

Treasury Management, Data Acumen,  
Deeper Relationships: Commercial  
Banking's Emerging Talent Landscape





Over the last 15 years, commercial banking has undergone three generational challenges - the 2008 banking crisis, the COVID-19 pandemic, and recent unprecedented interest rates. While short-term issues were initially dealt with, their cumulative impacts are now being felt across the industry.

On the journey to regain public and regulatory confidence, banks concentrated on transforming core relationships with a renewed focus on credibility, insight, and trust. This, combined with the maturity of omni-channel products and delivery channels, led to a new wave of client expectations that redefined personal touch, speed, and efficiency. Bankers reacted by establishing new levels of connectivity, brand presence, and foundational relationships.

That's easier said than done - our recent [Global Leadership Monitor](#) revealed that, while 62% of consumer & commercial banking leaders note the "availability

of key talent/skills" as a major factor impacting their organization's health (making this a top choice for banking leaders), only 39% of these leaders reported feeling prepared to address these talent challenges.

To start addressing this gap, commercial banking leaders should prioritize the following:

1. Treasury management capabilities
2. Using data-driven solutions to create stickier relationships
3. Investing in total talent transformation

## Treasury management capabilities

Treasury management is a crucial differentiator for commercial banks. Clients who have integrated a seamless go-to-market capability with treasury management have seen benefits like deeper market penetration and competitive retention advantages.

In a recent discussion regarding the aftermath of Silicon Valley Bank's collapse, a commercial bank president at a top 20 U.S. bank attributed their organization's 90%+ client retention to the embedded and deep connectivity brought by coupling commercial products with treasury management capabilities.

Commercial bankers must reach far beyond deposits and loans with lifetime value-additive offerings that enable efficiency—even as this higher level of service challenges some leaders.

"It's easy for deposits to leave the bank, but when we develop deep offerings that truly affect day-to-day operations, it provides a level of stickiness that strengthens our position."

## Using data-driven solutions to create stickier relationships

Relationships and market connectivity remain foundational to commercial bankers' success. However, shifts in market dynamics and a generation of retiring veteran bankers have led a handful of innovative banks to rethink which competencies the next generation needs to be successful.

As clients begin working with new entrants—like FinTechs and more innovative banks—that provide frictionless digital experiences, integrated services, innovative offerings, and efficient processes, traditional commercial banks have come under pressure. We've observed a subset of veteran commercial bankers who have not been able to keep pace with these new competitors, furthering shifting the industry away from a singular banking relationship.

In fact, in a 2023 [Deloitte](#) survey, one-third of executives at companies with \$1 billion+ in annual revenue indicated

their company had a banking relationship with 10 or more institutions. This diversification underscores the competitive landscape; to be the best, companies must drive treasury management with a tech-forward mindset to offer data-driven, tailored solutions to ensure lasting relationships.

Now more than ever, commercial banking leaders need a sophisticated blend of data-driven insights to deliver a specialized, nuanced perspective on the evolving market. Bankers need to feel comfortable leading proactive discussions around future products and solutions, outlining consultative visions informed by data, thereby strengthening client trust and elevating value.



## Investing in total talent transformation

Banks willing to invest in transformational talent and state-of-the-art data analysis capabilities will be empowered to reshape their product development, distribution, and client service strategies, introducing new solutions where speed and service quality are commonplace.

By developing data-driven core competencies and differentiated leadership experiences that inform enterprise-wide solutions, the next generation of commercial banking leaders can drive this change. As banks digitize manual operations, these leaders can reallocate more of their time and energy into solving long-term, strategic issues. This will allow them to lead as holistic activators—harnessing and synchronizing the power of the

entire bank for all clients, establishing a deeper networks of clients, contacts, and colleagues.

Additionally, exceptional communication will be key to the future of commercial banking. In the study noted above, [Deloitte](#) found 73% of commercial clients selected “being proactive in anticipating our needs and communications” as the most important attribute in a trusted bank relationship. By creating talent development programs that deliver insights through a differentiated product approach, banks will help the next generation of leaders establish relationships and trust with their clients, oriented around long-term value.



