insights

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noun

Real thinking on leadership, career, and the messy middle of growth.

eracollective

We Promote for Excellence. Then We Ask for Growth.

By Erin Rogers | August 2026

Somewhere in every bank right now there is a review meeting where someone is asking why the book isn't growing.

The answers are always the same. The market is tough. Pricing is competitive. The client isn't ready yet. Everyone nods, the targets get restated, and the meeting ends.

I sat in a lot of those meetings across 17 years at the EXCO table, five years at a major international bank and twelve at a Big Four firm. The honest answer was never the one on the slide.

How people get the job

Think about how someone becomes a relationship manager.

They are good. Technically strong. Careful with credit. Reliable under pressure. Trusted by the clients they already have. So they get more clients. Then a portfolio. Then a title with the word growth somewhere in it.

At no point in that progression did anyone teach them how to grow anything.

They were promoted for being excellent at the work, then handed a target that requires an entirely different skill. Being visible in a market. Building a presence. Being useful to people who are not yet clients. Having a point of view someone would take a meeting for.

Nobody covered that. And most organizations still treat it as something you either have or you don't.

Reactive is a rational choice

So people do the version of the job they were actually trained for.

They service. They respond. They are excellent when the phone rings, and the phone rings less than it used to.

I have watched relationship managers who are genuinely trusted, who would be called first in a crisis, and who are still not in the room when that client is deciding what to do next.

> *They are the person you call when you already know what you need. Not the person who tells you what you should be thinking about.*

That gap is the whole thing. One is a service provider. The other is an advisor. The commercial difference between them is enormous, and almost nobody is deliberately built for the second.

The cheapest growth is the hardest to get

Every bank knows that share of wallet is the cheapest growth available. The client is known, the credit is understood, the trust already exists.

And yet the complex, multi-product, genuinely valuable deals are the ones that get avoided.

Not because anyone is lazy. Because those deals require bringing colleagues in. Coordinating across products. Trusting that someone else will handle your client well. Putting the client at the centre of something you no longer fully control.

Chasing a new logo is harder work with worse odds, but it is yours alone. Given the choice between a difficult thing you control and an easier thing that depends on a colleague, most people choose control. Every time.

It starts above them

Here is the part that gets missed.

If the leaders of two business lines are not close, if they do not talk, do not trust each other, do not visibly send work back and forth, then nobody below them will either.

People read the top of the house accurately. They always have. Collaboration that is not modelled at the leadership level is a slide, and everyone knows it is a slide.

So the behaviour cascades downward as an absence. Nobody forbids it. It simply never happens.

Why the usual fixes don't fix it

Sales training teaches technique to people whose problem is not technique.

Reorganizing coverage moves people around without changing what they know how to do.

A new CRM tells people to share. It does not make them able to.

Incentive redesign pays for an outcome without building the capability that produces it.

Each of these assumes the skill is present and needs to be pointed in a better direction. It usually isn't present. It was never built.

This is not a banking problem

Now change the words.

A partner promoted for being the best technical lawyer in the group, now expected to originate. A senior manager with an excellent practice and no relationships across service lines. A regional lead in any distributed sales model, measured on a number, never taught the thing that produces the number.

Same structure every time. Promoted for excellence. Measured on growth. Trained for neither.

Anywhere revenue depends on distributed individuals holding relationships, this pattern appears. The vocabulary changes. The mechanism does not.

What it would take

Capability like this does not get built in a workshop, because it is not information. It is behaviour, and behaviour changes slowly, in front of people whose opinion you care about.

It needs a small group rather than a broadcast. People from different parts of the business who would not otherwise be in a room together. Real client situations rather than case studies. Enough time for someone to try the conversation, get it wrong, and try it again. And a space that sits outside the performance management system, so being unsure out loud costs nothing.

That is not a course. It is a set of conditions.

The question worth asking

If your growth targets keep landing on people who were never taught how to grow, the shortfall is not a performance problem.

It is a design problem. And it is the same one underneath the silos.

So the question is not why isn't the book growing. It is: what did we actually build these people to do, and is it the thing we are now measuring them on?