**How Engagement Increases Your Bottom Line and Ensures Client Loyalty**

**Jeff Tobe, M.Ed**

In this presentation, we’re going to look at the four pillars of engagement. The first is creativity and innovation. The second is commitment to the customer experience. The third is accountability, and the fourth is communication.

Let’s look at defining *engagement* and why we need to focus on it in our organizations today. Employee engagement is the degree to which employees are emotionally connected and committed to their organization and their role in the customer experience.

Engaged employees are 30 percent more likely to agree that they regularly accomplish more than what’s expected of them; 73 percent are more likely to agree that they are committed to the organization; and 38 percent are more likely to agree that they’re not afraid to try new things.

In a new book called *The Attention Economy* by Davenport and Beck, the authors say that “The scarcest resource is not ideas or even talent. It’s attention. Organizations must learn to effectively capture, manage, and keep it—both internally and out in the marketplace.”

It’s a fact that work is contractual, but engagement is personal. We’re going to talk about how we get more personal in engaging our people at what they do every day.

Let me build my case for engagement. In 2011, the Molson Coors Brewing Company decided that it would focus on engagement. It conducted an annual employee engagement survey, and, at the end of 2012, it found that 80 percent of employees were engaged, which is exceptionally higher than the average worldwide. But it was the impact that really spoke loudly.

Engaged employees are five times less likely than non-engaged employees to have a safety incident.

In 2012, the company saved $1.7 million in safety incidents, which it directly attributes to improving employee engagement.

Also, in 2012, teams with low engagement fell far behind engaged teams with the difference in performance-related costs of over $2 million between the two teams.

Let’s look at Caterpillar Inc. In 2005, it was already looking at employee engagement before most companies knew what it was. The impact it had was that at its European plant, there was an annual savings of $8.8 million from a decline in attrition, absenteeism, and overtime. At the Asia Pacific plant, in 2013, there was a 4 percent increase in output. This should prove to you that a focus on employee engagement absolutely affects the bottom line.

Let me share with you the seven key trends impacting today’s workplace. This is the result of a study done with 500 organizations across the United States and more than 200,000 anonymous responses. The trends are in order of priority:1

1. Sixty-four percent of all employees do not feel they have a strong work culture.
2. Forty-nine percent of all employees are not satisfied with their direct supervisor.
3. Opportunities for professional growth are limited, with 66 percent not seeing a chance for growth.
4. More than one in four employees do not have the tools to be successful in their jobs.
5. Only 21 percent of employees feel strongly valued at work.
6. Forty-four percent of employees give peer-to-peer recognition when they have an easy tool to do so.
7. Peers and camaraderie are the number one reason employees go the extra mile—not money!

So what does it boil down to? Partially it’s about employee appreciation. In a new book called *Appreciate: Celebrating People, Inspiring Greatness*, respondents to a survey were asked, “What is the most important thing your organization does that causes you to do great work?” Thirty-seven percent of respondents said, “Recognize me”; 13 percent said, “Nothing! I am self-motivated”; 12 percent said, “Inspire me”; and 12 percent said, “Give me autonomy.” Only 7 percent said, “Pay me more.” Are we focused on the right kind of appreciation in our organizations?

Your clients don’t want to be serviced . . . they want to be engaged!

## Creativity and Innovation

Let’s look at the four pillars of engagement. As I mentioned, the first is creativity and innovation. Do you truly believe you are one of most creative people you know? It’s not unusual that a limited amount of you would say yes. I truly believe that everyone is creative. When were we most creative in our lives? When we were kids. So it didn’t just fall off. It’s inside every one of us. To talk about engagement, we have to start by understanding that you are one of the most creative people you know.

Have you ever heard of the 21-day rule? It takes 21 days to make, break, or change any habit. One of my simple goals is this: If I could get you to go back and look at what you do every day and ask yourself, *What is it that we do that’s strictly habitual? What are we doing just because that’s the way we’ve always done it?* Then I have achieved one of my objectives.

We do this all the time—personally and professionally. We do things out of habit. If you are wearing a watch or a bracelet, take it off and put it back on the other arm. I know you don’t want to. I know it’s uncomfortable.

