

Dr. Benjamin Hardy:

... the shorter the list, the more simple, and the more simple, the higher the motivation, and the higher the likelihood that you'll do it.

Announcer:

You're listening to Banking on Digital Growth with James Robert Lay, a podcast that empowers financial brand marketing, sales, and leadership teams to maximize their digital growth potential by generating 10 times more loans and deposits. Today's episode is part of the Exponential Insight series where James Robert interviews the industry's top marketing sales and fintech leaders, sharing practical wisdom to exponentially elevate you and your team. Let's get into the show.

James Robert Lay:

Greetings, and hello, and welcome to the 26th episode of the Banking on Digital Growth podcast, where I, James Robert Lay, your digital anthropologist, continue to commit to simplify the biggest digital marketing and sales strategies that will empower you and your financial brand to generate 10 times more loans and deposits in this post-COVID world as we work together. Today's episode is part of the Exponential Insight series, and I'm excited to welcome Dr. Benjamin Hardy to the show because of the work that he's doing as an organizational psychologist and the insights that he has shared in his new book, *Personality Isn't Permanent*.

James Robert Lay:

Dr. Hardy is an organizational psychologist and the best-selling author of, *Willpower Doesn't Work*. His blogs have been read by over 100 million people and are featured on Forbes, Fortune, CNBC, Cheddar, Big Think, among many others. Dr. Hardy is a regular contributor to Inc. and Psychology Today. From 2015 to 2018, he was the number one writer in the entire world on medium.com.

James Robert Lay:

He and his wife, Lauren live in Orlando and have adopted three children through the foster system in February, 2018. And then, just one month later, Lauren became pregnant with twins, who were born in December of 2018. Hello, Ben. Good to have you on the show today.

Dr. Benjamin Hardy:

Great to be with you, James.

James Robert Lay:

You know, I thought my wife and I had it tough when we welcomed our four kids to our family, but that was in five years. Now you had a bit faster pace of adding five kids, I think you said when we were talking just now, 12 months?

Dr. Benjamin Hardy:

Yeah. We did have the older three as foster kids for a few years and we fought the legal system with no clear expectation, only a lot of faith and hope that we would eventually adopt them. But then, the adoption just happened suddenly, just boom. Some of the laws in South Carolina changed, we were able to get the kids and then a month later found out we were pregnant with

twins. So yeah, 2018, we adopted three and had twins. It was a big year. We're big on adapting to hard, fast change.

James Robert Lay:

Well, let's talk about that, adapting to hard, fast change because that's something that we're all having to do right now in this post-COVID world as we're trying to pick through it. But first, one of the things that I'm just curious about is, what is good for you right now in this new normal we're trying to work through together, and otherwise chaotic time of crisis? I'm always one who's just trying to find something at least hopeful to begin a conversation with. What's good for you? What are you excited about?

Dr. Benjamin Hardy:

Excited about a lot of things. I mean, obviously we have five kids. When you really break down everything going on, yeah, there's going to be a lot of interesting stuff that's non-predictable, but as far as myself, I've spent a lot of great time with my kids. I mean, my schedule honestly didn't change that much. I think the one thing that did change is I probably didn't travel four or five times that I would have traveled just because I can't. Those events and things like that were dropped.

James Robert Lay:

Right.

Dr. Benjamin Hardy:

But for me, I've spent a lot of time just focusing on my bigger goals, my spiritual goals, and then my family, as far as my career goals. And so, everything's great for me. I recently listened even to Warren Buffet, and Warren Buffett simply said, "Can't predict the future in any specific timeframe, but I can tell you in 20 years from now, everything's going to be better than it has ever been." And so, I kind of like that just long-term future perspective. I actually recently read Man's Search for Meaning.

James Robert Lay:

Yes.

Dr. Benjamin Hardy:

Have you read that one? Yeah. Have you read Man's Search for Meaning?

James Robert Lay:

Viktor Frankl.

Dr. Benjamin Hardy:

Yeah.

