

Mohammad Anwar:

... It's about the humans that are at the workplace, they're at the center of your business. And making sure that all of your business strategy and everything you do you take that into consideration from a people first approach. And that's like the simplest way to defining love as a business strategy.

James Robert Lay:

Greetings and Hello. I am James Robert Lay, and welcome to the 74th episode of the Banking on Digital Growth podcast. Today's episode is part of the Exponential Insights series. And I'm excited to welcome Mohammad Anwar to the show because I've known Mohammad personally going all the way back to 2006. We've got some history, man.

Mohammad Anwar:

Yep, we do.

James Robert Lay:

We got some history. It's been so good to watch Mohammad's personal journey of growth. Mohammad is the CEO of Softway. They are a business to employee solutions company with a global team of over 200 people based in Houston, Texas, and Bangalore, India. And more importantly, Mohammad believes that love is a business strategy, which is in fact, the name of the podcast that he hosts with his team, and also the name of his upcoming book. Love as a business strategy is exactly what we are going to talk about today, because it's that every day that one thinks about love and business going hand in hand together. So welcome to the show, Mohammad.

Mohammad Anwar:

Thank you, James. Thank you for having me.

James Robert Lay:

I'd like to open up with a question from the tabletop cards that I got as a gift from my friends over at Total Expert. If you could uninvent any past invention, what would you uninvent?

Mohammad Anwar:

I've never been asked the question like that. Interesting. I don't know. Sometimes I feel like we should, I mean, uninvent some of the things that have created the social distance, because we're so into this pandemic, and staying away from each other the social distancing, and some of our technology inventions have allowed us to be socially distant. The positives are that you can get work done, you can still get stuff done, but it's kind of lost that whole social aspect of connection, human connection and interaction because of it. So maybe sometimes I wish we didn't have it. So we could be forced to interact with each other. Maybe those are the kinds of things I would uninvent. Just for the COVID period. That's it. After that, we'll have you back.

James Robert Lay:

Yeah. I was thinking about that. Like, it would be interesting to see what the world would look like today if we never saw the mobile phone explode like it did, number one. And then really, number two, not just the mobile device, but what Steve Jobs did with the iPhone, because that's where we started to see the massive acceleration. Because if you go back, yeah, we had the blackberries and whatnot. But there's

still a lot of like face to face communication and relationships being built. Because really, if you think 2007, when Steve Jobs launched, what was going on? YouTube was starting to blow up, Facebook was really going coming from the universities and expanding. So 2007 was a tipping point for many. And now we're here 14 years later looking back and there's a great song by the DJ, Armin Van Buuren that he begs the question, everyone's still connected, but are we still connected?

James Robert Lay:

So yeah, it's an interesting thing. And I think that's why the subject matter of both your podcast and really more importantly, your upcoming book, Love As A Business Strategy is so important. Because you open up the book talking about the love languages of business, which I really connected with because my wife and I reference The Five Love Languages by Gary Chapman in some of the marriage prep work that we do with other couples. So what is the love language of business?

Mohammad Anwar:

So ultimately, because love has different connotations to it, and in terms of the business, we wanted to define exactly what does it mean love in the workplace, and the best way we describe it is, it's about the humans that are at the workplace. They're the center of your business and making sure that all of your business strategy and everything you do you take that into consideration from a people first approach. And that's like the simplest way to defining love as a business strategy. It's about how do you make sure you care for the people, you have empathy for the people that work in your organization, and you prioritize them over maybe profits or shareholders. Ultimately, by doing that, it's not that you're giving up on your profitability or your shareholders priorities, but in fact, by prioritizing your people, you're able to still achieve your business outcomes. And that's kind of the whole emphasis of our book.

James Robert Lay:

I was David C. Baker, he's the author of The Business of Expertise, he tweeted the other day, "When are we going to stop looking at employees as a cost, and really begin to view them as an investment in our future growth. And I think about all of the massive transformations that are happening in every vertical, including banking, technology is driving that, COVID has been driving that. I really picked up last year, that EX or employee experience is going to separate those that just survive this pandemic, with those compared to who are thriving out of the pandemic. When we look at all of this massive change and transformation going on, why do you feel employees are sometimes put last in the thought process?"

