**Independent Banker**

**Portfolio — Innovation Station**

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**Being comfortable with discomfort**

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By Charles Potts, ICBA

As ICBA’s chief innovation officer, it’s my job to push the envelope, to make people uncomfortable. And while this may sound counterintuitive to fostering successful collaborations, research suggests discomfort is normal when tackling new challenges. That uncomfortable feeling you get in the pit of your stomach when you decide to try something new serves as a motivator and is why I tell community bankers: “To succeed in today’s rapidly evolving digital landscape, you need to get comfortable with feeling uncomfortable.”

Last week, I talked to a community bank president and CEO who faced this challenge head-on. He observed that cybersecurity, once relegated to the bank’s information technology (IT) department, had instead become a natural extension of the business that affected everyone across the organization, him included. For him, getting comfortable with discomfort meant brushing up on his skills to meet current demands, which he did by obtaining a certification in cybersecurity.

[subhead] **Get out of your comfort zone**

Community bankers can, through their leadership and action, change culture and spark innovation in various ways, including:

1. *Facilitating open communication.* Innovative leaders communicate openly and broadly across an organization.They understand the valuable role staff plays in carrying out a bank’s mission, vision and strategic direction, and regularly ask for their support and input.
2. *Cultivating a collaborative environment.* Community bank leaders understand that collaboration fosters innovation and works to create a collaborative environment. They aren’t afraid of challenging the status quo and asking for input. Some of the most innovative ideas at banks are sitting on the tips of people’s tongues. It’s up to you to draw them out.
3. *Bringing in outside talent to accelerate the process.* Leading innovation in the digital age means looking outside the organization for new talent in places you’ve never explored before: different industries, adjacent markets and various types of organizations. As outsiders, these individuals are unencumbered by traditional ways to approach a problem and can offer fresh insights and ideas.

Bringing folks together who may have different approaches but a common goal—to create memorable customer experiences—is what ICBA’s ThinkTECH Accelerator program is all about. It offers community banks an opportunity to talk with and learn from bank technology entrepreneurs. Just as importantly, it’s a chance to share their expertise to create solutions that take our industry forward.

At ICBA, we believe there is more we can do to help our community bankers get comfortable with the pace of change. We are always looking for new ways to create collaborative, educational experiences for our bankers, helping them grow and improve alongside financial technology companies.

Discomfort is a necessary part of growth and innovation. Embrace it and the lessons it provides. Draw on your past wins and experiences and build on them to meet the challenges of the digital age. It’s in you. All you have to do is figure out how to tap into it.

And as you do, you’ll get more and more comfortable with the uncomfortable.

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