James Robert Lay:

Yeah, I've picked through it.

Dr. Benjamin Hardy:

You got to read it. You got to really read it. It's so timely for right now. But one of the big things, obviously the book is about the Holocaust and all the Jews in the German concentration camps. And one of the things that Frankl found was, unless you had a future that gave your life purpose, your present was meaningless. And so, the people's suffering had no purpose, and so they would die in the moment they lost their purpose. So, it's essential to enjoy the present even no matter how difficult it is, you have to have a future. It's essential for human psychology. So, I think that that's really what's getting me through it is me and my wife have a huge future that goes way beyond COVID-19.

James Robert Lay:

Was Frankl... his present, something that he was focusing on, wasn't it a tree outside of his cell? If I recall correctly.

Dr. Benjamin Hardy:

Well, he was really focused on his future. His present had meaning. He was just doing things like other Jews that were in the concentration camps, he would do hard labor. He was doing all sorts of menial tasks that they were forced to do, but he found a way to... His suffering had meaning because he had a future worth striving for. And so, he was able to turn his suffering into spiritual development or personal development because he saw himself in the future teaching lectures, and he saw himself writing books. So, he had a future that gave him a purpose, which gave his life meaning. He talks about how a lot of the Jews at the time, they all had something to hope for. They would hope for getting out on Christmas, just as one example.

Dr. Benjamin Hardy:

And when Christmas would come and go and they wouldn't get out, they'd all start dying because their future disappeared. So, I think that in times like these it's essential to keep your eye on the future because then it gives all of this meaning. And so for me, me and my wife, we've got huge vision spiritually, but also I have huge vision for my work. And so, it allows you to deal with this in a different way. I like the Dan Sullivan quote, "The bigger the future, the better the present." So, it's just like, you can handle things if you've got a meaning and a purpose to do so. If you don't have a meaning and purpose to do so, you can't handle very much.

James Robert Lay:

Yeah, and I'm seeing a lot of that thinking around it, to come back to Dan Sullivan, always make your future bigger than your past. I'm seeing a lot of that right now with what we're experiencing in financial services, being forced into a digital first-like business model, where up to this point, a lot of this has still been rooted in legacy, built around branches, the physical world, broadcast. And that's very hard for some to make that shift transitionally just in their mind, yet alone to make it an actual reality.

James Robert Lay:

I've been following your work now for a while. You and I were talking before we hit record, but Willpower Doesn't Work. It was a gift from then a strategic coach, and normally on a flight back from Toronto, I'm going to be probably watching something just because I've been doing deep thinking for the course of a day and I don't watch TV or anything, but that's the only kind of "time" that I give myself to do something like that.

James Robert Lay:

But I remember getting on that plane and opening up that book and just diving into it, highlighting it and like, "Wow, this is some interesting stuff." And then, now you have a new book that's out, Personality Isn't Permanent, that I know it'll extend upon what I think what the world needs right now. Because as you opened up that book, you shared a story how a personality test, almost... it had a big negative impact, had the potential to have a negative impact on your future, but you didn't let it. But I want to start the conversation there. Can you unpack that story of that personality test and the negative ramifications it could have had on a very important relationship?

Dr. Benjamin Hardy:

Yeah. It's kind of funny. I didn't even know that that story was going to go in the book, to be honest with you. That story got bolted in near the last minute because we were trying to find the right hook or the right story to begin it. And I didn't think about that. Someone was like, "The book's not really about personality tests so much, but there is obviously a big aspect of that in the book." But anyways, back when I was in college, I was dating Lauren, the person who ended up becoming my wife, but a big popular personality test of the time was called the Color Code. Obviously there's Myers-Briggs, Enneagram, DISC, all these big tests, but Color Code was a similar format. Basically, it breaks people up into four groups.

