularly as a community financial brand, we think about the communities that we serve. But now, community is also going digital.

James Robert Lay:

But then, there's also the internal community. And if you look at the word community, what is it made up of? It's communication, but then it's also unity. So you're truly unifying around communication or a common language, be it the C-O-M-M. I mean, community, common, communication. It all has that same type of a root right there.

Tiffany Davis:

Mm-hmm (affirmative).

James Robert Lay:

So, you're all unifying around a common language, a common purpose. And I think one of the areas that I'm most excited about for financial brands, even Fintech is the opportunity. And it's almost taken us full circle back into just your own personal purpose, to transform people's lives. To guide them beyond their biggest questions, their biggest concerns, towards a bigger, better, brighter future. And that opportunity is to put the transformation of people over the commoditized transaction of dollars and cents.

James Robert Lay:

And my prediction here is, and this is why I think what you're doing on the experience side is so critically important, is coaching.

Tiffany Davis:

Mm-hmm (affirmative).

James Robert Lay:

Money is confusing, money is stressful, money is complex, and coaching is, there's a tremendous opportunity to bridge the digital human divide, because coaching is an empathetic exercise that can be further elevated through the use of data.

James Robert Lay:

And so, when you think about financial coaching and really, elevating sales and services through the lens of experience to a whole new level, in your mind, what are the opportunities here?

Tiffany Davis:

I've always, when I was in the branch, I was of the mind that every client that I interacted with, my goal was to make sure that they were better from having interacted with me. Whether financially, spiritually, emotionally sometimes. Because as anybody who's in banking knows, we end up being our client's counselors and all of the things.

Tiffany Davis:

And so, it's the coaching aspect speaks to my soul when you speak of that, because there's so many people who don't know what they don't know.

James Robert Lay:

Yes.

Tiffany Davis:

But they come into banking expecting that. And we give them a product that they don't know anything about, they don't know how to manage it, and then we slap their hand when they don't do it right. And that's just banking as a whole. And so, where is that space where we can actually coach, develop, help with a budget, help with a plan, and not just a financial plan, but a life plan. How do we get you from where you are to where you want to be?

James Robert Lay:

I think that is the essence. That's the key, because as the coach, as the helpful guide, you don't necessarily have to have the ... You probably shouldn't have the answers. The answers must come from within. Your job is to help pull out and encourage them to articulate. I'm so excited, we are actually going to have someone come on the podcast in the coming months. We're working to get her schedule.

James Robert Lay:

She works in the mortgage space. She is going to share her story because she's in the book club. And I think we had this conversation in the book club. So she agreed to come on.

James Robert Lay:

Because I'm like, "I want to dive deeper. You work in banking, you work in mortgages, and you actually have a financial coach? Let's talk about that and how that alone has transformed the work you're doing in the world of mortgages."

James Robert Lay:

And she's like, "Yeah, I'm able to pass everything that I'm learning through my financial coach to my clients." So it's almost like, if we can bring financial coaching internally to begin with, to empower and to really increase the confidence of our team members, then we can then take that externally and do that for our account holders, for their friends, their families, the communities that we serve.

James Robert Lay:

Probably the greatest example that I've seen of this is truest when they were Sun Trust and launching the [On Up 00:30:22] Program. They started this approach internally first. And then also, launched it in conjunction going public with just their public position in the marketplace. And so, I know. I know one of the big things that we hear ... You touched on this before ... It's these fears. The fear of the unknown, fear of change, fear of failure, maybe even fear of success, especially for those that have taken a journey like you, through the world of physical branches. They fear that they're going to be replaced with AI, with robots. What's a recommendation for you, from you, to help others who fear that this idea that yeah, you're going to be replaced. I don't think that's the case, but I'm curious to get your take on that.

Tiffany Davis:

I completely agree, I don't think that's the case. I would challenge anyone who has that concern to think about their day. And let's just assume that you work an eight hour day in a branch. There's so many things that you want to do, so many people that you want to reach out to, that you go, "Oh, I want to see how things are going with them." You don't have the time to do that.

Tiffany Davis:

Because all of the other things, the things that could be pushed over to automation, are taking up that time, that space. And so if you think about it, even if you could get rid of two hours a day of the things that you're manually doing, that you could just say, have your automated assistant do for you, then

you've got two hours now that you can get back, and you can give to coaching. You can give to reaching out to clients and saying, "Hey, you know what? I know that your husband was the one that handled all the finances. How have things been since he's passed? And do you still need help? Do you want me to go through the budgeting with you again?"

Tiffany Davis:

Those are the things that we want to do that never happen, that we're like, "Oh, that would have been nice if we'd reached out to little Margaret. We didn't."

James Robert Lay:

And so, what I'm hearing from you, it really is that mindset transformation of transforming from loss, thinking that we're going to lose because we identify, our self identity is tied up into the work that we "do," but if we can let that part go and really focus on not on what we're losing, but more importantly, on what we're gaining, number one, but number two, by what we're gaining, which is time, we can give even more. We can coach even more. We can guide even more.

James Robert Lay:

And to me, that's where I think we're going to see a rise in human connection because of some of the capabilities that we're going to gain. And is it going to be easy? No. Change is hard, change is painful, change is scary. And you've touched on this before, you naturally lean into some of this. How do you, as a leader, just personally deal with change? Because we've all had to change and grow and transform a lot through the COVID experience. But how have you managed that yourself personally?