## Why Banks Need to Act Now

At a time when cost-cutting activities are clouding the right strategic moves on talent, banks must look beyond the short-term and begin planning for the next generation of talent. Waiting for economic and emotional tides to turn only allow others to gain momentum, talent, and trust. And without the right leaders in place, a banks' competitive edge never actualizes.

By prioritizing treasury management capabilities, data-driven relational insights, deep client relationships, and investing heavily in talent, commercial banks can begin preparing their leaders of the future, aligning executive recruitment, retention, and compensation schemes towards a new definition of long-term success.

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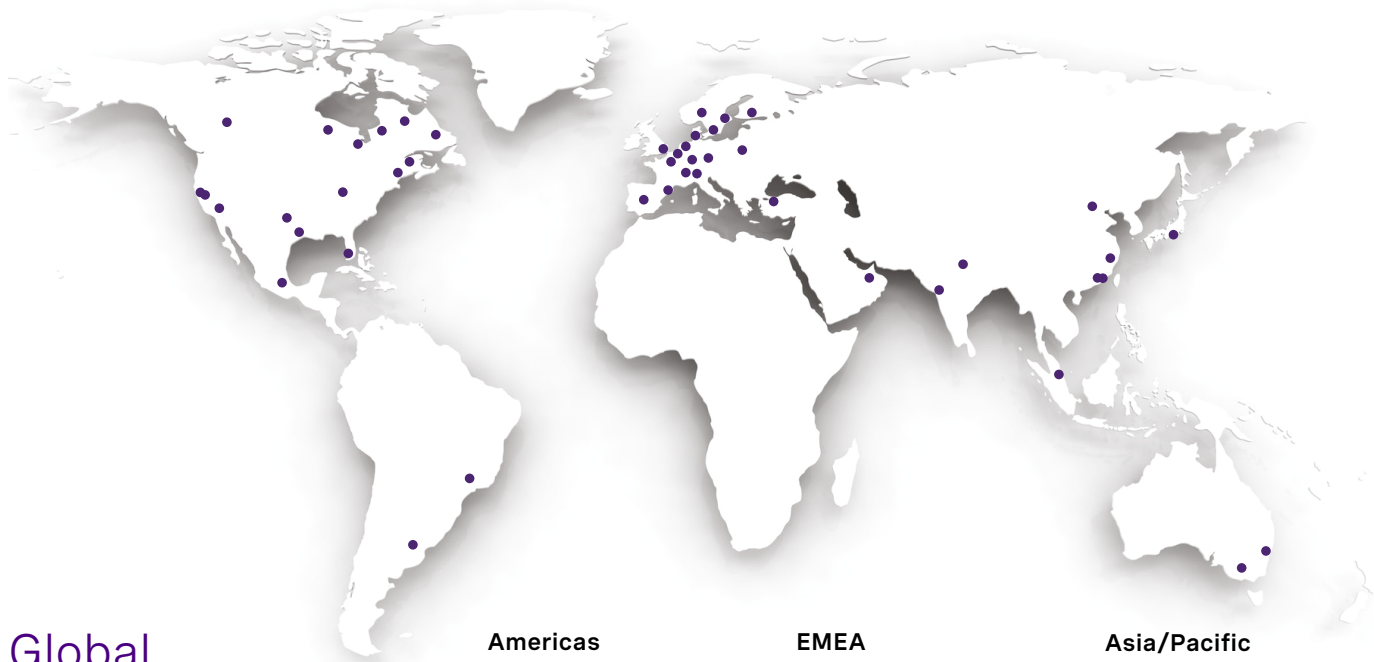
## Sources

1. [H1 2024 Global Leadership Monitor](#), Russell Reynolds Associates, n = 124 consumer & commercial banking
2. [Deloitte Commercial Banking 2025: Finding a New Compass to Navigate the Future](#), Deloitte, 2023.
3. ["What Today's Rainmakers Do Differently."](#) Matthew Dixon, Ted McKenna, Rory Channer, and Karen Freeman, Harvard Business Review, 2023.

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