Mohammad Anwar:

I think it has to do with what we believe business rationale is. I think businesses have now rationalized profits over people as the right thing to do. And what has happened is it's become impersonal. It's like, hey, we have to cut costs, our profits have gone down, we're still profitable, but our projections weren't as good as they were. So we need to cut costs. And the first thing we think of is potentially, and I'm not saying this always happens, but there are lots of cases where people come at the expense of that. So layoffs, furloughs, all of those kinds of things do become a viable option for businesses to maintain their profits. So I think it's like defining what is rational in business is not necessarily moral without the people side.

James Robert Lay:

And you think about banking and this idea of being driven by profits and shareholder profits, but it's fascinating to me, if we go back to 2019, a headline came out in the Washington Post with a picture of Jamie Dimon, who is the CEO of Chase. And Jamie Dimon and this group of the top CEOs, this is the

headline, "A group of top CEOs says maximizing shareholder profits no longer can be the primary goal of corporations." So how can an organization, be it a financial brand, begin to transform this mindset to a, not only just a people first, but an employee first? Because so much conversation has been made over the past couple of years about CX and customer experience. But I think we're learning out of the pandemic is if we don't have a strong EX, specifically in this digital world, our CX is just going to fall completely apart. So how do we begin to transform some of these, maybe just these historical legacy mindsets?

Mohammad Anwar:

It's important to understand that with today's day and age, especially with COVID, we've being exposed the need for agility, adoption, and being able to really be more empathetic even towards employees. Because now what COVID is exposed is that the traditional way of working where you could come to an office space and the managers getting micromanage and control and kind of get work done and push the work to get it done top down, is not working in a COVID environment. It's demonstrating more and more that you have to trust your people. You have no choice. You can go to people's home if they're a work from home type organization and start breathing down their neck or putting pressure to get work done.

Mohammad Anwar:

You really need the people to be motivated and inspired and empowered to get work done and achieve your business outcomes. And especially in an environment where there's so much uncertainty and change, it's very difficult to maintain that top-down structure, which was traditionally representative of most corporations in a COVID environment. And so if organizations are not going to truly empower and trust their people and give them an experience to bring their full selves and their ideas to the table for innovation, creativity and adaptations to this new market environment, they're not going to be successful, they're going to probably even disappear, they may not exist.

Mohammad Anwar:

And so businesses have had to really adapt to this environment. And they've recognize that if you don't put the people at the center of all of this, who really run our businesses, who are the assets of our business, then we're not going to really survive in these uncertainty times. So I think it's really made a case for change even further, through COVID.

James Robert Lay:

It's that idea of a lot of our cultural perspective, our business perspective, our education perspective, has still been driven coming out of the Industrial Revolution of the 1920s. We're moving into the Fourth Industrial Revolution, the age of AI, which, once again, there's the irony. In the age of AI, we're talking more about people, about humanizing these experiences, empathy. From your worldview, why is that? Why, as we move further down this path of technology, we're coming back to the people? And it's almost like the question that I opened up with, if there's one thing that you could uninvent, what would that be? And we were talking about the same idea. But why is that?

Mohammad Anwar:

I think because at the end of the day the idea that AI is going to take over a human's job is far harder to achieve predicted. Ultimately, I think we're recognizing the value of culture and human interaction and relationships and how people feel, and how that has an impact on businesses, ultimately, whether you're on the end of a consumer spectrum, or you're the actual employees producing or helping the business. And I think we are probably not ever going to be able to replace the need for humans in a business

environment. And ultimately, AI is going to automate a lot of things, maybe change the way we work. But humans are always going to be at the center of it. And all your numbers, every single metric you measure inside of your organization, there's always going to be people and people's behaviors that drive those numbers at the end of the day.

James Robert Lay:

People do business with people, people trust people. And I really think the secret of this specifically, when we talk about behavior transformation, whether that be from the internal perspective of the employee, or here in the banking space getting people to modify their behaviors to spending savings, et cetera, they're much more likely to be held accountable by another human being and not by a robot, or an app, or AI. Because I think about like, you've got all of these amazing savings apps today on the market that provide some type of coaching, you've got all of these amazing fitness apps that have come out of COVID. But nothing holds you accountable.

James Robert Lay:

Because there's a big correlation between financial well-being and physical well-being, like between money and wallet and health, nothing holds someone accountable in the fitness side like actually having to show up to the gym and face that trainer. Look them in the eye and they're going to hold you accountable to help you become the very best version of yourself. I don't think an app is ever going to be able to do that because it's so easy to fall back on our human tendencies and pre-conceived notions and mental models. You've got a great story that you unpack in Love As A Business strategy, which was really kind of ... What led you to this point, personally, because I think you can speak from the point of truth, as an executive, as a leader of how you were able to shed some of this baggage and weight that almost took you and the company down, right?

