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James Robert Lay:

Greetings and hello. I am James Robert Lay and welcome to the 153rd episode of the Banking on Digital Growth podcast. Today's episode is part of the New Starts Now series, and I'm excited to welcome both Renee Newman and John Janclaes to the show. Renee is an accomplished financial services executive and board member and John is the president of Nymbus CUSO.

James Robert Lay:

We're going to focus the conversation today around two key elements required for continuous future growth when it comes to collaboration. Number one, collaboration that happens internally, and number two collaborations that happens externally. In fact, collaboration, as I've started sharing on the podcast, based on conversations I've been having with others, is what I'm predicting is going to be a big theme we're going to see throughout the industry over the next three years.

James Robert Lay:

There's a transformation, really a buzz I feel as I'm seeing more and more conversations around collaborations take place, perhaps as COVID could have been the great connector, an event, an experience that has brought us all closer together, even though we might have been 'apart' for a bit of time. One of the best ways to collaborate with others, whether that be internally or externally is to go ALL in on them.

James Robert Lay:

ALL being an acronym here at digital growthtopia that stands for the A being ask, the first L being listen and then the second L being learning, learning really through observations. Asking, listening, and learning. With collaboration in mind, for today's conversation, welcome to the show Renee and John. It is good to have you both on today.

John Janclaes:

Glad to be here.

Renee Newman:

Thanks for having me.

James Robert Lay:

Before we get into our conversation around collaboration, I want to kick things off. I always like to kick things off on a positive note here and take a minute or two to collaborate, to converse for a bit about what's been going well for you? What's one thing that you're excited about? What's one thing that you're energized about right now, personally or professionally? It's always your pick.

John Janclaes:

I'll go first. What I'm excited about is my golf game's coming back.

James Robert Lay:

There you go.

John Janclaes:

I retired my horse. I'm not jumping anymore. I thought, "You know what? I'm going to pick up the sticks again." To my surprise, not too bad. I broke 90 and I know that's not record-breaking stuff, but I'm out playing again and it's good.

James Robert Lay:

You're doing way better than I ever have, so keep it up. It's all about progress and not perfection on that front. I love golf because it's a game against yourself and the environment. It's always something that you can continuously improve on. Renee, what about you? What's good in your world?

Renee Newman:

Well, I just am loving this whole Thanksgiving season, honestly, and gratitude and being able to reconnect with people and family. I'm just really excited about that. The year's gone by so quickly so it gets me excited about what's in store for 2022.

James Robert Lay:

This year has flown by. It really is amazing when we look back at where we've come from, where we're at and then looking ahead at where we can go next. I think you're hitting on a key theme here, Renee. This idea of reconnecting. I know John, you've been on a listening tour reconnecting for Nymbus CUSO. First and foremost, what does that mean? This idea of a listening tour?

James Robert Lay:

I like the sound of it. It rings well, but can you define what a listening tour is for the dear listener listening?

John Janclaes:

Well, I love that we're starting there because actually yeah, a listening tour is if you can get to the other side of a listening tour and you say, "You know what? I see things the way they really are for my customers and for us." That's great. That's what it's really all about. When we put together ... Starting in March the CUSO got started and we thought, "Hey, one, we need to get out and do awareness, but mostly just listen."

John Janclaes:

Like, what is going on for our credit unions? Probably visited 15 cities, met with 50 different leadership teams, listened to their strategies about what they want to do. What's happened for them coming out of COVID? Some pretty profound effects on them and drivers. I also taught a class on risk management to 200 executives and that was cool, right?

John Janclaes:

Just to listen to them about, what are the thorny problems you guys are facing and the risk that you're managing? It's just kind of taking in all that data just to kind of understand what's happening for everybody.

James Robert Lay:

That's a great point. There's no better time I think to do something like this than now, considering what we have all experienced over the last 18 months. Renee, once again, this idea of reconnecting.

James Robert Lay:

I know listening, collaboration, they do go hand in hand together, and listening is an external activity, but it can also be an internal activity, a key part of creating a positive EX or a positive employee experience, which is one of the experiences that we teach as part of the overall digital growth experience. I'm curious, Renee, where does the idea of listening and collaboration resonate with a positive employee experience?

