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RURAL LEADERSHIP  
PROGRAMME



# Factors Driving High Value Client Relationships: A Rural Banking Perspective

Kellogg Rural Leadership Programme Course 53 2025

Michele Findlay

I wish to thank the Kellogg Programme Investing Partners for their continued support.



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## Executive Summary

### Background

The food and fibre sector represents a cornerstone of the New Zealand economy and our rural communities. It is confronted with unprecedented and interlinked challenges; environmental and regulatory change, consumer driven climate pressures, volatile global markets, geopolitical instability and rising demands to demonstrate sustainable practices.

Rural managers play a critical role in supporting farmers, specifically in achieving goals, business resilience and financial wellbeing. However recent evidence points to challenges in farmer-bank relationships. This leads to the question; how do we enable trusted, high value relationships between rural managers and clients?

This report is directed at rural banking leaders, rural managers, and rural professional organisations concerned with the future of New Zealand's food and fibre sector.

### Aims and Objectives

The aim of this research project is to identify key factors that enable high-performing rural managers to build trusted, high value relationships with their clients.

### Methodology

The methodology comprises of a literature review to understand the key elements in establishing strong, trusted relationships. Semi-structured interviews were then conducted with the aim to explore the perspectives of three distinct groups: clients, rural managers and external stakeholders. The data was then analysed to identify common themes.

### Key Findings

Thematic analysis of semi-structured interviews, combined with insights from the literature review, resulted in these findings.

Key attributes of high-performing rural managers:

- Build trust first - they listen, show genuine curiosity, and invest time on farm
- Blend technical insight with strong interpersonal skills
- Are proactive, prepare well, bring solutions and anticipate needs
- Understand growth mindset, owning their learning and resilience
- Collaborate and share knowledge.

Factors enabling high performance:

- Leaders who recruit for empathy, curiosity, integrity and ability to collaborate
- A performance framework that links clear competencies to remuneration, progression and retention
- Consistent coaching, feedback, and accountability
- Supportive culture that values training, autonomy and empowerment.

### Recommendations for Rural Managers:

- Build trust through demonstrated understanding, consistent follow-through and clear, empathic communication.

- Prepare thoroughly and turn data and information into proactive, client-specific insights.
- Seek feedback, reflect regularly, be visible, use and share best practice.
- Use internal tools, and team expertise to deliver fast, coordinated client support.
- Schedule time for self-care, planning, learning, and relationship building.
- Maintain a growth mindset.

#### **Recommendations for Leaders:**

- Actively role model values and desired behaviours.
- Provide targeted training in storytelling, structured communication, courageous conversations, and interpersonal skills.
- Complete regular one on one sessions, including field based feedback to embed training into business as usual activities. Ensure two-way communication.
- Be consistently courageous in identifying and addressing underperformance.
- Celebrate success.

#### **Recommendations for Organisations:**

- Recruit for empathy, curiosity, character and collaborative mindset.
- Define excellence with a clear evidence based three tier matrix, and link remuneration accordingly.
- Embed growth mindset training covering resilience, change management, and learning from setbacks.
- Hold leaders to account.
- Recognise that high performance is supported by physical and mental wellbeing.

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Artificial Intelligence (AI), specifically ChatGPT was used to create the cover picture for this report and as a tool to check key themes.

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## 1.0 Introduction

The food and fibre sector is a cornerstone of the New Zealand economy and our rural communities, directly contributing \$56.9 billion in export revenue, representing 81.1% of goods exported, employing 12.4% of the population and contributing to approximately 10% of Gross Domestic Product (GDP) (Ministry for Primary Industries, 2024).

However, it is confronted with unprecedented and interlinked challenges. Food and fibre producers face tightening environmental and regulatory change, consumer-driven climate change pressures, volatile global markets, geopolitical instability, and increasing demands to demonstrate sustainable practices. These pressures have a cumulative effect, testing the sector's resilience and adding to management complexity (PwC New Zealand, 2023).

Rural professionals and in particular, rural bank managers ("rural managers"), play a critical role in leading and supporting farmers' in achieving goals, business resilience and financial wellbeing. In navigating compliance burdens, market swings, or extreme weather events, farmers rely on rural managers for guidance, support, credit access and moral support.