Now that you’ve done that, how awkward is that? When did it gain one pound from one arm to another? Here’s my challenge. Until you go to bed tonight, wear that watch or bracelet on the other arm. As uncomfortable as it feels, force yourself to do this. Every time you go to look at the time today, or every time you realize that bracelet is on the other arm, I want you to ask yourself, “*What is it that I do that’s strictly a habit?”* That’s all this is. A habit! If, for 21 days, you consciously put this watch on your other arm, it would start to feel comfortable. The things I’m going to share with you in this section are not meant to feel comfortable. It’s my job to get you outside of your comfort zone.

The changes you’ve gone through in this profession in the last few years can’t possibly feel comfortable. But, for 21 days, try something new to see if it doesn’t feel more comfortable to you.

So let’s take a look at being more creative. Most people say that they’re not one of the most creative people they know. Probably because they associate creativity with the fine arts. Creativity, in the sense that you use it every day, is simply a questioning process. It’s the ability to look at something differently than everyone else.

So let me ask you a question: Why? Why be more creative at what you do every day? Differentiation? How do you set yourself apart from everybody else who professes to be in the same profession? To have more fun? Wouldn’t you agree with me that people want to do business with, and work for, people who seem to enjoy what they do for a living? Let me ask you in another way. Have you been doing what you do, not necessarily for the same organization, just doing what you do for longer than five years? Ten years? Twenty years? Would you agree with me that things have changed a little bit in the last 20 years? Of course they have.

I’ve got one more challenge for you. I want you to try something. Get in your car and drive only looking in your rearview mirror! You obviously couldn’t do it. But I find so many people in this profession who get into their proverbial car every single day. That can be their office, their cubicle, the client’s home—wherever they do business. What we do is approach what we’re doing only looking in our rearview mirror to see how it’s always been done before.

There is a great saying: “If it ain’t broke, don’t fix it!” The new, unofficial saying for MDRT 2018 (unofficial, because it’s got to stay in this room) is “If it ain’t broke, break it!”

I truly believe, as an outsider looking in, that you’re going to have to break some rules in this profession to survive. Now, there is a warning that comes with coloring outside the lines. It’s OK to color outside the lines, as long as you don’t fall off the page. You have to figure out where the edge of the page for you is personally. *Where is the edge of the page for my client? Where is the edge of the page for my organization? How far can we go before we’ve colored too far?* But here’s the problem. So many of us have been doing what we do for such a long time, since very early in our career, that we are right on the edge of the page. Technology! Education! Knowledge! As our careers grow, however, the page grows with it, and some of us are still back at the beginning.

Being creative is simply about checking the edge of the page.

I want to share with you a story called “The Gorilla Story.”

The story starts with a cage containing five gorillas and a large bunch of bananas hanging above some stairs in the center of the cage. Before long, a gorilla goes to the stairs and starts to climb toward the bananas. As soon as he touches the stairs, all the gorillas are sprayed with cold water. After a while, another gorilla makes an attempt and gets the same results. All the gorillas are sprayed with cold water. Every time a gorilla attempts to retrieve the bananas, the others are sprayed. Eventually they quit trying, and they leave the bananas alone.

One of the original gorillas is removed from the cage and replaced with a new one. The new gorilla sees those bananas and starts to climb the stairs. To his horror, all the other gorillas attack him. After another attempt and attack, he knows that if he tries to climb the stairs, he will be assaulted.

Next, another original gorilla is replaced with a new one. The new one goes to the stairs and is attacked as well. Two of the four gorillas that beat him have no idea why they are not permitted to climb the stairs or why they are participating in the beating of the newest gorilla.

After the fourth and fifth original gorillas have been replaced, all of the gorillas that had been sprayed with cold water are gone. Nevertheless, no gorilla will ever again approach the stairs. Why not?

What do you hear often from some of your employees? “But that’s the way we’ve always done it.” The first step in being more creative when it comes to engagement is to get past the “but that’s the way we’ve always done it” syndrome.

There are three questions I would like to ask you.