Tiffany Davis:

I think a lot of it is really, understanding the big picture. We know that there's safety in the mundane.

James Robert Lay:

Yes.

Tiffany Davis:

I know what I have to do, I know what my day looks like because it's the same day I've had for 20 years. Now mind you, I can't live like that. I literally change job likes, every three years. I got to be moving forward, doing something new and something challenging.

Tiffany Davis:

But for those people who like that kind of safety net, it's saying, "Okay, but I don't have to do all the things. Let me start with one thing." And that's how I even tell my team. Yeah, these are the seven things that I really want us to accomplish this year, but let's start with one. And let's see if we can do the easiest thing.

James Robert Lay:

Right.

Tiffany Davis:

So let's take, for example, on-boarding. We have a thing that we call the zip code, because it's 22261, right? So we have a two day call, two week call, two month, six month, one year card. There's probably branches that don't always have time to do that. So oops, I missed that two week follow up with the client.

Tiffany Davis:

Imagine if you could no longer have to worry about that two week. Push it through to automation, now you can ... You see the ... Yes.

James Robert Lay:

Now I'm a hundred percent connected with you. You're energizing with me, because that's where, and that hand-written note.

Tiffany Davis:

Yes.

James Robert Lay:

I know it's going to creep people out.

Tiffany Davis:

I know.

James Robert Lay:

That hand-written note can be written with automation, with AI, with a real pen that indents the card so that it looks like it's coming from a real person. There's some ethical questions around that, I get it. But if it allows me to connect more and have more deeper, better conversations.

Tiffany Davis:

Yes.

James Robert Lay:

Here's another idea. With your branch managers, playing the game of tag. I've talked about this on the podcast before, but you make a connection. Maybe it's just email, maybe it's LinkedIn. You thank them. You just thank them for being an account holder. You then ask them what's a question that you have? And then you give them some guidance. You give them some coaching, 60 second Loom video. And you once again, but this is all cultural. You got to build these new habits together as an organization, as a team.

James Robert Lay:

And Tiffany, this has been a fantastic conversation, a fantastic discussion. I've got two more thoughts, two more questions for you as we wrap up here.

James Robert Lay:

Number one, what are you most excited about? Most hopeful for when you look ahead over the next 12, 18, 24 months, just banking at a macro lens, particularly through the work that you're doing on the experience side?

Tiffany Davis:

I am most excited about shifting the ordinary, the mundane, to automation so that we can focus on creating extraordinary experience for our clients. And that's the education. That's sometimes just the touch points. I don't need anything, I just wanted to see how everything is going for you.

James Robert Lay:

Yes.

Tiffany Davis:

But we can't do that if we're doing all of the standard things. Even for us, there needs to be a shift operationally. The branches have a lot of burden operationally, and how do we shift that back to behind the scene so that the branches can really focus on client experience? Those are some of the things that I'm really excited about, kind of embracing and knocking doors down and seeing what that looks like for us in the next 12 to 18 months.

James Robert Lay:

I always want to get real practical here at the very end. For the dear listener, reflecting on your experience, what is one thing that you would recommend they do to continue to move forward along their own digital growth journey with courage, with confidence? Something small, a step that they could take very practical. What would be that one step that you would recommend they move forward with?

Tiffany Davis:

We're speaking of the digital journey?

James Robert Lay:

Just the digital journey, where can they continue to level up that you see at a macro level here?

Tiffany Davis:

And James Robert did not pay me to say this, but if you have not read the book, legitimately, that's what started it. When you went back, that's what started it. It was reading that book and saying, "Wow, there's so many things in here, and we don't, even if you just took a piece of it and transforms." And so that, but also just being open to the possibilities. Not shutting down every idea because it doesn't line up with exactly what you have a vision for, but really think about the full client experience and where we're going as a society.

James Robert Lay:

Yes.

Tiffany Davis:

We're moving into that space where we have to be all things for all people in the sense of, "I can help you with that. And if I don't know the answer, I have two resources that I can get you there." You know, and so it's that, it's that type of thing.

James Robert Lay:

Absolutely, and I think that's the idea that we're viewing ourselves more than just bankers.

Tiffany Davis:

Yes.

James Robert Lay:

But we have really, in all of the industries and all of the verticals, who has the opportunity to truly transform someone's financial well-being, which will then impact and make a positive transaction on their physical well-being because that connection between financial health and physical health? And then also, the mental aspect of this as well? I'm right there with you, and I'm proud of you all. I'm proud of you, all of the progress that you all have made, both yourself as an individual, then looking at the larger team and the organization. And that's the most important of this all.

James Robert Lay:

Progress is greater than perfection, to reference James Clear with Atomic Habits. Just get one percent better every single day, and you will continue to move forward. And for those that are looking to move forward, and they've listened to our conversation, they want to continue the conversation with you, they just want to connect, say hello, what's the best way for them to reach out and do that, Tiffany?

Tiffany Davis:

LinkedIn, for sure.

James Robert Lay:

LinkedIn.

Tiffany Davis:

They can find me at Tiffany Davis, LinkedIn.

James Robert Lay:

Connect with Tiffany, learn from Tiffany, collaborate with Tiffany. We're moving into just an exciting time. I'm excited about the future, and Tiffany, once again, thank you so much for joining me on another episode of Banking on Digital Growth. This has been fantastic.

Tiffany Davis:

Thank you, James Robert.

James Robert Lay:

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