



# Authentic Alignment

**Paul Gigliotti**, COO of Pinnacle Home Loans, and CEO and Co-Founder of Axis Lending Academy, tells MReport how millennials are transforming the workforce and why modern candidates are seeking more intangible qualities than a paycheck and benefits package.

By **Demetria C. Lester**

**A**s the pandemic changed the dynamic of businesses worldwide, it forced many to transition themselves and their employees to remote work, leaving many organizations scrambling to adapt. Hiring and retention became an issue for some before, during, and after the pandemic. Paul Gigliotti, COO of Pinnacle Home Loans, and CEO and Co-Founder of Axis Lending Academy took his time to discuss his experiences throughout and after the pandemic, amid an unpredictable market and mortgage industry.

## Regarding the mortgage industry, what were the main obstacles you found surrounding hiring and retention post-pandemic?

**C**an I comment on that backwards? How I think is that the hiring process is going to project and go forward. Thirty-five percent of our nation's workforce are the millennial generation right now, and by 2025, that number is projected to be up to 75%; that's only three years away. They're very understanding as to what it is that they want as a generation and what it means to be a decent, good human being. So, when we look at those statistics we're seeing, when we do some more research on these millennials, they're the most diverse generation in American history, which is fabulous to me. I, being a diverse person myself,

am seeing that this generation is looking for alignment with the organization that they're working with, and we're seeing a quicker turnover in jobs and organizations. But as that generation is moving to and coming into the workplace, we're seeing that they're demanding that they understand and can relate to an organization's core values.

With that being said, I think employee recruitment and retention in the very near future—especially as our industry is going through a downturn—I think we need to start figuring out who we are as organizations. We need to start having that conversation outwardly, not just for the consumer, but also to keep growing and maintaining the team that we've created.

What I've been eager to see in the industry is an "authentically aligned journey" for the consumer and the team. Whereas an organization concentrates

on workflow, company culture, employee growth, wellness programs, and employee education just as much as they concentrate on the consumer experience and service, to the delivery of product. Going forward, organizations may need to make that apparent as they're looking to grow and scale. Part of the reason why this is so crucial for organizations, is because the pandemic created the ability for remote working.

You're starting to cross-pollinate cultures. People from Boston are very different from people in Texas, and vice versa. People in Georgia are very different than people in California. That ties back into the need to build teams of diverse individuals that help your team feel aligned. Teams value inclusive cultures. I think our industry is a little bit behind the eight ball with that, but it's going to take organizations sitting back and saying, "How can we be forward-thinking as an organization in a truly scientific way, so that our concentration is on our team as much as it is on the consumer?" I feel like we're going to get there as an industry, but I do feel like there might be a little bit of pushback for some of the organizations in our industry.

## How have factors such as the increase in migration trends, remote work, and the Great Resignation impacted your ability to find and keep the talent you need?

**M**y head wants to explode like one of those little emojis on your phone when I think about the Great Resignation, because we're seeing such an uptick of inflation. I get that people are burned out. I get that we're thrown into this chaotic world of everything occurring at home with little kids and our jobs. So, to answer your question, I think that, because of the pandemic and new landscape of remote working, what individuals need to feel right now is a sense of community in the workplace; a sense of understanding what people's needs are.

What I've found to be beneficial at the organization that I support and run—as a leader, I'm creating relationships with every single team member. Not just with other leaders or middle management, but really talking to people about what is going on in their day-to-day, about how

things are going outside of work, creating a bond. I think that we lost something when we, as a society, went through the pandemic and were all moved into remote work. We lost that sense of community.

In regard to retaining your team, it's important for organizations to start creating that sense of community within. I often look at work-life balance as extremely important. Be 100% of who you are in and at work, because if you look at the concept of a wholesale approach, being integrated as an individual provides this continuous flow of energy and this continual momentum, as opposed to just being part of who you are only 50% of the time.

### **How have remote work and hybrid models impacted your training and onboarding process?**

**I** don't think it's affected it much. It's required remote workers to create that bond or that culture as individuals that we're lacking from being all together, right? Specifically, when you're talking about how you keep your employees engaged with you, what are some things that you can do, so that a team member feels like they're a part of something, and so they know who they're working with and for? All three of the organizations that I'm a leader of, own, or run, we don't have an office. Everybody's remote. There are some interesting things that you can do to have fun as a team and be creative together.