1. *Why is change so threatening to so many people?* Let’s look at this closer. Some people would say that this fear is because of the culture of the organization. I would say that it’s because of the current climate. Culture is the past. Environment is static, but climate equals constant change. We need to look at the climate of our organization at any given time. Effective leaders create conditions amenable for creativity and innovation to flourish! Most financial agencies are created for efficiency, not creativity and innovation. If we can bring the latter into the mix, we can change the way we do what we do!
2. *How do we break through gorilla thinking?*
3. *What motivates people to move outside of their comfort zone?*

Drew Marshall of Primed Associates said, “Creativity is the price of admission, but it’s innovation that pays the bills.”

After 25 years of doing what I do, it’s obvious to me that when it comes to being more creative, perspective is everything. I once heard a sales trainer say, “If you see the world through your customer’s eyes, you will see the way your customer buys.” I love this because it’s all about seeing the world from the customer’s perspective, not yours.

In my book, *Coloring Outside the Lines*, I developed a theory that I call the *Harvey Principle*. Have you seen the movie *Harvey*? What was the premise of the movie? Jimmy Stewart’s character was the only one who could see this 6-foot white rabbit that he named Harvey. It was invisible. I watched this movie as a kid, and I took it at face value. Very entertaining! But about 10 years ago, I rented it to watch with my daughters, and I watched it from a whole different perspective. At the beginning of the movie, they want to commit Jimmy Stewart’s character to a mental institution. He’s obviously crazy. However, by the end of the movie, I started to question whether or not he was the crazy one. Maybe, just maybe, it was everyone who couldn’t see Harvey who was crazy. And I started to wonder how this applies to our professional lives.

It’s a whole chapter in the book, but the bottom line is “learning to see invisible opportunities where everyone else sees visible limitations.” Let me say that again: Learning to see invisible opportunities where other people say, “It can’t be done.” Where other people say, “We tried that four years ago before you got here, and it doesn’t work,” and where other people say, “You can’t do that in this profession”—that’s where the opportunities lie. We need to train our organization to look for those invisible opportunities.

After perspective, the second piece in developing a creative workplace is giving yourself an A.S.K., or an Alternative Solution Kick. For every challenge your customer (internal or external) brings you, there is always a second right answer. Historically, every invention, every innovative company, was started because somebody dared to look for the second right answer.

## Commitment to the Customer Experience

The second pillar of engagement is commitment to the customer experience. Let me stop for a minute and explain why I use the word *customer* and not *client*. I believe that every one of you has internal customers and external customers. *External* is obviously the client. But *internal* is anybody without whom you can’t do what you do every single day. Now, we might think of our team as our internal customer, and you would be right. But I want to change your paradigm a little bit. For example, I have a very small company. My UPS driver is my internal customer. If he doesn’t show up on the afternoons that I need him to pick up my parcels, I’m out of business. So he’s a vital part to doing what I do every single day.

There’s a paradigm shift. We should be his customer—and I hope we are—but we treat him as an internal customer. What about your wholesalers? What about your vendors? If we start to consider them as internal customers, we start to change the customer experience externally.

Here are some retail brands with which I’ve worked over the last 25 or so years. [visual] Every one of them is known for one thing. What are they known for? They’re known for customer service. Are you in the customer service business? Actually, you’re not! I think that if you can understand what’s going on out there in retail, and you can bring it in here to the financial services profession, you can completely change the customer experience. Let me explain.

Back in the 1980s, I got to work with a small company at the time called Nordstrom. Nordstrom sat its executives down and asked, “What if we offered amazing, knock-your-socks-off customer service when our customer has a problem?” We sit here more than 30 years later and say to ourselves, “*That’s what customer service is*.” But what happened? By the end of the decade, it didn’t matter what profession you were in; we all caught up! We were all walking around saying, “We are going to solve our clients’ problems beyond their expectations!”

In the 1990s, I got to work with a small car company by the name of Saturn. Saturn executives studied the Nordstrom model and said, “It’s not good enough. What if we offered amazing, knock-your-socks-off customer service all of the time?” What happened? We all caught up! By the end of the century—and I remind you that that was 19 years ago—we all started saying that we offer amazing, wow, raving fans, customer service. But customer service is no longer a differentiating factor in the marketplace.