Renee Newman:

Well, I think the world has changed as we've been discussing and it's never going to be the same. I think we have this wonderful opportunity to lean in and ask questions. As leaders, a practice that I've established and I find super helpful is to ask, what is really going well and what isn't going so well? From an employee point. I think we discover a lot of things.

Renee Newman:

With the rush to get, during COVID and the pandemic, to work from anywhere, does that mean it's optimum right now? No. I mean, how many systems does an employee have to click or enter or go through to effectively do their job? I think now is a great time to just build that into your practice, asking those two valuable questions.

James Robert Lay:

It's interesting you talk about this idea of what's going well, what could be even better? WELL is an acronym here at the Digital Growth Institute where we take the first W, that's where have you been winning? What are your wins? The second point is the E, what are you excited about right now? A little bit of past, a little bit of present. We stay in the present with the first L, what have you been learning?

James Robert Lay:

Then finally, we get future focus. What are we looking forward to most? Wins, exciting, learning and looking all are a part of this idea of the experience that you're talking about here. John, I want to come back to you because you bring up this notion of thorny issues, something that you've had some conversations around.

James Robert Lay:

What are the issues ... I like your word, the thorny issues, or how I frame them, the roadblocks, the challenges, what's keeping leadership at these financial brands up at night? What's keeping them awake right now?

John Janclaus:

I'm glad you called it thorny, because it really is, no matter how you approach these problems, it's such a little bit. I think there's three categories that I heard about. One is just the compression on earnings that it's real out there. The competition on every line item on that income statement is having some kind of pressure from the big money centers, FinTechs, whatever it is. You can really feel it and people are talking about it.

John Janclaus:

The second piece is just technology, that it needs to be modernized, right? You take a look at your stack of technology and you can point to A, B, C, D like it needs to be replaced. It's not relevant anymore. The third piece is ... And this isn't as articulated as well, but it's there. You can see it in the conversation is how do we innovate at speed? Right?

John Janclaes:

We got to get there fast enough with this new stuff. If I recognize there's compression and if I recognize that the stack needs to be modernized, how do we invent something at speed? I think those are kind of the three things if I listen carefully that are coming out.

James Robert Lay:

I'm curious, Renee, and those are really great three points to think about, how might some of those three areas get compressed even further internally to some of the employee experience that you were talking about just before?

Renee Newman:

Well, there is a lot of pressure and our teams are needing to do more often with less and then dealing with these legacy technology issues. This is where we definitely need to lean in and asking the questions is a starting place, but we really need to communicate, what are we looking to accomplish? What's our purpose? What's our why? Why are we looking to make a change?

Renee Newman:

Then from a corporate standpoint, having the employee as part of the process to identify, where are those areas that we could magnify and do really, really, really well? How can we infuse those memorable moments and create brand moments where we can surprise and delight the consumer or the member? Then, how do we work to prioritize all of those opportunities? Again, I think it's about having continual frequent conversation with the employees.

Renee Newman:

Often they're the ones that are closest to the consumer. How do we make sure that their voice is heard, at the same time they understand that from a corporate perspective with compressed margins and the like that we can't effectively do everything? Helping them understand, gathering the information then prioritizing and communicating that frequently is I think what is really necessary.

James Robert Lay:

There are two things that come top of mind for me when you're going through this. One, it's Jim Collins and his book, Good to Great. This idea of the hedgehog focusing on what are the few things that we can be the best at and really doubling down on those areas. Then number two, it was episode 147, Patrick McCarthy, he's the SVP and head of North America Marketing and MarTech at City Nationals Bank.

James Robert Lay:

He shared with me, he went on an internal listening tour as part of his own digital growth journey, talking to the teams across the organization to learn what's keeping them up at night? Very similar to what you're talking about here, John. I want to come back to your external point of view. On the flip side, we mentioned thorny issues, those three points that you had downloaded here previously, but there's another side of the coin.

James Robert Lay:

What are leaders most hopeful about? What are they most excited about? As we're going to come back what we were talking about with Renee, what's been going well? The second L, looking ahead to the future, what is leadership most excited and hopeful about as they look towards the future for growth?

John Janclaes:

I think a couple of things. One, I think everyone's made the leap that is FinTech a threat, or is it an opportunity as a partner? I think it is, you know what, you could be a tremendous partner. I think the second piece that it rides with that is you know what? Why don't I invest in FinTechs? Why don't I enjoy the upside? If I'm a bank executive or credit union executive, what we can make in our investment portfolios right now is not a whole lot.

