





From Last In First Out to Tap Dancing on Thin Ice

Years ago, I joined a bank with zero experience in the banking industry. People were quick to point that out to me every chance they got, which started leaning me towards a disempowering belief. Three months after I joined the bank, there was an announcement that it was merging with a larger organisation. To my horror, this was also a time when the country was in the middle of a recession and jobs were not easy to find.

I had a mortgage & a family to feed. So I thought I would start looking for another job because, after all, in a merger situation, Last In First Out was a strong possibility & it became my disempowering belief. This was reinforced by another belief that I had and was also reiterated by people to me several times, that since I had no banking experience, I had slim chances of avoiding the chop in a merger situation.

It would be fair to say that I was paralysed by these beliefs. I was not the best version of myself at that time. To compound the feeling of doom and gloom, the home lending portfolio I was looking after was going backwards at a rate of knots. From achieving around \$70 million sales a month, we had dropped to \$53 million.

I thought I would do the right thing and informed my immediate manager, George, that I would be looking for another job. George tried to convince me to stay, but when he was unable to get through to me he said he would get the CEO, Greg, to talk to me. Much to my surprise, Greg not only met with me, but also encouraged me to stay. He said that the new merged organisations would need staff members like me and added that they deliberately recruited me because I had no banking experience and that would help me bring a fresh perspective to the team. He also said that in difficult times like this, one must not indulge in worry, gossip and speculation. Instead, one should put their head down and work harder. And one very critical advise that he gave me was that a merger was not a time to lay low, but to find opportunities to shine and get noticed. Definitely food for thought!

The next week I went for a Direct Marketing Conference where the keynote speaker was Bryce Courtney, the Creative Director at the top advertising agencies of the time called George Patterson Bates, and is also the author of the book The Power of One. It was one of the most inspiring keynote speeches I had ever heard. In his speech he said one thing that stuck in my head: "If you are skating on thin ice, you might as well tap dance". I was definitely skating on thin ice – a merger, recession, a portfolio that was going backwards and minimal experience in my industry. But how do I shine? Maybe I should tap dance; after all! What did I have to lose!

How Beliefs Can Power You Through Obstacles & Enhance Creativity

The first thing I did after returning from the conference was, I added the statement: "If you are skating on thin ice, you might as well tap dance", to my screensaver. Next, I rallied my team with a newfound sense of purpose. I added Bryce Courtney's quote to their screensavers as well and explained to them that now was not the time to lay low, but to shine.

What followed was a relentless pursuit of innovation & excellence:

- We worked tirelessly, often late into the night, to ensure flawless execution of our strategies.
- We conducted cutting-edge market research to understand customer journeys.
- We created irresistible offers, negotiated prime media deals with major TV channels, established a lead-rate pricing strategy and crafted a stand-out marketing campaign.
- We finally engaged the front line staff so that when a prospect walked into a branch, we could convert them into a sale.

This took months. It was not easy, & obstacles presented themselves every week. But every day, our belief powered us and made us look for new, innovative and cutting-edge solutions in a fearless manner.

The task was cut out more sharply for us because the entity that was acquiring us was also running a major home loan campaign with a large media budget.

So, what did we achieve?

We achieved a record-breaking \$125 million in sales in just two campaign months, more than doubling our previous numbers. This translated into over a 100% increase. Even post the campaign, monthly sales exceeded \$100 million consistently owing to our efforts to raise customers' awareness & consideration levels.

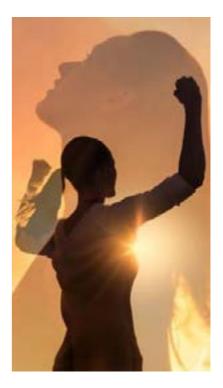
The outcome? Firstly, we outperformed the entity that was merging with us. Secondly, every team member involved in the effort retained their position after the merger, while those who indulged in speculation and gossip were retrenched.

It goes without saying that if I had clung to my disempowering beliefs such as "last in first out" and "no banking experience", I would have had a snowflakes chance in hell of achieving these results.

This experience reinforced a lifelong truth for me that Empowering Beliefs create the foundation for extraordinary achievements even in the face of adversity. Over the years, this mindset has helped me:

- Transform a struggling brand not just recover but become the Best in its category.
- Deliver NPS* increases of up to 80+ points in B2B and 60+ points in B2C, even in low-involvement categories.
- Increase cross-sell by 1,000% at a contact centre.
- Drive customer-centric transformations, independently valued at millions in incremental profit.
- Achieve record market share and margin results.

I must share here that each challenge was met with a different and unique empowering belief as demanded by the situation. Sometimes it was Henry Ford's "Whether you think you can, or you think you can't, you're right". At other times, it was a simple mantra by Amyle Soft: "There is always a way if you look hard enough". It was almost like my subconscious knew that every time I faced a challenge, I needed an empowering belief to power me through.



Two Other Essential Ingredients

Now, empowering beliefs are great; but you need two other ingredients to power them up.

- One is naivete that bold, almost childlike faith that anything is possible, despite naysayers. It allows you to drown out the noise and train your focus on what you want to achieve. This is when the RSA kicks in and helps you find solutions.
- The second is gumption, which is the courage to act, fail, learn and keep going. In other words, a 'just do it' attitude, where there is no failure, only learning. With gumption, failure becomes a stepping stone to mastery.

Remember that Success is not about avoiding thin ice; rather, it is about tap dancing on it without breaking the ice. The next time you face a daunting challenge, ask yourself: What empowering belief can I adopt today to find the perfect solution? Because in the end, it is your belief, not your circumstances, that will define your story.

Now, go tap dance your way to greatness.