

Everyone Wants to Break Down Silos. So Why Don't They?

By Erin Rogers | June 2026

I spent 17 years at the EXCO table inside two global organizations – five years at a major international bank, twelve at a Big Four firm. My job was to connect the dots between sales, product, client teams, and leadership.

I had a front-row seat to how organizations actually work. And I watched the same pattern play out over and over.

The Pattern

At the bank, the mantra was “one-bank.” Grow existing clients. Bring in the specialists. A client already in the system should be the easiest growth – they’re known, they’re trusted, they have needs beyond what one banker can serve.

But our bankers often avoided it. Not because the incentive wasn't there. It was. Not because they didn't know the specialists existed. They did.

They avoided it because growing that client's share of wallet meant opening the curtain. Bringing a wealth specialist or trade finance expert into their relationship. Letting someone else into the room they'd built.

It required collaboration. It required crossing their silo. And it required a level of trust – that bringing someone else in would grow the relationship, not complicate it – that often wasn't there.

So they chased new logos instead. Harder work, lower odds, but theirs alone.

Referrals made without the legwork. Or worse: transferring the responsibility of saying “no” to someone else. That's not collaboration. That's a way to erode trust while looking like you're building it.

The Same Story, Different Building

At the Big Four firm, I saw the same thing with different language. Partners who knew cross-service collaboration would win work but didn't make the call. Senior managers who excelled in their practice but had no relationships across service lines. “One firm” collaboration that happened reactively – when a client asked for it – not proactively.

Everyone agreed silos were a problem. Everyone had been through the offsite where leadership talked about working together. Everyone nodded along. And then everyone went back to protecting what was theirs.

Why the Usual Fixes Don't Work

Organizations try to fix this. They restructure. They implement new technology. They run integration workshops. They put 200 people on a Zoom call and talk about culture. None of it works. Here's why:

Reorgs don't fix behaviour. You can redraw the boxes, but people still protect their turf.

Technology doesn't fix trust. A new CRM tells people they should share. It doesn't make them want to.

All-hands don't fix habits. A 200-person Zoom is a broadcast, not a conversation.

The pattern persists because the pattern is human. Sharing credit feels risky. Trusting that collaboration will be rewarded - not punished - takes more than a town hall.

What Actually Works

After watching this pattern for 25 years, I've become convinced it's a design problem - and I've spent the last two years developing an approach that actually works: small-group peer learning programmes designed to build the collaborative muscles that don't develop on their own. Here's what I've learned:

Small cohorts, not large broadcasts. Six to eight people. You can't hide. You show up because others are counting on you.

Psychological safety by design. An external facilitator. A confidential space outside the performance management system.

Deliberate cross-silo composition. The cohort is intentionally mixed. Relationships form that would never happen organically.

Real work, not theoretical exercises. Participants bring actual client situations. The learning sticks because it's applied immediately.

Sustained rhythm over months. Behaviour change happens over eight months of showing up, practicing, trying again.

People don't change because they're told to. They change because they're seen, supported, and held accountable by peers they respect.

The shift I see isn't measured in completion rates. It's people who finally understand the other side of the trust equation - and who, as a result, find it far easier to communicate through challenge and conflict, and to show up united for the client. The research on collaboration points the same way: when teams are given deliberate structure rather than left to collaborate on goodwill alone, cross-functional success climbs sharply - Harvard Business Review puts it at roughly 19% to 76%.

The Shift

The banker who wouldn't bring in the wealth specialist? They're not a bad banker. They're a banker who's never had a safe space to practice what collaboration actually looks like - to role-play the conversation, to hear how a peer handled the same fear, to build trust with colleagues before the stakes are high.

This isn't a character problem. It's a design problem. And it's solvable - not through mandates, but through structure.

A Question Worth Asking

If your organization talks about breaking down silos but the silos persist, it might be worth asking: are we giving people the conditions to actually change?

Not the mandate. The conditions.

That's a different investment. And in my experience, it's the only one that works.