John Janclaus:

To put a portion of that in investment in a FinTech and enjoy the ride up, that's really exciting when you think about that. Then specific to credit unions, the idea of the CUSO, right? If we can reinvent that, that's our superpower collaboration, what's that new CUSO going to look like? I just came back from the CUSO and there was a big buzz about that saying, "What do we need now?"

John Janclaus:

CUSOs were a place where we collaborate, it used to be on shared branching when it was based on locality, but if we're moving to a technical delivery, how are we going to collaborate on that? What are those CUSOs of the future going to look like? I think those are some of the cool things that seem to be coming up.

James Robert Lay:

One thing that really kind of catches my ear is this idea of the investment portfolio, investing in FinTech, and that's really an opportunity for collaboration around that. I've had multiple conversations with institutions and organizations in the Banking on Digital Growth program. Renee, what's your take on that? How might there be a way to transform some internal thinking about the future?

James Robert Lay:

I know change can be hard. Change can be scary. Change can be painful, especially for internal teams that have a different perspective. Maybe they lack clarity, they lack awareness about what's going on. They might have a high level perspective, but to actually truly commit to make that transformation, what's the best way to educate, to empower and elevate internal teams to help them overcome some of the fears that could hold them back from capturing the opportunities that John has shared with us?

Renee Newman:

Well, I think people are discovering that partnering does make a lot of sense. I think before ... I'll say before the pandemic, I think there was this idea or notion in the FI space that FinTech was evil. They're coming to take over and they're going to ruin everything, banking as we know it. But actually I think the benefit of the pandemic, so many institutions had to lean in and they leveraged their partnerships.

Renee Newman:

There were these wonderful aha moments where they saw, "Wow, this can help us." I think it's a matter of understanding your systems and what you have, what's working? Where are there some gaps? When I think about this genie that has come out of the bottle around helping our consumers with their finances, it's this idea or notion of predictive analytics, how can I help you, James Robert, work smarter? How can I become a trusted advisor to you?

Renee Newman:

I think it's through the FinTech partnering and opportunities where financial institutions could leverage that. Again, what do you want to be? What's your purpose? What's your why? What do you want to be known for? How do you then create these brand identical moments so it actually helps the consumer?

That's where I know that there's this wonderful opportunity. Again, it's different for every financial institution.

James Robert Lay:
Correct.

Renee Newman:
Right? No two banks are going to have the same philosophy there. It's not a matter of it already being done somewhere, but how are you going to do it? How are you going to make it yours?

James Robert Lay:
You make a really good point. This idea of collaboration is possibly a result of the pandemic, because before we did view the world very competitively. I think this idea of competition maybe stems from a mindset of scarcity to where on the flip side of that, collaboration, you start to look at the world from a lens of abundance. There's enough opportunity to go around.

James Robert Lay:
John, I want to get your take on this because collaboration is sometimes a tricky word in financial services. It's easy to fall back on that competitive mindset. What recommendations would you make to a leader who's listening right now who's still not a hundred percent sure on collaboration?

James Robert Lay:
I get it. How might you be able to help guide them beyond, once again, kind of maybe the fear of the unknown, or even the fear of change here to guide them towards the future?

John Janclaes:
Yeah. Maybe it would just make sense to have a new take on collaboration, right? What does collaboration mean today? I'm listening to Renee talk about the partnership with employees and looking at these thorny issues together, rather than kind of a top-down approach. I almost have this vision of a leader and staff looking out the window at the world that's changing, and with COVID so rapidly, and being able to say together, "What do we see?"

John Janclaes:
That's a big shift in culture. What do we see? Then we'll come up with options and then pick the best one and then go at it, you know?

James Robert Lay:
Yes.

John Janclaes:
But we also come to speed by doing that too, rather than we have a committee and then the committee talks to staff and then staff bubbles it back up. You can almost just feel the drag and how slow it is rather than I think we learned something with COVID that side by side, we looked out the window and we made calls and we moved quickly to respond to our members. Boy, that's something that we could take forward. Maybe that's the collaboration 2.0 piece.

James Robert Lay:
That's a great, great, great observation.