Mohammad Anwar:

Yes.

James Robert Lay:

Can you talk through some of that to catch us up to speed? Because I think it's important to hear this.

Mohammad Anwar:

Sure. So I've been a CEO of our company for almost 18 years now. Started the business when I was 20 years old, still in college pursuing my computer science degree. I had a lot of success. About 12, 13 years into the business we had almost 300 employees inside of an organization, and we had multimillion dollar contracts, doing a lot of work. At about 2015, we were almost on the verge of bankruptcy. We almost did not survive. That was like the very first time that I truly faced existential threat after almost running the business for 12, 13 years. And during that existential threat, it got me to realize that it wasn't the problem with the market. It wasn't our systems or our process, or any of that that was leading to ... Like, it wasn't our strategy that was leading to the demise of our company. It all centered around how I lead the company, as a leader.

Mohammad Anwar:

I had become greedy, I was selfish, I was focused on how do I take care of myself, my well-being, my lifestyle, and I did not trust the people of Softway. I wanted to trust the processes and tools over the people at Softway. I was trying to find any way I did not depend on people. And I was very arrogant, I was very rude to people, and it was my way or the highway. And to be honest, it was just the way. It was I learned these behaviors. And I learned these behaviors of a leader having total control and authority

over the organization's through the interactions with my customers or with the corporate world. And I thought if that's how they operate, that's how I must operate. And so a lot of these were learned behaviors.

Mohammad Anwar:

It almost led us to our demise. People were not coming to work to really put their heart and soul into it, they were just coming for a transactional reason just to make a paycheck. And I had ignored the culture of our company for far too long to where there is nothing hiding but the truth that this is all my fault. My selfish behaviors led us to the situation. So I went through this whole introspective journey and realization that the buck stops with me, I created this. I did this to Softway and I have to take ownership, and I got to do something about it. I got to change myself, my behaviors, my leadership style.

Mohammad Anwar:

And that's when I realized after witnessing a football game, American football game from my alma mater, University of Houston, and they won, amazing comeback story. And when I heard the coach, then Tom Herman, speak about what led to their success in their season so much, he spoke about something called the culture of love. And he said, "It was the love that each of these football players had for each other, not the I love you bro kind of love, but a genuine love, I hold your heart in my hand, kind of love." And that love makes them fight for the other person, not for themselves. Selflessly, they go on the field to fight for each other.

Mohammad Anwar:

And when he shared that, it was so, number one, woke me up and made me realize that I did not love my team, I did not care for my team like how he described. And that's when I realized that I had to change our culture, and I had to change my behaviors. And that's when we got onto this journey of transformation for myself, personally first, and then the rest of my organization also went on this journey. And that's where we came to the realization that love can be a business strategy that helps business survive. Three years later, we're making three times the revenue we did in 2016 with higher EBIT and lesser employees. So our business outcome was like just off the ... It changed entirely.

James Robert Lay:

And I've got so much empathy because you know my story and we don't have time to get into that today. I was on the brink of losing my business in 2012. The business was going great. It wasn't even losing my business. It was actually a little bit deeper. It was losing my family, which I think if I lost my family, my wife, my kids, because she was threatening divorce. And because I was all in on the business and my priorities were completely out of whack. Like you, we both got started young. We go all the way back to 2006. I was 19, 20 getting this thing started. My last real job was playing in a punk rock band. And you do, you learn these behaviors from others, because you think, well, if they're doing then it must be right, but it'll take you to the brink of destruction.

James Robert Lay:

You're looking down into the abyss and thinking, if I keep going, there will be no more. And then you stop, you pause and you think and you have this transformational moment, which was the University of Houston football game and Tom Herman. I think it's interesting, because you're talking about American football. You would never think, even probably more so than the business, to connect love and football together. And yet, here we are two executives talking about love as a business strategy. You talked about

this like selflessness, like the giving of yourself, and we can go back and we can study the ancients. We talk like Seneca and St. Thomas Aquinas, he defines love as willing the good of the other person. Now, this is a podcast for financial brand leaders.

Mohammad Anwar:

Yes.

James Robert Lay:

These are very left brain driven people. They're very smart, they're very analytical, they think in numbers. They should because they're taking care of people's money. How can we help to transform the conversation and the narrative that they have with themselves, like kind of you did? Because you're trusting the process, not the people. How can we help them transform that conversation because if we're looking for transformation, transformation must start with the self, then the team, then the organization in the banking world, then in the lives of the people within the communities that a financial brand serves. What can a leader do to transform their own mindset and perspective?