Dr. Benjamin Hardy:

We took the test because Lauren really liked it. Her family took the test seriously. They saw people through the perspective of the test. When they found out that I was a White, according to the Color Code, they were really concerned about Lauren dating me and getting married to me. The reason is, is that Whites, according to the Color Code are very passive, aloof, non-committed, very much in their head, and dreamers, but not goal-setters, not effective people on the broad spectrum. And Lauren had previously been in a very abusive marriage, like for three years, she was in a rough marriage and Lauren and her whole family kind of saw themselves as Reds according to the test, and Reds are like Type A, focused, go, go, go. And Lauren had been in an abusive marriage with a guy who was also a Red, according to the Color Code.

Dr. Benjamin Hardy:

Obviously, the guy was so dominating, so abusive, so destructive that it kind of turned Lauren into a shell of herself. And so, when she left the marriage, she went and traveled for a year, served a church mission. She spent like two or three years kind of re-establishing herself as a human being after that. And I was the first person she dated. When her parents found out that I was a White, they were like, "Okay, I know what Lauren's up to. She doesn't want to be in a situation where she can be so dominated again, so she's dating this White who is a passive, aloof character who she can then control and dominate the situation."

Dr. Benjamin Hardy:

They're kind of a patriarchal family. I mean, they're really open on equal grounds, but they were very much like, "You got to marry a real guy. Just because you're afraid of what happened in the past, and you don't want to be dominated, you can't just get into a relationship that you feel is safe with this White. You need a real man. You still need someone who's serious and who can help lead and guide a situation." And so, they were all like, "You should probably not marry this guy, even if he's a good dude. You need to find probably someone who's a real man."

James Robert Lay:

Wow. Yeah.

Dr. Benjamin Hardy:

I thought it was pretty interesting to be honest with you, from that perspective.

James Robert Lay:

Well, I can relate to that because my wife and I, we knew each other in high school. We were friends. I actually had a crush on her next door neighbor.

Dr. Benjamin Hardy:

Nice.

James Robert Lay:

We had a freshman English class first day of high school, Miss [Bungos 00:11:31]. So, her next door neighbor actually introduced us. And then fast forward, four years later, we're freshmen in college and who's in my freshman English class again? It's Delina, and I fell fast for her. And I told her at 18, "I'm going to marry you." She goes, "You're crazy." I said, "No, I'm going to marry you. Just watch."

Dr. Benjamin Hardy:

I love you saying that. That's freaking awesome.

James Robert Lay:

Well, so she's Lebanese, and it was like... you were talking about patriarchal families. It was one of the situations that her dad, you're either married or you're engaged. So, we had about a six and a half year formal courtship.

Dr. Benjamin Hardy:

Holy cow.

James Robert Lay:

And her sister would come and hang out with us if we'd go to the movies or something. It was like during the day, mom's at home, we'd go grab a bite for lunch. And it's cool. But the first time that I asked for her hand in marriage, her dad told me no. So, hearing that story from you and having that type of a conflict, I'm like, man, it's good to know that... because the struggle's worth it. There's beauty in the struggle. And he said, "You're too young. You need to focus on your schools." Because I was still on my undergrad, but then I was going to go do my MBA. And my business was just getting started. And I said, "Okay, I'm going to come and talk to you in six months."

James Robert Lay:

And six months later, I come back to him. I said, "Mr. [Dau 00:13:06]," I said, "I'd like to marry your daughter." He says, "No." The second time. And I remember, I slammed my hand on the table, I looked him straight in the eye, and I said, "Mr. Dau, I respect you. I respect your family. Please respect me. I respect your daughter. Please respect what we want." And he sat back, he wiped his hands, he said, "Okay, you can marry my daughter." So, it was one of those things that, it's like hearing that-

Dr. Benjamin Hardy:

You had to prove yourself, kind of.

James Robert Lay:

Yeah, yeah. And now with my kids, I think I'm going to do the same exact thing. You mentioned that the book is not about personality tests. I think that's very clear, and it's important to make that distinction, but you note that tests like DISC, Myers-Briggs, they're unscientific and they might even be harmful, which I didn't know that this was a \$2 billion industry. So, unpack that a little bit for me. How might tests like DISC and Myers-Briggs be harmful to someone? I mean, you got a great story, but can you go a little bit deeper into that?