James Robert Lay:

Renee, we're going to dive deeper into this because you hit a couple of points on purpose before. I want to stay with this thought though. Humanocracy is a book that I've read, and it really looks at the transformation of the organization internally.

James Robert Lay:

I've been speaking and teaching to this a lot over the last 18 months of change historically has come from the outside and driven from the top down inwards, where I'm looking at transformation and change must begin internally with the self, then the team, and then the organization for it to truly stick.

James Robert Lay:

Find purpose is often a great unifying force when it comes to navigating some of this because purpose provides a North Star beyond the present moment, something that's bigger than ourselves. Something that we can rally around. What's your take on purpose here? Because you've touched on why a few times, Renee, and I want to dive deeper.

James Robert Lay:

How can purpose be a central theme and thesis for collaboration to bring together and unify, not only just internal teams, but then there's also the external component because we want to make sure first and foremost we're aligned internally, but then how does that then get articulated to where we're looking at FinTech partnerships that we're all unified with a common cause, a common purpose?

Renee Newman:

Yeah. Well, first of all, John, that was a great visual. I think we do need to rethink how we as leaders are coming to the why, and we can't do it on our own. The inclusion of the voices around us is really important. If you don't, you run the risk of stalling failure in not a good way. I think we do need to be more comfortable failing, and I think we need to help our people get there. That's one component. We need to communicate.

Renee Newman:

I can tell you, in some of our digital transformation in my past, some of the leaders were fearful of communicating to the teams, which just perpetuated the fear and so it actually hindered progress. I would still say there's opportunity to make that better. If we don't help our teams understand, the number one issue I see is that consumers are no longer banking the way they used to. I think we all can agree on that.

Renee Newman:

Okay. What does that mean? What does it mean by channel? What does it mean? Where could we make the biggest impact? What are the tweaks that we could make to have the greatest long-term impact positively for the consumer, the member, as well as the organization? That includes the employee. We need to have them a part of that conversation. Otherwise, we lose that perspective.

Renee Newman:

Again, I think it's identify the opportunity. Always ensuring that you have your North Star, you have your purpose, and then ensuring that you have the right voices, the right people in the room as you're working through that process.

James Robert Lay:

That's a good point. John, how can we take this? Okay. We establish the purpose internally. We're listening. We're collaborating internally, but then we can use that from an external alignment to then align ourselves with partners, collaborators that maybe historically we viewed as competition, but hey, we're all working towards the same thing together. Why fight about this?

James Robert Lay:

That's where one plus one can now start to equal 10. It's an exponential multiplier. What's your take on purpose as also external, we'll call it collaboration glue?

John Janclaus:

I think just give yourself a break. This stuff is really hard. I said thorny. The other idea is that the world is changing very quickly outside and more slowly the organization changes in response to it. Just tell our staff and our team saying, "If that's the way it really is, let's just call it that." Which means what do we get to do? Consistency of purpose stays, but reframing how we do it is going to change at a different speed.

John Janclaus:

So because we're changing our tactic does not mean we got it wrong. It means we're being responsive, and kind of to Renee's saying, maybe when we say failure, no, no, no, we're just reframing. Now where do we need to be? Now where do we need to be? That's why-

Renee Newman:

I would love to get rid of the word fail.

John Janclaus:

Yeah. Me too. Yeah.

Renee Newman:

Because I think it is, it's how do we adapt? Okay. If that didn't work, what else can we do? What else can we try? With always looking for, again, that progress over perfection.

James Robert Lay:

Yeah. We can stay on failure for a bit because it's something that comes up a lot in the conversations that I have, a lot of the teaching that I do. Failure is historically ... it's been frowned upon. I mean, I even think about my own children now 11, 9, 7, 5, they come home and they're like, "Ah, got a C."

James Robert Lay:

But I'll tell you, with my oldest, he's in a very unique program that for the first two months of school in fourth grade, they went through the works of Carol Dweck and growth mindset. On his own, he is now coming home as a sixth grader, and he is like, "Ah, I got a six out of 10, but I'm going to do better." He already is self-adjusting and self-correcting in his own mind. I get it. We're teaching that at an earlier age now.

Renee Newman:

I love it.

James Robert Lay:

But what can we do to bring growth mindset into an organization to maybe reframe failure to not be a negative view? But failure it's literally probably the greatest teacher there. What's your take on that, John? Where's the opportunities here?