If I ask your competitors what sets them apart in the marketplace, they’re going to tell me customer service. So we have to go beyond service.

Two brands understand this completely. The first is Four Seasons Hotels and Resorts, based in Toronto, Canada. It has done an amazing job at knocking Ritz-Carlton off its pedestal in becoming one of the top hospitality brands in the world. The second brand is Starbucks.

Are you a Starbucks fan when you can get it? Imagine for a minute that I have a handful of coffee beans [visual], which I give to McDonald’s. How much does McDonald’s charge me for a supersize coffee at McDonald’s? About $1?

Now I go to Starbucks. I did my homework and found out that their beans *are* a better bean, but for the entire handful, they cost only a fraction more. How much does Starbucks charge me for a supersized coffee? About $4? So the beans cost only pennies more, and Starbucks is going to charge me three times the amount that McDonald’s does.

Then, I have the opportunity to work with Four Seasons Hotels and Resorts worldwide, on the South Pacific island of Bali.

Now I give my beans to the Four Seasons Hotel in Bali. How much do you think Four Seasons charged me for a cup of coffee, every morning, in the restaurant? $8.25! And I paid it every single morning. Why?

It wasn’t about customer service. It was about the customer experience! My experience at the Four Seasons Hotel is far different from my experience at Starbucks, and that’s far different from my experience at McDonald’s.

Customer service is what most of you do incredibly well. It’s not going anywhere. It comes from the heart. “What can I do for you?” “How can I help you?” Your people are probably great at it. Customer experience, however, is the ability to step back and ask ourselves, *What is my customers’ experience from the moment they make contact with us until the moment they’re done?* This involves an end-to-end experience, and it involves so many more people than any one individual in your organization.

Every year, the Gallup organization conducts a poll about engagement. It’s called “State of the American Workforce.” In 2017, Gallup found that only 33 percent of Americans are engaged in what they do every day. It’s one of the lowest in the world. It means that 67 percent of Americans are going to work to get their checks. Now, don’t confuse employee satisfaction with employee engagement. They’re happy to get their checks! They’ll even tell you, “I love working here,” but they’re not engaged.

It’s been proven, beyond a shadow of a doubt, that the more engaged people are internally, the better the experience externally. I have just given you the first step. Some of your people know that they are not client-facing. They also know that they have nothing to do with customer *service*! It’s an excuse to go back to your team and tell them, “No matter what you do for the organization, full-time or part-time, you are part of the client experience.” When people realize their contribution to the overall experience, they start to become more engaged.

It’s a giant leap. Customer service equals satisfied customers. In my old business, I used to do customer satisfaction surveys. A satisfied client is a one-time thing and has to be achieved in every transaction. But then, I realized, when you make the leap to customer-experience thinking, the end results are loyal external customers and engaged internal customers!

The third piece is to consider shattering the stereotype of the experience your clients expect to have with you. This is based on their past experiences, their perspective of the profession, or any other filters they may have.

The first step is to have everyone in your organization walking around every day asking themselves, “*What is the [****fill in your organization name here****] experience?”* But the harder question you must get them to ask is, “*What is the [****fill in your personal name here****] experience?”*

It starts by understanding that every transaction cannot *not* be an experience for the client. The question becomes, “How random or how managed is the experience you are delivering?” The more managed the experience, the better the outcome for the client. Let me give you an example.

If you don’t think that Starbucks is one of the most managed retail experiences you will ever have, you are kidding yourself! Do you realize that employees are required to—not asked to—grind coffee every *X* number of minutes. Why? It’s because of the smell and the sound. It was one of the first food companies to prove scientifically that the combination of that sound and smell makes you think of one word. What is it? *Fresh*. But the combination of that sound and smell will also get you to pay four times the amount for a cup of coffee than you would over at McDonald’s. That’s managing experience.

Let me take you to the other side, as I like to say. About four years ago, my wife and I went out to dinner in Pittsburgh where we live with another couple. The restaurant was brand new, and it took about a month to get a reservation. I’m always skeptical! We arrived at 7:50 p.m. for an 8:00 p.m. reservation, and we were seated at 8:00 p.m. This may not impress a lot of you, but I am in the experience business, and this is the beginning of a great experience. I don’t make a reservation at 8:00 to be seated at 8:30!