Dr. Benjamin Hardy:

Yeah, definitely. I will say my story is a great example of someone who was viewed in very limiting terms. The same type of thinking that goes into these categorical style personality tests, which by the way, is not how psychologists view people. And it's a very terrible way to hire, as an example. If you're hiring, the Myers-Briggs or the DISC can't predict performance. You could have five people that are Ds and they could all be completely different. They're a terrible performance scale, but also they're just not how people actually work.

James Robert Lay:

But how many people make hires today based upon that? I think of so many HR departments are rooted in this type of thinking.

Dr. Benjamin Hardy:

Yeah, they're the absolute lowest grade of measurement tool. They would definitely not be considered good science from a psychological perspective. And I had to learn that over and over and over becoming an organizational psychologist, someone who's literally professionally trained in methods of hiring, culture, leadership, et cetera. They were like, "Don't hire based on those tests. And honestly, those tests are not valid nor reliable scales."

Dr. Benjamin Hardy:

But what that type of thinking, the whole black and white, like you're a Red you're Blue, you're a Yellow. That type of thinking is literally the same kind of thinking that goes into honestly racism and things like that. You put people into a category and you assume that everyone from that end group has certain characteristics, everyone out.

Dr. Benjamin Hardy:

But aside from not being good science, they lead outsiders to view a person in very limiting, simplistic ways and they lead you as a person to view yourself in very limiting ways. I'm more interested in what the test does for me as a human being. If I take a test and I take the test seriously, what does that do to my mindset? What does that do to my identity?

Dr. Benjamin Hardy:

There's a lot of research out of Harvard from Ellen Langer. She's been studying mindfulness for several decades. She wrote a book called Mindfulness and a book called Counter Clockwise.

Totally need to read those books. But when you have a label that you've taken seriously, you become ignorant of every aspect. You become mindless to when the label's not true.

Dr. Benjamin Hardy:

In psychology, we have selective attention. We can only focus on so many things at once. There's even research, like if you come from a different country, you're going to notice things perceptually that you wouldn't notice if you're in a... We see the world through a lens and when you have a label you see the world through that lens. Labels create tunnel vision.

Dr. Benjamin Hardy:

And so, what Ellen Langer has found is that for example, if someone believes they're depressed, they believe they're always depressed. Even though there's many times throughout a day when they're not. And so, when someone believes they're an introvert, as an example, they'll think that they're always an introvert, when in many occasions they would actually reflect someone who is really great with people. They just only focus on that because they've defined the label so much.

Dr. Benjamin Hardy:

When you define a label and it becomes an aspect of your identity, you then seek to defend the label. You seek to confirm it. You do anything and everything you can to confirm it in your identity narrative, which is basically the way you explain yourself, is in very definitive terms. There's a lot of research at this point out of Harvard, and I would point people to Daniel Gilbert's work. He gave a great TED Talk called The Psychology of Your Future Self. But basically, this is kind of a cognitive bias that people have. Basically the idea is that we overvalue our present perspectives. We actually think that who we are today is who we always will be.

Dr. Benjamin Hardy:

The truth is, you're not the same person you were five or 10 years ago, and in the future, you're not going to be the same person you are today. If you begin a process of thinking about who you want to be in the future and using that as the basis of your identity, then what you want to do is, ultimately you want to stop holding so tight to your current self. But these tests lead you to a very fixed mindset about yourself. And so, I think that these come with a lot more problems than benefits, and it's ultimately not that useful to be so definitive in how you explain yourself.

James Robert Lay:

So, fixed mindset, labels, tunnel vision. I see where this can hold people back. Assume that I'm a financial brand leader working in the banking space.

Dr. Benjamin Hardy:

Sure.