I do a lot of meetings that I like to call "brain flow meetings." They're just brainstorming; you just whiteboard ideas about how to create and lift within a department or division. What are we going to do with education and wellness? What type of team building event would employees like to do? I like that concept





of creating a bond or a community within an organization. Individuals start to get excited that you want to hear their ideas, because they feel that their voice matters. Feeling heard as an employee is definitely important.

**Have you seen any changes in productivity or engagement with team members working remotely versus in office?**

I have not at all, and I might be very fortunate. I don't know if it's because of the type of leader that I am, or that I focus on ways to level up my organization that concentrate on empowering team members, but I have not noticed a drop in productivity. If anything, in all three organizations, I've seen an uptick in productivity. I've seen individuals that can sit back and, as long as there's a culture where you're creating that sense of community where they feel like they can pick up a phone or jump in a Zoom meeting ... as long as you've created a collaborative environment where that water cooler talk can still happen from a positive perspective, that productivity will increase.

I've seen a lot more clarity on innovation, and a lot more direction with enhancing processes and procedures being more effective, with less paperwork and more online work, which results in fewer errors, usually.

**You touched on this a bit, but how are the needs and requests of your job candidates changing?**

Needs are changing right now. I am seeing more and more individuals reach out to me and ask, what are your DNI initiatives? What are you as an organization doing to ensure my growth while I'm ensuring yours? What type of programs have you implemented to further

educate me? What exactly is my career path? Where do you see me in a couple of years? If I'm applying for XYZ job, what can my expectation be?

And my response is, it's the individual relationships with those employees that are created between peers and management that are changing as well. I love employees that come say, in two years, "I want to be here in this amount of time, but I need to learn how." For me, that's amazing, because it's part of their growth trajectory. It goes back to the concept that we were talking about when I was talking

them knowledge on said program or product. You empower them to be better. I love employees that start crafting and building their long-term goals in their job. You're not supposed to design their career path, but what you're supposed to do is provide a tool to help guide their career paths. It's important for organizations to concentrate on education, not just training.

You're providing the tools to educate themselves on what it means to be self-aware, or to be self-empowered. What does it mean to create relationships with a comprehensive understand-

through as a diverse individual. When I created Axis, the mission and purpose is to bridge the DNI education gap. In order for our learners to be 100% successful, part of my responsibility was to provide them the tools to tear down the walls in that box and put them on an even playing field with everybody else. The concept of our Wellness Program and wholesale approach is to educate our learners on what to do and truly empower these individuals to understand their full potential and live by that every single day. Education in the mortgage, servicing, and lending industry is almost second, if not neck-and-neck, with the importance of our wellness program.

**In terms of diversity in hiring and retention, what would you like to see from the industry going forward?**

What I'd like to see is that diversity isn't a thing anymore. That it's just there; it's normal. Just come out and be who you are, that's my hope. I'm a board member at the California MBA, and when I'm sitting at that board, I'm not the only diverse person. "We're only at 30% diversity, so we're doing good." I'd like the numbers to stop. We should all be open to a different way of thinking by creating a culture that's inclusive, and it will happen if you build it. **M**

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about a whole self-approach and integration. I look at my employees with the same loving compassion as my children. But I looked at my employees with part of the same responsibility as my children; to make sure they grow up to be productive members of society, in terms of being productive employees. I want my employees to grow. As a leader, we have to be forward-thinking with where and what the next working generation is looking for.

**How are you providing advancement opportunities within your organization?**

Educate, educate, educate. It's all about educating your team members and providing

ing of not having a triangular relationship? As leaders, we need to provide growth for our team. That's how we advance.

**What are you looking for in an ideal candidate?**

The whole self-approach that I'm talking about with Axis Lending Academy. Our purpose is to provide our placement partners who hire our graduates with individuals educated in our industry that understand everything from A to Z. We also have our learners participate in our Wellness Program. The reason why the Wellness Program was founded was based on my own personal experiences as a diverse individual and what I went



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