When I tell you that it was some of the best food I’ve ever had, I’m not exaggerating. I get to travel the world, and here, in Pittsburgh, Pennsylvania, there was not only amazing food, but amazing service. At one point, the chef came out and sat with us and explained how each of our dinners was prepared. The manager checked on us a number of times. It was wonderful!

After dinner, I took my valet ticket out to get my car, and 55 minutes later, my car arrived! Do you think that was part of my experience? Of course it was. At that point, my wife turned to me and said, “Do not go back into that restaurant.” I told her to wait where she was and that I’d be back soon, and I proceeded to go back into the restaurant to find a manager. I told him what just happened, and he turned to me and said, “I am so sorry, Jeff. But we have no control over that. We farm that out to another company.”

No! No! No! Don’t tell me that. For almost four years, I can’t tell you how many people I have been telling to go to that restaurant. Whether they’re visiting Pittsburgh or they live in Pittsburgh, I tell people how wonderful it is, and then I finish with one word. What’s the word? And it’s not *Uber* or *walk*! The word is *but*. “It’s a wonderful place to eat, *but* your car will take forever to arrive after dinner.” So, here’s the title of my next book. I don’t even know what it’ll be about, but I have the title: *What Comes After the* ***But***?

The minute we start to ask that, as an organization—as a team—it is the minute we become 100 percent customer-centric! “Every time I call them about my investments, they are so nice, *but* . . .” “My financial advisor is the nicest guy you’d ever want to meet, *but* . . .” What comes after the *but*?

Here are some brands that have done an amazing job of engaging their customers. I was on a Southwest Airlines flight recently from Chicago to Oakland, California, and they had the entire plane singing a song! Now, I know that’s superficial, but at some level, that’s engaging the customer. I don’t ride a motorcycle, but Harley-Davidson has done a wonderful job over the last decade of engaging its customers. How did it do it?

It did it by focusing on touch points! So what do you think I mean? My definition of *touch point* is any opportunity you have to influence the customer experience. What would be some examples of touch points in your organization?

I would like to give you an exercise that is easily performed with your entire team to get them more engaged at a grassroots level. Take a flip chart, and ask your team—after giving them the definition of *touch points—*“What are our touch points in any given day?” At first, it is like pulling teeth, but after a while, and after they understand, you will start filling up pages of flip chart paper—we have hundreds of touch points in any given day. Then, take a break and explain to everyone that they are on the honor system. Tell them that there are markers at the flip chart, and during the break, they are to come up and put a check mark beside the three touch points that are the top priorities for the organization. You might be surprised at what you see!

Let me give you an example. I had the opportunity to work with Shatto Milk Company out of Missouri. It’s not a large organization. We did this exercise, and—no surprise—they identified their drivers as the number one touch point in the organization. It makes sense. Who else has more frontline contact with the customer than the drivers? They pick up milk from the farmer and process it, then deliver it to small retailers.

I took the six drivers aside at lunch and congratulated them for being identified as the number one priority in the company. You should have seen their faces! I don’t think anyone’s ever recognized them before.

Then, I asked them, “What’s the one thing we could do to tweak this one little touch point called *pickup and delivery*?” Without hesitation, one of the drivers said, “When I tell someone where I work and what I do, I get a bit of a giggle. I was wondering if we could use that somewhere in the organization.”

On the back of every Shatto Milk Company truck, it now says, “In case of accident, please have cookies ready. Lots and lots and lots of cookies.”

Yes, you drive up behind the Shatto Milk Company truck, and you smile, and, hopefully, you associate that smile with Shatto Milk. But that’s not the power of it. What do you think the driver who suggested it is saying to everyone he knows? He’s saying, “That’s my idea! And look! It’s on the back of every truck!” Do you think he’s satisfied at work, or do you think he’s engaged? He’s engaged!

Engagement starts at a grassroots level. It doesn’t come down from management; it comes up from the grass roots. Want to start getting your people engaged? Try this exercise to begin the process.