Recent evidence points to challenges in farmer–bank relationships. The May 2025 Federated Farmers' Banking Survey found that only 60% of farmers were satisfied or very satisfied with their bank, down sharply from 80% in 2017. A significant 18% reported feeling undue pressure from their bank. Additionally, 26% of farmers said their interactions with their bank negatively affected their mental health and wellbeing, although this was a decrease from 33% in May 2024. With 84% of farmers having a mortgage (Federated Farmers Survey, 2025), these findings reinforce the significance of banking professionals and highlight the need for rural managers to build trust through improved service and understanding.

The core problem identified in this report is the variability in overall confidence and competence of rural managers. Inconsistent messaging, variable skill levels and available support mean that while some farmers receive excellent guidance, others may feel undervalued. This inconsistency can undermine the relationships that are important for the sector's stability. Yet this variability also presents an opportunity. By strengthening training, professional development, and best practice implementation for rural managers, banks can improve the overall quality of support provided to clients. Lifting capability across the rural banking workforce will enable more proactive communication, client centric insights, and empathetic partnerships with farmers, thereby building higher trust and satisfaction.

This report is directed at rural banking leaders, rural managers, and rural professional organisations concerned with the future of New Zealand's food and fibre sector.

## 2.0 Aims and Objectives of this Report

### **Aim**

The aim of this report is to identify the key factors that enable high-performing rural managers to build trusted, high-value relationships with their clients. It seeks to understand how capability and confidence can be strengthened within rural banking teams to improve relationship quality and deliver better outcomes for producers and growers in New Zealand's food and fibre sector.

## Research Question

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*What factors enable trusted, high-value relationships between rural managers and clients in New Zealand's food and fibre sector?*

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## Objectives

The report explores the relationship-building practices of high-performing rural managers and the systems that support them by examining four key perspectives:

- Clients - To understand the behaviours that build trust and deliver value from the client's perspective.
- Rural Managers - To identify the common behaviours, mindsets, and capabilities of high-performing relationship managers.
- External Professionals - To capture the views of advisors, consultants, and sector experts on what defines high performance in rural banking and where capability gaps exist.
- Leadership - To explore how leadership practices influence the confidence, capability, and consistency of rural managers.

## Scope

This study focuses on the areas within the influence or control of rural managers and their leaders. It does not explore external policy or macroeconomic conditions but instead concentrates on capability-building, leadership, communication, and client engagement strategies that help build a more resilient and trusted rural banking model in New Zealand.

## 3.0 Literature Review

### 3.1 Introduction

The purpose of this literature review is to examine research relevant to the development of trusted, high-performing relationships within the rural banking sector. It studies evidence across key areas including client trust, relationship management, and advisory capability, with a focus on communication, leadership, and ongoing professional development which support high performance.

While literature addressing rural banking in New Zealand is limited, this review draws insights from related research on personal and small business banking in New Zealand and Australia, as well as international studies on rural advisors, relationship managers, farm consultants, and sales professionals. Although diverse, these roles share a common focus on delivering client value through interpersonal effectiveness and strategic advice.

For consistency, the term *rural manager* or *relationship manager* is used throughout this review in place of *salesperson*, or *advisor* where appropriate. This reflects the shared responsibilities under three themes - relationship management, client engagement, and advisory support. Similarly, the term *client* is used instead of *customer*.

This review does not aim to be exhaustive, it identifies key themes and findings that help build an understanding of excellence in rural manager capability, professional confidence, and the delivery of value to clients.

### 3.2 Scope of the Rural Manager Role

While financial decision making is a personal and business-driven process, it often occurs within a broader rural context influenced by community relationships, informal hierarchies, and wider community dynamics. Therefore, rural managers require advanced interpersonal skills, similar to those described by Jones et al. (2005) as 'social scientist' capabilities, allowing them to interpret often complex layers of influence and decision-making.

Rural managers are responsible for delivering client value, and also for ensuring clients contribute to compliance processes. Client dissatisfaction, even when caused by the client themselves, often reflects poorly on the manager. To reduce this risk, rural managers must set clear expectations and guide clients through key processes, extending their role from strategic business partner to facilitator, risk manager, and capability builder, to ensure clients are well informed and can meet obligations (which can be broad and variable).