Mohammad Anwar:

You're absolutely right. Like, if you want to change the culture of your business. Peter Drucker rightfully said, "Culture eats strategy for breakfast." And we have a saying, which is, if culture eats strategy for breakfast, then behaviors eat culture for lunch. Meaning, you can really build a culture to help you propel your business if you don't start with the individual behaviors. And for leaders, and it's everyone in the organization that has to change their behaviors, but it's the leaders who set the tone. So it starts with the leaders' behaviors and leaders' mindsets. Because the people who report the leaders, again, are learning the behaviors of the leader. Whether you like it or not, you're setting the tone, and people are going to see your behaviors, your mindset, the way you approach things, and they're going to learn it and practice it.

James Robert Lay:

And there's modeling, there's modeling that comes from them. Right?

Mohammad Anwar:

Absolutely. So it's important that leaders have to start. And the steps to beginning your transformation journey of your behaviors and mindsets is through self-awareness. And you can only achieve that self-awareness through introspection and feedback. Introspection is your intrinsic looking in within yourself to understand how you think, how you see the world. And then feedback lets you understand how the world sees you. So that gap between what you think you are being experienced by others versus how others are truly experiencing you is the self-awareness gap. And you can only begin to work on your transformation of your behaviors and mindsets if you begin to have self-awareness.

Mohammad Anwar:

Unfortunately, most leaders, the higher they go up in their career path, the less self-aware they become. Because we've been working inside of systems where our behaviors have actually got us to get those promotions. And once we're in those leadership positions, now we're coming and telling them, hey, what got you here, isn't going to really work anymore. So you got to change your behaviors. It's really hard for them to understand that and believe in it and build self-awareness that how they're behaving is actually setting the tone the wrong way, and it's taking your business backwards. So I would say the first step for leaders to start working on their transformation starts at self-awareness.

James Robert Lay:

Self-awareness. And I liked how you framed that, it's the internal perspective of how you see yourself, the external perspective of how others see you. And that's very hard. And as a leader, and having been down a journey very similar, you take things to the brink, and then you realize that you're going to lose it all. It's the age old adage of the desire to transform, to grow from good to great, to be even better must be stronger than the desire to remain the same. I'm looking at the banking world right now, whether you're at a bank or credit union, and we're right here, this idea of digital transformation.

James Robert Lay:

I think the challenge up to this point has been, the conversation has been so focused on technology, technology, technology. And we're not thinking about the people who have to deploy these technologies and all the behaviors that are wrapped up in deploying new technologies and re-engineering self to a degree, almost like you we can go down a complete rabbit hole with this idea of reprogramming the mind neuroplasticity. We're not going to go there. Because I think coming back to your point, you're right and you just shared this, behavior eats culture for lunch. What is the root of what you call misbehavior?

Mohammad Anwar:

Yes. First of all, it starts off with the type of mindset a person represents, a fixed mindset versus a growth mindset. In a fixed mindset, you look at other's success as failure on your part, or you're not happy for others when they're succeeding. Or you look at challenges as obstacles instead of opportunities to grow, and so forth. So mindset has a lot to do with it. But ultimately, when it comes to how we treat each other, how I might treat you versus someone else is different for the exact same situation. Maybe you can come report bad news to me and I'll be like, "It's okay, James." And then someone else comes reports bad news to me and I'm like, "Well, that's horrible. How did you let this happen? Why did you let this happen?" You see are different treatment of each other in a workplace. It does happen. And a lot of that is stemmed from unforgiveness.

Mohammad Anwar:

Because we are human at the end of the day, and we may have had an interaction with someone inside of an organization where we've been hurt intentionally or unintentionally. And because of that, we are holding on to unforgiveness. And we're holding on to unforgiveness the next time I see someone who has hurt me and I have unforgiveness towards, if they bring any type of information to me, the way I behave with them is going to be different. And that leads to misbehaviors. And so we see that far too common in a workplace where unforgiveness is the root cause for a lot of the misbehaviors with each other which creates toxic work cultures, leads to politics, leads to people speaking behind each other's back, tarnishing other's reputation. Anything and everything that you see in a toxic workplace, when you go look deep into it, it's because of one forgiveness.