James Robert Lay:

I've built my entire career for the last 20 years on a model built around the physical world of branches, brick and mortar, something I can see, I can touch, I can feel. But the challenge that I'm having is, that future that I know I need to create philosophically, I'm struggling because I can't bridge that gap in my mind.

Announcer:

Technology has transformed our world and digital has changed the way consumers shop for and buy financial services forever. Now consumers make purchase decisions long before they walk into a branch, if they walk into a branch at all. But your financial brand still wants to grow loans and deposits. We get it. Digital growth can feel confusing, frustrating, and overwhelming for any financial brand marketing and sales leader, but it doesn't have to because James Robert wrote the book that guides you every step of the way along your digital growth journey, visit www.digitalgrowth.com to get a preview of his best-selling book *Banking on Digital Growth*, or order a copy right now for you and your team from Amazon. Inside you'll find a strategic marketing manifesto that was written to transform financial brands, and it is packed full of practical and proven insights you can start using today to confidently generate 10 times more loans and deposits. Now back to the show.

James Robert Lay:

How does personality play into some of that struggle? You mentioned like, I'm viewing myself this way, but what are the ways that I might be able to help break free from the past that's kind of informing my present so that I can be free to create something bigger, better, and brighter?

Dr. Benjamin Hardy:

Yeah. I think that the goal is actually that the past isn't such an extreme predictor of the future, unless you're really, really happy about your past. But even then, we've already talked about before this meeting that sometimes just because the past is successful, doesn't mean that's what you should hold on to. As one example, I was the top writer on medium.com for years, and that could become a status or an identity that I over-attached to, which then can limit what needs to happen in the future. It's that whole idea of what got you here won't get you there.

James Robert Lay:

Right.

Dr. Benjamin Hardy:

But obviously your question's more to the idea of maybe issues in the past or just patterns that are so easy to fall into.

James Robert Lay:

Right.

Dr. Benjamin Hardy:

From my perspective, identity is much more important of a concept than personality. Identity is how you define yourself. And your self concept is usually the thing that predicts your behavior, and your behavior over time is what ultimately shapes your personality. It's important for people to realize that personality is not innate inflexible trait. Personality is contextual. You show up differently and basically in different personas and different roles in different environments, but also your personality does in fact change over your lifetime whether you do anything about it. There's a lot of what's called longitudinal research on the subject where it's like, your personality is not going to be the same when you're 14 as when you're 50. You're going to be a different person.

James Robert Lay:

Right.

Dr. Benjamin Hardy:

You're to have gone through many things. And so, rather than worrying so much about personality, especially your current personality, there's a lot of research now on the idea of your future self, like the person you ultimately want to be in the future. To me, this is a really important and interesting realm of research. There's been a lot of study on the idea that the number one deathbed regret that people have is that they didn't have the courage to be the person they wanted to be. Instead they lived up to the expectations or the norms of those around them, whatever persona or environment they'd already created. Basically, when you're just being who you've been yesterday, you're living on autopilot, you're being subconscious. You're just kind of being reactive to your environment.

Dr. Benjamin Hardy:

We all want to make changes in our lives. We all want to make improvements, whether it's ourselves as a leader, whether it's our business, whether it's our finances, whether it's our family, whether it's our health, we all want to make improvements. What Daniel Gilbert found at Harvard is that the reason people don't make such improvements is because they spend way more time thinking about their past than imagining and creating a new future. One of the other problems is that people think that who they are today is who they ultimately always will be. That's not only not true, but it stops you from actually thinking about the person you want to become, and that's actually way more important. That's a process of imagination and decision-making that we can all start into.

James Robert Lay:

So, taking time to write, to journal, to just put pen to paper on who I want to become, who I want my organization to become. There's a lot of value that can be created from that type of an activity. Is that what I'm hearing from you?