Additionally, rural managers must also manage internal coordination with credit, operations, and advisory teams, and as Jones et al. (2005) notes, this "orchestrator" role adds layers of communication and coordination pressure requiring organisational support. Complexity in rural banking, including varying land uses, regulatory compliance requirements, and business types, demands a high level of mental agility. Jones et al. (2005) suggest that these challenges can lead to information overload, which if unmanaged, can reduce performance.

### 3.3 Trust in Client Relationships

Wilson (2000) argues that trust is what holds rural business relationships together. It underpins long term relationships and creates value for both sides. When trust is strong, people are more likely to work together, stick to their word, and stay committed, even when uncertainty exists.

Research shows that competence and trustworthiness are critical to relationship success. Colgate and Lang (2005), in their study of small business-bank relationships in New Zealand, found that a high-performing manager builds trust, satisfaction, and loyalty, while a poor one can do more harm than good. Simply assigning a manager isn't enough; capability and confidence in advisory roles are essential.

Colgate and Lang (2005) identified four key behaviours that drive relationship success: keeping promises, being friendly, understanding the client's needs, and responding quickly. Secondary factors included flexibility, frequent communication, and availability. These findings show that trust is improved through consistent reliability, empathy, and responsiveness. For rural managers, delivering on their commitments, adapting to client needs, and communicating well are important in building trust and adding value. Colgate and Lang (2005) also warn that relationship strategies must be backed by organisational resources and commitment to succeed.

In a Malaysian-New Zealand banking study, Ndubisi et al. (2011) identified trust, communication and empathy as being important in both Malaysian and New Zealand banking relationships. In addition, New Zealand clients also valued personalised service, and effective conflict management. While trust, empathy, and communication clarity are important in any culture, the New Zealand finding shows that relationship managers should adapt their approach specifically to each client and address concerns early to build strong relationships.

Trust is not fixed, it develops in stages and rests on both emotional connection and demonstrated competence. Dowell et al. (2015) distinguishes between affective and

cognitive trust in business relationships. Early interactions rely on interpersonal and emotional connection and long-term trust is built through proven competence and reliability. Similarly, Dowell et al. (2013) identifies ability (delivering consistently with skill and clarity), integrity (being honest and ethical) and benevolence (demonstrating goodwill and going beyond what's required), as the building blocks of trust.

Schoorman et al. (2007) reaffirm their earlier findings (1995) that ability, benevolence, and integrity are key drivers of trust. Ability refers to competence and skills, benevolence reflects genuine concern for the well-being of others, and integrity involves honesty and fairness. While much literature focuses on building trust, it is equally important to recognise that trust can be broken. Trust breaches can be significantly damaging and not always repairable. Rebuilding begins with understanding the breach and taking deliberate steps to address it.

Guenzi (2002) conducted an empirical study involving 113 relationship managers across multiple industries to examine how specific actions assist in the development of client trust. The study found three primary drivers of client trust: behaviours related to the relationship manager's competence (ability to meet client needs), honesty (ethical behaviours like integrity), and relational behaviours (ability to build connections and maintain client relationships).

Herjanto and Amin (2020) demonstrated that perceived similarity between a client and their banker, in lifestyle, interests or values can increase engagement and trust. When clients feel their relationship manager shares common ground with them, it creates stronger interaction and satisfaction, which increase the likelihood of client retention. Factors such as a common background in farming, familiarity with local community, or showing authentic interest in the client's family and goals help built that level of trust.

Hawke and Heffernan (2006) identified five key drivers of interpersonal liking in Australian bank lending: trust, personality, communication, professionalism, and perceived similarities. They define liking as the ability to "get on" and feel at ease with someone, built on mutual positive regard and emotional connection (see Table 1).