James Robert Lay:

When we think about forgiving another person, the act of forgiveness is often an act of release and setting the prisoner free. And that prisoner is not the other person. That prisoner is yourself and all of the feelings and the emotions and the animosity that we might have based upon whatever it might be, when it comes to this idea of forgiveness. You talk about this idea of self-awareness, the internal self-

awareness, the external self-awareness or the awareness of how the world perceives you, how you perceive yourself, is it becoming more challenging? Or how is it becoming more challenging in this digital world that we live in?

James Robert Lay:

Particularly post-COVID, we're on 24/7, we get stuck in with what I call the digital growth operating environment of doing and there's four of them. You can be learning, you could be thinking, you could be doing, you could be reviewing, but you only can be in one environment at one time. And the only way that someone's going to gain self-awareness is by taking time to stop, pause, and escape the doing to review where they're at, where they've been, what have they learn from those experiences? How can they contextually think about it and frame it so that they can do even better during that next round? What would your recommendations be to maybe just tap the brakes a little bit to escape that cycle of continuous doing?

Mohammad Anwar:

Sure. So it's very common in the workplace to reflect, reflect on what we've done, review our work and retrospect on it, or reflect on it and improve. So a lot of the times leaders and employees are so focused on the what and the how things are done, that we forget to ask ourselves the why question. Why was I nervous when I got into the presentation? Not more so, how could I have presented better? But rather asking yourself the question, why was I nervous? Why was I not prepared? Or why was I getting upset when someone in the audience started asking me these questions.

Mohammad Anwar:

And so it's going deeper, it's looking within yourself deeper and analyzing your emotions to why you're behaving the way you are, and not just looking at what you could have done better, or how you could have done better. We believe that that's reflection and introspection is much deeper. So I would just say, start asking yourself the questions differently and then you can get into a place of introspection, which is definitely needed for self-awareness and it helps more.

James Robert Lay:

How important is it to go through this period of reflection, not only with yourself, because I think we can get trapped inside our own minds, inside our own prisons to have that perspective of an outside advisor, a coach, a guide, however you want to frame it? Because I know going back to 2012 when I almost lost my wife and kids because I was just a jerk and a bad husband and a bad boss. I had to get that outside perspective. And I told myself, since that moment, I was always going to invest, not pay, I was going to invest in myself and have that coach guide. To this day, it's probably over six figures easily now that I've invested back, because the payoff has been exponential. But how important do you think it is to have that outside voice particularly as a leader to gain some of this awareness and reflection? Any thoughts on that?

Mohammad Anwar:

Yeah, absolutely. I think it's, like I mentioned, introspection is more understanding your inner self, but it does not complete the self-awareness process. You have to seek input from others as to how they are experiencing you. So you can understand that cognitive dissonance of what I think I am being experienced as versus how truly people are feeling or experiencing you and your interactions. So that's number one important, but also, it's not that hard. As a leader, you have people who are reporting to

you. They are your best feedback mechanism. They are the people who work with you on a day to day, they're the ones who experience your behaviors on a day to day, they can give you the feedback.

Mohammad Anwar:

For me personally, my feedback of the way I behaved, that awareness came to me when my own team decided that they were going to have the courage and they were going to give me the feedback I needed here about how I was behaving, of how I was making the organization filled with fear. I needed to share that. It was difficult as hell. I didn't want to believe it at first. But without that feedback from my own team, I would have never realized or brought about self-awareness that this is how my behaviors are impacting others. And so for me personally, it was a lot simpler. And the only reason my people began to give me feedback is because I started to practice or strived to practice the culture of love. I started to look for the goodness in my people and not their weaknesses.

Mohammad Anwar:

And I started to serve them, I started to put their needs before mine. And when I started to become the servant-leader, or strived to become a servant-leader, because I don't believe I'm there yet, that's when people were like more comfortable and psychologically safe to say Mo, I got feedback for you. We see how hard you're trying to change. We see how hard you're trying to take care of us. I want to give the gift of feedback. The way you behaved in this meeting, this is how it made us feel. This is what it resulted in. And you need to know this. Without that real time feedback for a leader, it is very difficult to change their behaviors to become a more effective leader.

James Robert Lay:

As you were talking through that, I couldn't help but think of another leader from the University of Houston, Brené Brown. She writes frequently about courage. And one of the things that she says is courage just starts with showing up and letting ourselves be seen for who we are. It's funny that as we're still navigating through this post-COVID world, we're all wearing masks. We were wearing masks long before COVID hit the scene. It's just those masks are now physical and we can see them. But I think the more that we have the courage to take those masks off, and have sometimes the difficult conversations, but the honest conversations because all transformation starts by telling the truth.