John Janclaus:

Well, I love it. It sounds like your son is dropping perfectionism, which has never served anybody very well and just dealing with the world in real terms the way it is, "Hey, I got six out of 10 right and I'll get seven out of 10 right. It's my direction. It's my trajectory where I'm going. But mostly there's a lot of energy because I'm curious and I want to learn and that's fun." Right?

James Robert Lay:

Right.

John Janclaus:

Versus I got the right answer. Well, it's like, well, that's not as satisfying.

James Robert Lay:

Yeah. How do we bring that type of thinking into established cultures? Because I know for example, like the older that we get, the harder it is to learn new ways and new modalities of thinking, because then it's like you're literally having to go back into the mind because habits are nothing more than repeatable actions, which are nothing more than formed by our thoughts.

James Robert Lay:

Then our beliefs get all tangled up in into that. Maybe, Renee, where's your take on this, of making growth mindset part of the growth journey?

Renee Newman:

Well, it has to start from the top, James Robert. We as leaders need to share that vulnerability. We need to talk about it frequently and often. I know with my team, if something didn't work, I would ask them, "Okay. Talk me through the process." I will say, 9.9 times out of 10, they made the best decision at the time with the information that they had. Then my next question is, "Did anybody die? Nobody died. So, okay. We learned something, let's move on."

Renee Newman:

But to have those types of conversations are powerful. For us to, even as leaders, share and talk openly about our mistakes too. I don't like to call them ... Right? Learnings. Let's call them learnings. That's powerful, but it has to start at the top, because I will tell you, it is a tough nugget to turn because you have so many frequently layers of leaders throughout the organization that are going to miss that somewhere.

Renee Newman:

They need to hear it over and over and over again. It has to be consistent across all divisions, top-down, bottom-up. We really need to be better at having these conversations.

James Robert Lay:

Do you mind ... And I'm asking permission from both of you. Do you mind if we get a little bit real in this conversation here?

Renee Newman:

Sure.

John Janclaus:
Go there.

James Robert Lay:
Two things. One, you ask a great question, Renee, is anyone dying? I've used those same words before. Then I think words have power. Like what do we do at the end of every initiative project? Historically it's called a postmortem, which I actually have transformed that. We use a tool called the Digital Growth Maximizer which reviews what we've done to then maximize that going forward into future.

James Robert Lay:
But you talked about vulnerability here, Renee, and I want to get both of your takes and we'll start with you, John. If there's one thing, if you just think back over the last, maybe five/10 years of your leadership career, what's one lesson that you have gained that if you could do it differently, you would? What would that be, John?

John Janclaus:
I came too late to real-time feedback, right? There's always your quarterly review or your monthly review or your postmortem, right? That. Instead, is it possible to keep recalibrating what we're doing almost in real time, right? That's de-risking. If you've made a misstep or if the world has changed that you can get back and adjust. I would say it's real-time feedback, then with that comes responsibility as a leader is teach people how to do it.

John Janclaus:
We actually taught something called the SBI, specific behavioral impact, and talk about that, so that we're talking to [inaudible 00:27:02] real conversations all the time, right? Because if we see it and we talk about it, we got a shot at making the adjustment and that's a good place to live. You're just in real time adjusting to the way the world really is.

James Robert Lay:
Real time, top of mind, continuously leaning in and maybe having some uncomfortable conversations that we need to have, but it's from those uncomfortable ... That's where the greatest growth can come from, correct?

John Janclaus:
Oh, think about it in any kind of sport that you played, isn't your coach on the sideline? In some sports, you actually have a microphone and your coach is talking to you. We can lean on those environments where that real-time coaching is happening to get peak performance. It's like, let's bring that into our businesses.

James Robert Lay:
That's an interesting point too, because like coaching, I look at coaching as almost kind of like that next level of what I would say is either modern day or even like future leadership. There's a great book on that subject called the Coaching Habit, subtitle, say less, ask more and transform the way you lead forever.

James Robert Lay:

That's kind of a paraphrase of the subtitle, but it's one that I highly recommend leaders go out and read. They've come back to me and they're like, "Wow, this has really given me a whole new perspective there." Renee, what about you? Thinking back over the last five to 10 years, greatest lesson that you've learned on this journey of leadership here.