Dr. Benjamin Hardy:

That's the first step, is taking the time to actually think about it. It's important to realize, your future self is a decision you make. It's not a discovery that you make. It's a decision. Who do we want to be? Or who do I want to be? That's the first step. Think about it from an addiction standpoint. You know that someone's ready to overcome an addiction when they start becoming public about it. They start telling people, "Look, I've got a problem. I want to make a change now. I'm ready to stop defending my present. I'm ready to stop justifying my present by blaming the past. I'm willing to admit that where I'm at right now is not where I want to go, and I'm ready to move forward in my life."

Dr. Benjamin Hardy:

So, once you've actually started to define your future self, and I'm not speaking like everyone's an addict [inaudible 00:23:37], I'm saying this first step is actually defining who you want to be. I think actually using like a one to three-year timeline is really great. Two to three years is really great. Like, "Where do I want to be in two to three years from now, in my situation, maybe in my finances, in my relationships, in my environment?" And just defining who you want to be.

Dr. Benjamin Hardy:

The next step is honestly, from the perspective of an addict, telling people about it, owning the fact that this is where you want to go, rather than pretending that you're completely justified in who you are today. It's saying, "This is where I want to go." It's like letting the cat out of the bag. But that telling people about who you want to be in the future, then leads you to becoming a lot more accountable to becoming that person. It leads you to having a desire to be consistent with that new story. It clarifies your environment. I mean, there's many steps even beyond telling people about it, but that's a courageous step that people need to take.

James Robert Lay:

You know, it's interesting. You used the words taking the time to stop and think.

Dr. Benjamin Hardy:

If you're not doing that every day, then your future is not that important to you.

James Robert Lay:

I think about the financial brand teams, the marketing teams, the sales teams, the leadership teams that I'm working with. And we do that like every 90 days. And it's built into even our, what I call the Digital Growth Operating Environments. There's four of them. There's the learning aspect, there's the thinking aspect, there's the doing aspect, and then there's the reviewing and the reflection aspect, which then transitions back into more learning, more thinking, even better doing. And it just builds. It's like an upward spiral. It builds upon itself.

James Robert Lay:

But I see so many marketing teams, sales teams, leadership teams, struggle. They get stuck in the doing of the work that it's very hard for them to create that space and time to just think, just pause. What is something practical that you could recommend? Because I'm seeing this, as one who works in digital, there's a lot of distractions built into digital, the dings, the buzzes. And it's almost like we create this false sense of, "I need to be on 24/7." But even after being in coach myself, those free days, just 24 hours of just nothing silence, in my mind that is. But I literally do digital detoxes on those days.

Dr. Benjamin Hardy:

It's super important. Yeah. When you were talking, I was thinking about the quote and I think it comes from the book, *The Road Less Stupid*. I could be wrong. But basically people sometimes are running enthusiastically in the wrong direction and it feels good to be running enthusiastically, but you got to kind of ask yourself, are you going in the right direction? And I think if you're not taking the time to stop, reflect... I'm kind of reminded of the idea of airplanes, honestly. Airplanes, from what I've heard, they spend an enormous amount of flight time off-course because of wind pressure and turbulence and stuff. They're constantly being nudged off-course, but they have an inertial guidance system so literally every few seconds, I think they're course-correcting, because if they weren't course-correcting regularly, they wouldn't get to the destination on time, which they usually do.

Dr. Benjamin Hardy:

So, the idea is, if you're off even a matter of one or two degrees for a long enough period of time, you could be hundreds of miles off your destination. And so, from my perspective, taking the time to think, and reflect, and to journal, and to reassess your vision, reassess your direction, reassess your process, reassess your priorities, if you're not doing that, then it's

essentially like you're an airplane. You don't know how off course you actually are. And the longer you're off course, the longer the opportunity cost to getting back.

Dr. Benjamin Hardy:

You know, it reminds me of the quote from Covey as far as, "It doesn't matter how many steps you take up the ladder if it's facing the wrong wall." And so, this brings up the Dan Sullivan quote, "All progress starts by telling the truth." But I think from a very practical standpoint, kind of like you, having regular days where you take the day off and you literally give yourself the space to think. Creativity, they say that 16% of creative ideas happen while you're at work. The rest will happen while you're recovering, resting, in the shower, on vacation. But even more, just taking 10, 15 minutes in the morning before you jump into your phone to just journal about your future self, about your goals, about your team.