## Accountability

Let’s look at the third pillar of engagement—accountability. Engagement is supported by all four pillars, and all are equally important, but accountability seems to be the hardest one for organizations to work on.

We are accountable for our decisions in our personal life, so why shouldn’t we be just as accountable in our work life? An equation that might make sense to you is this: Empowerment plus accountability equals engagement. What does that mean? It means that empowerment from management plus personal accountability is when people start to become engaged.

Years ago, I was reading an *Inc.* magazine issue in which were listed the top 100 places to work in the United States. You can guess what is on there. Google! Microsoft! Zappos! And there in the middle of the list was Synovus Bank. Who are they? I did a little research and found that it has been on the list of the top 100 places to work for seven of the previous ten years. I let it go for an entire year until *Inc.* magazine came out with that year’s list, and again there was Synovus Bank. For that year, however, there was also listed the top 100 places to do business, and, of course, there was Synovus Bank.

So I wanted to know why. I picked up the telephone and called the headquarters of the bank, and a woman put me through to a gentleman by the name of Kessel Stelling Jr. The first thing I asked Kessel was his position in the bank. He said, “I’m the CEO!” I apologized, saying that I thought I was being put through to marketing and perhaps there was a mistake. He said, “Jeff, they didn’t make a mistake. You want to speak to me. When are you coming to Georgia?” I told him that I fly Delta Air Lines and that I go through Atlanta at least once per week. He invited me to come out to Athens, Georgia, where he was located.

I went out to see him, and he was one of the nicest guys I’ve ever met. I finally got to the question, “Why is this the best place to do business and the best place to work?” He looked at me with all seriousness and he said, “Love.” I must have looked astonished, because he kept going. “Our customers love us, and we love them right back. People love working here, and we love having them.” I was shocked!

He said, “I know what you must be thinking. Before we go any further, I’ve arranged for you to sit with different people at different levels of the bank. Ask them the question and see what they say.” And so I did. From VP of lending to maintenance to tellers, every one of them said, “Love! Love! Love!” It wasn’t a bank. It was a cult!

Then, I finally got to one young lady who had been there for less than a month. When I asked her the question, I added the caveat of not using the word *love*. She looked concerned and said, “I don’t know what else to use. Our customers truly love us. And everyone I spoke to before I came to work here loves working here. But . . .” What comes after the *but*?

She continued, “But there is an unwritten word in front of the word *love*. We all know what it is. Mr. Stelling doesn’t have to tell us.”

“What’s the word?” I asked.

“*Tough*,” she replied.

“Tough love. What do you mean?” I asked.

She replied, “Weren’t you in the advertising business? Didn’t you notice that everything in this bank—internally—has only one imprint on it?”

I had! From its coffee mugs to the posters in the lunchroom, everything had one imprint. It was “100/0.” I turned to this young lady, acknowledging the imprint, and I asked her, “What is that?”

She had a serious look on her face when she said, “That is tough love! No matter how big we grow, no matter how many employees there are, everyone knows what that stands for.”

“What does it stand for?” I asked her desperately.

She replied, “One hundred percent responsibility for your customer touch points means zero excuses in the future.”

To me, that is accountability. It means that if each of our employees takes responsibility for only his or her touch points, there can be no excuses in the future.

## Communication

Finally, let’s take a look at the fourth pillar of engagement—communication.

Listen to your environment for whispers of opportunity! Understand that shattering the stereotype is all about communicating in a way in which customers want to be communicated to—not a way in which you have been used to communicating. Have you have ever done any work in behavioral styles or personality profiles? I used to think that these were the be-all and end-all. If I knew your personality, I could work with you in the way in which you needed to be worked with. But then I went back to school about seven years ago to get my master’s in education and communication, and I realized that this was not the only obstacle when it came to communication.

How about the fact that there is a difference between men and women? This research all started because of a book written in 1995 by John Gray called *Men Are from Mars, Women Are from Venus*. At that time, it was about gender differences. Today, and further to my research, it’s no longer about gender; it’s about the male brain/female brain. It has nothing to do with gender. It has nothing to do with sexual preference. Every one of us has a male brain/female brain. In any given situation, it’s just about which brain is dominant. But John Gray set the stage to at least open discussions.