Renee Newman:

Yeah. Very similar to John's. I know I have now had my Kolbe Index, but this is going back to Myers-Briggs. I know that I am an ENFJ. I'm an enthusiastic communicator. I get the mission. I'm on my horse. I've got the banner and I'm going full speed ahead. Well, my blinders are that people aren't at the same space and so I often have had misses there.

Renee Newman:

I actually specifically ask my same two power questions that I've brought up before, after town halls, after meeting with my team and I ask, "What went well? What could I have done differently?" What I hope to do is show them that I'm vulnerable. That I'm exposing myself to that feedback and that it's okay. The natural inclination is for the human that you're asking that, they will ask you the same question.

Renee Newman:

I love it because I just want to make this grassroots effort of us being more open to crucial conversations and that it's not scary. How do we de-risk it? That's just what I've chosen to do and it has made a difference for me.

James Robert Lay:

You mentioned Kolbe. For the dear listener, episode 124 provides a deep dive around this type of methodology. This now brings us full circle back into the collaboration, because if we're looking at collaboration, it's some stoic ancient wisdom, know thyself. The more that we know ourselves individually, then we can collaborate internally with teams and then externally with others.

James Robert Lay:

I'm going to stay here on collaborating around a purpose bigger than ourselves, financial stress. It's what I'm viewing as the next we'll call it silent epidemic, because financial stress takes an impact on physical well-being, relational well-being, mental well-being.

James Robert Lay:

When we look at collaborating here, what might be the greatest opportunity to collaborate around reducing, taking away, providing guidance beyond financial stress to give people help, to give people hope internally, externally? What's your take here, John?

John Janclaes:

I think it's the same thing we do on the listening tour. If I can see the way things really are around me, in this context we're talking about financial wellness, and I might not be able to see them. But if a financial institution could say, "This is your situation, you have options ahead of you and these are the outcomes of those choices." Oh my gosh. Thank you. Right?

John Janclaes:

The level of effort to do that and that sophistication, if we can do that, even in small ways, those nudges sometimes people call them is so important. I think it's a huge opportunity for us.

James Robert Lay:

Yes. Yes. It really is. It's providing that guidance that coaching that you were referencing before, Renee. What's the opportunity here that you see to collaborate around solving this larger issue I think many are talking about? But if we can create unification around it, collaborate across organizations, internally, externally, what's the big opportunities here for you?

Renee Newman:

Well, for me, it's how do we work smarter, not harder? How do we help our customer? How do we position ourselves as that trusted advisor? Is that alerts? Would our consumer base or our members appreciate and value that? Is it seeing that they could become overdrawn and automatically providing them a facility? Is it asking them what financial goals that they want to achieve? Then is there some positive reward that we could offer?

Renee Newman:

It's financial literacy. I'm an advocate that we need to do more there. Could we offer rewards based in intuitive learning and opportunities with financial literacy? I just think there are so many different paths that financial institutions can take to enhance the experience, but also help the consumer. I mean, we're the experts on money. Oftentimes our consumers are not. How do we help them?

Renee Newman:

If it's a no, what could we do? How could we work together to get them to a yes? I think is a great opportunity.

James Robert Lay:

I think too, when I hear this, it connects back to something that both of y'all were sharing before, this idea of some vulnerability as well.

James Robert Lay:

I've seen a couple of institutions, particularly leadership levels, host workshops or round tables, and they kind of share some of their financial failures that they've made personally with account holders or with membership, so that it becomes a bit more approachable. Like we're all on this journey together. John, it sounded like you wanted to add a thought to that there.

John Janclaes:

We can help our folks kind of on two levels, the long-term kind of ... I would just call it knowledge and hygiene and principles you need to know about financial services. But then we can make those connections to things that are very specific to you personally. I'll just share with you a capstone experience for me.

John Janclaes:

When I was the CEO of Partners, we were deep into COVID and our field of membership was entertainment, hospitality was really [crosstalk 00:33:42]. 40% of our customers, our members were unemployed or furloughed, and we were able to actually do a cash flow analysis by household and saying, "Hey, you got six more months until you're going to run into some real difficulty or actually you're really good for 18 months or imminent right now, you've got a serious problem."

John Janclaes:

Reaching out to people with that kind of care saying, "I'm trying to anticipate where the bouncing ball is going for you and I'm in, we're going to make this work." I mean, that is such a powerful experience. Like I said, it was a capstone experience for me to be able to get 80,000 households back on their feet again.