Dr. Benjamin Hardy:

If you do it in the right environment where you're... For me, I just do it in my car. There's no distractions in my car. I have my phone on airplane mode. I might be listening to some soft piano music, but other than that, I just have me and my journal, straight up. And I just write about what I'm trying to accomplish and who I'm trying to be. And this is literally how you can train your selective attention. You can train your brain to focus on the things that you're trying to accomplish. And when you're in that environment, especially, I would say first thing in the morning, your brain is far more likely to come up with creative solutions. And if you do that on a daily basis, you'll be getting solutions and be able to take action on the solutions that will change your life in business. If you're not doing that, then how many days of missed creative solutions did you miss?

James Robert Lay:

Yeah. You know, hearing you talk through this, creating a space, creating that time to stop, pause, think, write about what future you're wanting to create, is it something that someone can do by themselves or is it helpful to have, you used the word accountability before, having an accountability partner to do this together with, or to have someone to fall back on? Because it's so easy to get back stuck in that loop of just continuously doing, running enthusiastically in the wrong direction, as you said. But is it important to have someone at least just to check in?

Dr. Benjamin Hardy:

It's incredibly important. Yeah. I wrote a blog post actually, it was very well-received about even daily accountability. One of the things that I've done for a really long time is, I'll have someone that I literally send two text messages to a day. It takes less than a minute. I'll send him the three things I'm trying to accomplish today. And then at the end of the day, I'll give him a score. One out of three, two out of three, or three out of three. Literally that's it. Beginning of the day, I'll a text from him, he'll get a text from me. It's just a list of three bullets. End of the day... Obviously, then maybe we'll do like a weekly phone call or a monthly get together and have an Acai bowl and talk about it.

Dr. Benjamin Hardy:

But yeah, I think that that's just one way. I mean, the more accountability you embed into your life and environment in the form of someone you can openly talk to about your struggles and also your goals and someone you can report to, that's key, but also just in general, having an environment that expects you to become the person you strive to be, because you're very

aware of it, you're telling them about it and they expect you to become that person. I mean, the more your environment reflects your future self, the better.

James Robert Lay:

That right there, you just text someone the three things that you're going to get accomplished that day. And then you kind of follow up. Why three things? Because I think that's so practical, and I think that those three things are key, but why just three things? Because I even think about my wife. She has this huge to-do list of all these activities every day. And I'm like, "No, just write down three." But why three things?

Dr. Benjamin Hardy:

Obviously, we all do more than three things a day, but I think this is focused on important over urgent. I would have these three things be what you would consider important things that wouldn't be on your to-do list anyways. Obviously, you've got a hundred things on your to-do list. These are three things that could easily be lost in the maze of busyness and not seen for months. A big part of this whole future self process is it's about focusing on the things that are important to you that will move your life forward. You don't need to have a future self if you're just going through your urgent, day-to-day busy life. You can just wake up, go to work and be the person you are today.

Dr. Benjamin Hardy:

The idea of creating a future self and upgrading your life is about doing things that aren't in your busy schedule. They're about creating space so that you can do one to three things that are clearly moving your life in the right direction. Whether it's developing a skill, pitching yourself to a new audience or just whatever it is. It could even be going to the gym. You get to decide what those one to three things are. But I think three is just a good number. I mean, it's just not too big. I think the idea is, what are just a few things that if you accomplished you'd consider the day a success? These one to three things should clearly reflect where you're going, not what you're already too busy doing. So, I think the list should be short.

James Robert Lay:

Yeah, and that helps to create some momentum for the next day, which continues to fuel future progress. And as Dan Sullivan says, "Progress, not perfection," because I think for, especially, and this is coming from a Type A personality, I have to be very, "You know what? It's okay." And give yourself that grace. "You know what? Tomorrow's a new day. I can try again and it's not failure, but it's progress." Right?