**Table 1.** *Five Key Drivers of Interpersonal Liking, adapted from Hawke and Heffernan (2006).*

Similarities Less	Communication	Professionalism Level of importance	Trust	Personality More
Business interests Local Social interaction (meeting outside the office for cofee or lunch) Community involvement Same wavelength Personal interests	Listen to needs of customer Keeps customers informed Straightforwardness Frequency of interaction with customer Personal contact with customer Honesty	Knowledge and understanding of the banking industry and the customer's business Experience in the banking industry Satisfying customer needs Availability/accessibility Provides quality service Presentable	Flexibility in business dealings Confidentiality Exceed expectations Thoroughness Deliver on promises Provide solutions	Approachable Friendliness Good character Creates positive first impressions Sense of humour Passion for job Positive attitude Helpful

The table highlights how specific behaviours and characteristics within each category contribute to interpersonal liking. For example, personality traits such as friendliness, humour, and approachability were found to be the most influential in forming positive impressions.

Clients who liked their manager tended to communicate more openly, with ongoing honest communication helping to reinforce trust. Behaviours such as delivering on promises, being thorough, offering flexible solutions, and maintaining confidentiality strengthened trust.

Regular, honest, and personal communication helped clients feel understood and valued. At the same time, professionalism (defined as the relationship manager's knowledge), availability, and ability to meet client needs, enhanced trust and contributed to liking indirectly. Commitment, cooperation, and business referrals were key benefits of interpersonal liking.

Andersen and Kumar (2006) argue that the development of trust in business relationships is influenced by facts, data, and emotional factors. Positive emotions encourage cooperative behaviours and build trust, whereas negative emotions can cause conflict and threaten relationships. Emotions play a significant role in how individuals and groups interpret the behaviour of others, shaping the overall strength of a professional relationship.

Guenzi and Georges (2010) studied the drivers of client trust towards relationship managers in the financial services sector, emphasising the role of client orientation and relationship manager expertise in building trust and loyalty. Their findings show that expertise and client-oriented mindset can increase trust, which then increases a client's intention to re-buy or recommend, and reduces the likelihood of switching providers. They found that focusing too much on sales can damage trust, especially when using high-pressure tactics in relationship-based environments.

Interestingly, likability had no significant effect on trust, despite being a commonly assumed relationship driver. However, the study notes that likability can impact a client's intention to recommend, and may be more valuable in creating connections with new clients rather than maintaining existing relationships. This contrasts with other research in this report, such as Hawke and Heffernan (2006), which found likability and perceived similarities were trust-building factors in Australian bank lending. The difference may be due to the varying role of likability when starting a relationship versus building long-term trust, or it may be due to different client expectations in different settings or markets.

Newman and Briggeman (2016) identify credibility, reliability, intimacy, and client focus as traits of a trusted advisor. Farmers value honesty, expertise, and advisors who understand their goals. Trusted advisors build confidence and capability through continuous learning, transparency, and genuine client focus.

Although not a New Zealand-based study, Linklater (2019) offers relevant insights into agricultural finance. The study found that 'trusted advisor' status is defined by the client and earned when they seek the relationship manager's input before key decisions. This trust develops through consistent behaviours such as professional presentation, active listening, clear communication, and reliable follow-up, especially when these show genuine concern for client wellbeing. Figure 1 illustrates an adaptation from Linklater (2019) and shows the factors significant to 'trusted advisor' status.

# A Trusted Advisor

## Listens

- Maintains a listening posture
- Employs active listening
- Listens for what is not said

## Looks

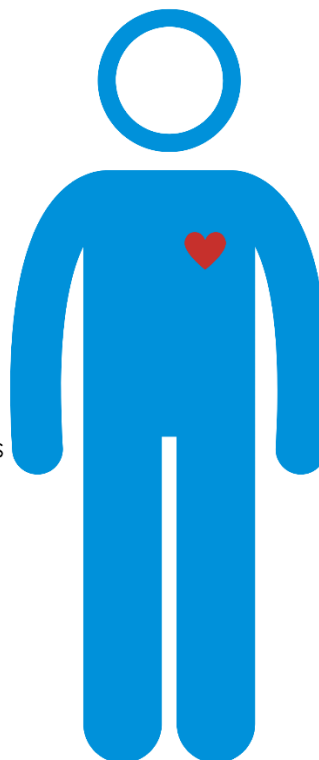
- Observes clients and operations
- Commits attention to markets and industries
- Actively looks for opportunities for clients