James Robert Lay:

By telling the truth to yourself, about where you've been, where you're at, where you can go next, and then by telling the truth to those that you work with. And when you tell the truth, that's when the transformation process can really just unfold and begin because we begin to let go of the past of the baggage. Things that are weighing us down in the present moment that will prevent us from moving forward into creating an even bigger, better, brighter future for ourselves, for our teams and for those in the organizations and the communities that we serve. As we look ahead, and this has been-

Mohammad Anwar:

I just wanted to quickly add, James, I want to say something that I think that's related to what you just said. Is a lot of the times people think love as a culture means it's soft, it's being nice. The reality is that through love as a culture, you make it easier to have those tough conversations, you make it easier to hold each other accountable. It is a better environment to actually have those honest, truthful

conversations knowing that, hey, when Mohammad gives feedback to James, that comes from a place of love. So I only care about your well-being, I care about your success.

Mohammad Anwar:

So it makes your organizations actually have better accountability, better ownership, better vulnerability, where people take ownership and apologize, and you are able to get through those challenging situations of conflict a lot easier and faster as a virtue of love inside of your culture. Versus the intuitive feeling is love as a culture, that means you're just going to be really nice to each other. And it's not that. It's very counter-intuitive.

James Robert Lay:

That's a really good point. I want to build on that thought. There is such a thing as tough love.

Mohammad Anwar:

Yes.

James Robert Lay:

There is a thing as tough love, but ... Coming back to the idea of fitness and the coach, the coach is going to push you because they see something in yourself that you don't see. They have another perspective and they want to help you achieve that better version. And so it's a great point. I'm glad you brought that back. This is not necessarily about being soft or "nice", it's about, and I'm a fallback to St. Thomas Aquinas, it's about willing the good of another person. Because when I have your best intentions in mind, not my own, I want to see you succeed, I want to elevate you up to the next level. And when this happens internally, naturally, culturally, this perspective begins to expand out externally.

James Robert Lay:

And that's where the customer experience truly begins transformation because no longer is it about just serving the needs of the company. But it's about serving the needs of the customer, and what they need to realize their best version of themselves. And this really has been such a great conversation. As we look ahead towards the future, can you just share one practical recommendation that you would recommend for financial brands to just take a small action. Because that's how transformation begins, just a small step, a small action, so that they can begin to look at and consider adopting love as their own business strategy.

Mohammad Anwar:

I would say, we call those small actions, micro commitments, making small commitments. It's the small things you do that make the bigger impact in culture. And so the micro commitment, I would say the easiest, and yet probably sometimes the most difficult is showing gratitude to your employees, to your co-workers. And it goes a long way if it's handwritten versus verbal even. It doesn't take a lot of effort. But if every boss out there started to just make a commitment to write once a week a thank you note to one of their employees, I know what it means to the employee for being valued, respected, appreciated, and showing that gratitude. It can do miracles for the employee to show up to work, wanting to do more, to serve each other, to serve the company that they work for when they know that they're appreciated. It's not very expensive. There's no investment except five minutes of your time.

James Robert Lay:

And not just show up, show up with their hearts, show up with their mind, show up ready to take part in this whole perspective of love as a business strategy. That right there, I'm going to build upon that. Finish this podcast, go grab even if it's just a sheet of paper, write a thank you note, a note of gratitude to someone that you work with thanking them for all the good that they do, celebrating them for who they are as a person. And you will continue to move forward and make progress along this journey. Mohammad, thank you so much. If anyone is listening, they want to continue this conversation, they want to connect, say hello, what's the best way for them to reach out and find you?

Mohammad Anwar:

Sure. So you can go to our website [softway.com/laabs](http://softway.com/laabs), [laabs.com](http://laabs.com). [Softway.com/laabs](http://softway.com/laabs), which stands for love as a business strategy, it's the acronym. If you go there, you will find our podcast, our contact information, link to our LinkedIn profile, everything that you need to get in touch with us and learn more about our book and our podcast.

James Robert Lay:

And the book comes out April 27th. Correct?

Mohammad Anwar:

That is correct. April 27th, 2021.

James Robert Lay:

Mark that date on your calendar, subscribe to the podcast ahead of time. You're doing great work, and thank you so much once again for joining me on another episode of Banking on Digital Growth, Mohammad.

Mohammad Anwar:

Thank you, James, for having me. I appreciate it.

James Robert Lay:

As always and until next time, be well, do good and wash your hands.