Dr. Benjamin Hardy:

Yeah, and simplicity is what creates motivation. So, if you've got 50 things on your to-do list, that creates what we call decision fatigue, and you'll start to be stressed out by the list and then you'll have to... So, one to three things, honestly one may be better. If you could prioritize, what's the one thing that absolutely must happen? I would rather you get one thing done, then have three things on your list and have zero of them get done. You know?

Dr. Benjamin Hardy:

So, this is about prioritizing important over urgent. It's like, "What is the most important single step I could take today to move this thing forward? What's the most courageous thing I could do?" I think that these one to three things, they need to involve some form of courage or they

need to like clearly be moving yourself in the right direction, that your future self reflects. And I think that the shorter the list, the more simple, and the more simple, the higher the motivation, and the higher the likelihood that you'll do it.

James Robert Lay:

Very, very practical stuff today, Ben. Thank you so much for the time. Thank you for sharing your perspective. I'm so excited for you with the launch of the book, *Personality Isn't Permanent*. Where can people pick that up? And if someone wants to continue the conversation that we started today, where can they just reach out and connect with you, say hi?

Dr. Benjamin Hardy:

Yeah, thanks James. You can get the book anywhere, and when bookstores reopen, it will definitely be in there. There's a book with Penguin Random House, so it'll be in every bookstore, you can get it on Amazon Kindle, Barnes and Noble. If you go to benjaminhardy.com which is my website, you will find a video of me explaining how if you buy the book, you can get access to three free online courses. The book *Personality Isn't Permanent*, I don't know if you can see it, but basically it walks people through, there's about 150 journal prompts that walk you through reframing former memories. One of the key things that honestly shapes personality is former traumas that haven't been resolved, basically things that have still an emotional signature that you're carrying with you.

James Robert Lay:

Right.

Dr. Benjamin Hardy:

So, there's ways to reframe the meaning of experiences and change how you view the past. There's also lots of prompts about designing your future self, redesigning your environment. I have several courses that I give away for free that take you to the book, that teach you how to journal. I also have a course that teaches the blogging strategies that I've used that have gotten me over a literally a hundred million blog views. So, there's a lot of free resources on my website that you can learn about at benjaminhardy.com.

James Robert Lay:


So, if you're a financial brand marketing leader, a sales leader, on the leadership team, connect with Ben, sign up, buy the book-

Dr. Benjamin Hardy:

The free course, yeah.

James Robert Lay:

Yeah, get the free course. Just do it because as we continue down this post-COVID-19 world, I'm more excited, really, and I think you used the Warren buffet quote, 20 years it's going to be even better. This is just a moment in time and I'm really excited to see all the opportunities that we can create, particularly as financial brands for the people in the communities that we serve who are stressed about money.



Dr. Benjamin Hardy:

Yeah, there's be other big moments, who knows, in five years, three years, seven years. I mean, this is a big one, but who knows what's going to happen in the future? But we know that in the long-term future, everything's going to be better.

James Robert Lay:

That's exactly right. Hey Ben, thank you so much for joining me on another episode of Banking on Digital Growth today.

Dr. Benjamin Hardy:

For sure.

James Robert Lay:

Until next time, be well, do good, and wash your hands.

Announcer:

Thank you for listening to another episode of Banking on Digital Growth with James Robert Lay. Like what you hear? Tell a friend about the podcast and leave us a review on Apple Podcasts, Google Podcasts, or Spotify and subscribe while you're there. To get even more practical improvement insights, visit www.digitalgrowth.com to grab a preview of James Robert's best-selling book, Banking on Digital Growth. Or order a copy right now for you and your team from Amazon. Inside you'll find a strategic marketing and sales blueprint framed around 12 key areas of focus that empower you to confidently generate 10 times more loans and deposits. Until next time, be well and do good.