John Janclaes:

We learned a lot from that experience, a lot, which is just really leaning in and helping to anticipate where things are going and then take action, try stuff.

James Robert Lay:

It's taking that data. It's providing some insight analysis around it and really taking a proactive stance in the relationship that we have with people to provide them with some guidance before things get bad, versus being reactive and waiting till, "Oh, yeah, I'm sorry." I think like that right there is what I'm most hopeful and excited about. John and Renee, this has been a fantastic conversation today.

James Robert Lay:

A lot of great perspective shared around collaboration, both internally and externally here. As we wrap up, I want to get really, really practical for the dear listener, always send them away with something that they can apply, something that they can do to guide them forward on their own digital growth journey. Because all change begins with a small, simple step.

James Robert Lay:

What would that be? When we're thinking about collaboration internally and externally, John, what's the practical next best step that they can take going forward? Something small to help them build their courage to commit to move forward with confidence.

John Janclaes:

I think create your own listening tour. On your calendar, there should be two meetings with people who you do not know. You do not know their discipline. You're not really sure about what's important to them and just be curious and go talk with people that are in a different lane than you, are experiencing something different than you. That would be important I think.

James Robert Lay:

Create your own listening tour. Is that a weekly, monthly, quarterly? What would be a cadence there?

John Janclaes:

I would have at least two half-hour conversations that you're going to curate and you're going to put on your calendar. When I was a CEO of Partners, I had one every day. One hour of listening every day, internally or externally to the organization. I must listen-

James Robert Lay:

Beautiful.

John Janclaes:

... to understand how things really are.

James Robert Lay:

Beautiful. I think too, and I don't know, I'm just going to go out on a limb on this one. Maybe there's an opportunity there for a podcast too now, because you can almost turn this into some content to where

you're listen and learning and collaborating and creating together. Think for example, small business, right?

James Robert Lay:

Imagine if like the CEO of a financial institution started a podcast to just ask really good questions and it becomes a research component, it becomes a learning component, it becomes a marketing content component. Then we're all really collaborating and growing together there.

John Janclaes:

James, I love that because it follows another thing I just try to remind myself. It doesn't matter what I know, it's what we know that matters. That podcast idea, that would be a way to broadcast the learning and the understanding. I love it.

James Robert Lay:

In the Room with Todd Marksberry. I think he's doing some of that already on his podcast. That'd be a really fascinating thing to see if we can maybe encourage and elevate others to do more at scale because it is a knowledge transfer back and forth. Renee, what about you? Something practical, something small that the dear listener can move forward with confidence here.

Renee Newman:

I like the idea of creating an innovation conversation. What else could we be doing? Often we are in our lanes or channels and that's what we know, but what else is possible or how could we reimagine it or what one to two to three things, could we change to become more efficient with what we do? It's again, keeping in mind that what's your North Star?

Renee Newman:

What are your priorities and how does that conversation fit into what your goals are, your strategic plan would be? But I like the idea of looking on the horizon around the corner for what's possible.

James Robert Lay:

Listening tour to innovation conversation. I think we might be onto something to put some-

Renee Newman:

I love it.

James Robert Lay:

... some guide rails around on this.

Renee Newman:

Let's do it.

James Robert Lay:

Because I'm telling you, so many great ideas have come out of these conversations that actually get practically applied. This is one that I want to keep coming back on. Maybe we can dialogue around this further. This has been a great conversation collaborating with you two today. For someone who wants to continue the conversation, what's the best way for them to reach out and say hello? Renee. What's the best way for them to say hello to you?

Renee Newman:



LinkedIn works.

James Robert Lay:

LinkedIn. Google her. Google her on LinkedIn. Google Renee Newman. Connect with Renee. Learn with Renee. Collaborate with Renee. John, what about you?

John Janclaes:

Nymbus.com. All of our information is there. All of our leadership team.

James Robert Lay:

You got it. You got it. Connect with John. Learn from John. Collaborate with John. Thank you both. This has been a lot of fun, connecting, collaborating, having some good conversations with you both on another episode of Banking on Digital Growth.

Renee Newman:

Thanks James Robert. Always good to see you too, John.

John Janclaes:

Renee, good to see you. James Robert, thank you as always. Nice conversation.

James Robert Lay:

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