Gray said that men and women speak different languages. Ladies, you know this. What is it that men won’t do? And it’s not to stop to ask for directions! Generally, the male brain doesn’t listen! They want to fix things and move on. Gray said that we’re just wired differently. So now I have to consider your personality, and then I have to consider the male brain/female brain. But there’s more.

What about those pesky generations? We now have four generations working side by side, and if you don’t think it’s causing huge challenges in communication in the workplace, you’re kidding yourself. The latest numbers show that 8 percent of our workforce are Traditionals. They graduated from high school before 1964. Almost 40 percent are baby boomers; they graduated from 1964 to 1982. The next largest right now are our Gen Xers at 36 percent of the workforce; they graduated from high school from 1983 to 1998. Finally, there’s Gen Y, or millennials, who are 16 percent of the workforce, a quickly growing generation, expected to be larger than the other three in the next decade. They graduated after 1998.

Which of these four generations do you think is under more pressure in the workplace than the other three?

You’re right if you said Gen X. Why are they under the most pressure?

So let’s take a look at communication. Most studies say that there’re only three things that make us an effective communicator: the words we use, our tone of voice, and our body language. If these three comprised 100 percent of our effectiveness, how effective are the words we use? How effective do you think is our tone of voice? And what about our body language?

Every study says that 10 percent of our effectiveness is the words we use, 30 percent is our tone of voice, and 60 percent is our body language. What message are you giving your clients that’s not coming out of your mouth?

Let me prove what I’m saying. Pretend you’re holding a newborn baby. Then, imagine singing “Rock-a-bye Baby.” It really isn’t the words we use; it’s our tone of voice and body language.

The last piece in communication is to understand that ambiguity is reality. If you understand what I’m talking about, let me ask you a question: What are the two most dangerous communication tools we have at our disposal today? Email and texting! Why? I have proven it to you. The minute you pick up your phone, the minute you start to type, you’ve lost 60 percent, which is your body language, and 30 percent, which is your tone of voice. You’re now down to 10 percent, the words that you use. And you had better make sure that the words you use are the words you want me—the recipient—to understand. So many mistakes are made in business today because our intended email message was not the way it was interpreted by the recipient.

Those are the four pillars of engagement: Creativity and innovation. Commitment to the customer experience. Accountability. Communication.

But sometimes I think I should add a fifth. None of this happens in any organization without taking some kind of a risk. Creative thinking, when it comes to the customer experience, by getting our people more engaged, is a risky business. I’ve been speaking to you for almost an hour, and, in that time, I’ve seen a number of you actually switch your watch or bracelet back to the other arm! This should prove to you that change is a risky business. For some of you, it’s too risky. And I’ve heard it all: “It hurts.” “I can’t!” ”It’s too big.” “It’s too small.” Some of you will switch it back the minute you leave this room. Some of you will take my challenge and keep it on the other arm until you go to bed tonight. That’s your edge of the page.

You see, it’s not about me; it’s about you! And it’s not about you; it’s about your customer—internal and external.

Let me share the words of my favorite philosopher with you. I don’t know if anyone else is into philosophy, but it will tell you how deep Jeff Tobe really is. My favorite philosopher retired from hockey about 12 years ago. That’s how deep I am! His name is Wayne Gretzky. I grew up in a town very close to where Gretzky grew up, and I’m about five years older than he. I was playing in a tournament when I was 18—which would have made him about 13—and I didn’t know who he was nor did I play against him. But I did notice this young kid, who, after the tournament was completed, had reporters surrounding him. I just happened to be sitting there listening when he turned to a reporter and said, “I’ve missed all the shots I never took.” Think about it. It’s my entire business philosophy when it comes to risk taking. I made a sign 35 years ago, which is still above my desk, that says, “In life, you miss 100% of the shots you never take!” That’s what risk is all about.

I saw some of you shaking your head when I said Gretzky’s name. More recently, at the end of his career, a reporter asked him how he always managed to be where the puck is. Wayne thought about it, and he replied, “I’m not always where the puck *is*. I’m always where the puck is going to be!” There is my question of the day. Are you where the financial services profession is, or are you where it’s going to be? Are you looking through your windshield to see what’s coming down the road ahead of you in the profession, or are you looking in your rearview mirror to see how it’s always been done before?

Everything we’ve talked about falls under one umbrella. If there was such a thing, it would be the need to exercise our “risk muscle.” There is no such thing, but I think that every day we should wake up and challenge ourselves to do *one* thing that would make us a little uncomfortable that day. Wear your watch on the other wrist. Take a new route to work.

I want to share with you a poem that I share with all my audiences worldwide, and the first line is “Coloring outside the lines is scary business.” You see, creative thinking and risk taking go hand in hand. You can’t do one without the other. It is a risky business.

When I was 10 years old, I wasn’t a bad student. I got As and Bs. What I dreaded, though, was what was at the bottom of all of our report cards. What did we all have that I would dread? Comments! Comments like “Jeffrey has seen the hallway more than our janitors.” “Jeffrey won’t stand in line when told to.”

Imagine this. I was walking home with the worst report card I’d ever received. Not only did I have bad comments—I was used to those—but for the first time ever I had a U, which meant “Unsatisfactory.” Well, I was 10 years old and afraid to go home. No justification. My parents were very nice people, but I had never had a U before. Picture this. I was10 years old, standing on a bridge in a small town in Ontario, Canada, where I grew up, overlooking a beautiful river below. Here was my train of thought: *Can’t go home. What are my parents going to say? River! Huckleberry Finn! Tom Sawyer! Build a boat! Get out of town!*

At 10 years old, I was prepared to build a raft and float away so that my dad would never find me. And then, a miracle happened. You know what happened. The wind blew, and my report card blew into the river. I realized that I was saved! At 10 years old, you’re naive enough to think that the only copy just went into the river.

Two days later, my dad approached me carrying two things in his hands. One I recognized as my report card. I remember looking at it and then looking at him and asking, “You swam for that?” What a cool dad! And if there was only one thing I would want you to learn from today’s session it would be this: Shatter the stereotype of the experience your customer expects to have with you!

This was not the experience I expected to have with my father. You must picture the guy at the time: 6 feet 6 inches tall, about 300 pounds, a farmer! Instead of saying what I thought he would say or doing what I thought he would do back then, he handed me a copy of a poem with his other hand, and he said, “Read this.” Now, my dad was not a very poetic kind of guy. He found it. It was anonymously written. I remember reading it and looking up at him and saying, “Dad, I don’t get it. Am I in trouble or not?”

He looked at me and said the worst words you can say to a 10-year-old: “One day, son, you’ll understand.” Then, he walked away! This was torture for a 10-year-old. *What day will I understand? Monday? Tuesday?*

Nine years later, I was cleaning out my dresser drawer to go back to college, and I found a copy of the poem. It’s been with me ever since. I share it with all of my audiences worldwide. I am excited to share it at MDRT! At the risk of being overly dramatic, let me say that it’s going to take coloring outside the lines for future success at what you do. There’s no way you can do what you been doing—never mind the last 20 years, how about just the last few years—and be successful. We have to look at the profession from a new perspective. We have to understand that getting our people more engaged internally will create a better experience for our clients externally. Would you agree?

Let me share my father’s poem. It’s called “Coloring.”

Coloring outside the lines is scary business.

Some days, I don’t have the courage for it at all!

On my big, bold days, though, I like to let my red crayon just streak across the lines

Out there with my purple, in perfect freedom. No lines!

Coloring outside the lines is lonely too!

I’m the one who doesn’t get a gold star on my paper.

The teacher frowns.

The kids call me weird or dumb or stupid.

Why don’t they see that I’m not behind them.

I’m out in front, running free, outside the lines!

It would be nice to have a friend who would color outside the lines sometimes too.

Would you?

(Anonymous)

**Endnote**

1. TINYpulse, “2014 Employee Engagement & Organizational Culture Report [white paper],” accessed October 2017, <https://www.tinypulse.com/landing-page-2014-employee-engagement-organizational-culture-report>.