## Cares

- Personal interest in client's success
- Passion for agriculture
- Community involvement

## Walks

- Authenticity with self-awareness
- Alignment in philosophy
- Commitment through longevity
- Confidentiality



## Thinks

- Develops broad financial expertise
- Leverages specific models to understand operations
- Consistently invests in learning

## Says

- Asks good questions
- Maintains courage in communication
- Customises messages
- Asks for business

## Does

- Provides aligned products and services
- Delivers advice and educational opportunities
- Honours commitments
- Comes prepared
- Is available

Figure 1. **Adaptation of Trusted Advisor Summary** (Linklater, 2019).

Kuehne et al. (2019) describes how trust and confidence grow gradually through long-term engagement and frequent, meaningful interactions. Their research highlights that as the relationship manager (in this case a farm advisor) proves their value over time, the relationship grows into one of loyalty and shared decision making. In mature relationships, switching to a new relationship manager has considerable drawbacks for the client, driving long term commitment.

Gan et al. (2011) found that interaction quality between relationship manager and client was the most significant driver of perceived service quality in New Zealand banking, outweighing other factors such as physical environment, network services, outcome delivery, and lending practices. These five factors of service all had positive effects on overall service quality, which along with price (value) and corporate image, influenced client satisfaction. While the study focused on general retail banking, the implications are relevant to rural managers where the quality of interaction can influence client satisfaction more than price or organisational factors.

### 3.4 Leadership and Management Influence on Professional Confidence

Effective leaders create an environment of psychological safety, which is important for continuous learning and confidence-building. Toomer et al. (2018), in 'The Catalyst Effect: 12 Skills and Behaviors to Boost Your Impact and Elevate Team Performance', found that 'catalytic' leaders challenge assumptions and promote constructive debate, but warn that herd mentality and top-down arrogance can erode trust and team performance. They argue that trust and integrity are fundamental to team effectiveness and leadership credibility and that trust is earned through repeated patterns of reliability, honesty, and principles-based actions.

The authors also note the catalytic power of optimism in leadership. Optimistic leaders create environments where staff feel energised, supported, and capable of overcoming challenges. In a rural environment, where economic volatility, regulatory changes, and client stress can be common, optimistic leaders play an important part in maintaining morale and focus. This form of leadership encourages resilience, supports performance under pressure, and belief in the team's ability to succeed.

Toomer et al. (2018) warned against leadership behaviours that erode trust, such as failing to act on commitments, applying values inconsistently, or suppressing alternative views. These behaviours reduce leadership influence and can cause disengagement.

Communication is another theme, and Toomer et al. (2018) highlights that clear, active, and respectful communication is important when working through complex issues or with multiple stakeholders and varying client situations.

Brashear et al. (2003) found that trust between leaders and staff strengthens organisational commitment, which can improve overall performance. Their research highlights that shared values between employees and the organisation are essential in building that trust. Recruitment processes should prioritise value alignment, seeking individuals whose approach to work reflects the organisations culture and expectations.

Research from Edmondson (1999) on team psychological safety shows that when staff feel safe to seek feedback, admit errors, and experiment, they engage in more learning behaviours and perform better. Edmondson (1999) found that high-quality learning was supported by an environment of safety, which leaders can create through coaching and providing resources to their team.

Churchill et al. (1985) highlights the importance of factors that leadership can influence, such as motivation and role perceptions, which are more responsive to organisational support than characteristics such as aptitude. While no single factor was responsible for more than 10% change, these combined factors allowed greatest opportunity for management to improve outcomes. This means leaders should focus on improving the work environment and support systems, along with hiring people with the 'right' personality.

#### 3.4.1 Training

Guenzi (2002) found that client trust is linked to behaviours such as honesty, competence, client orientation and interpersonal skills. The study recommends developing recruitment, training and recognition systems to promote trust-building behaviours that support long-term client relationships. Guenzi (2002) also recommends that recruitment and selection processes prioritise traits like fulfilment (pride in role), client and reward orientation with a focus on long-term outcomes, as shown in earlier findings (Boles et al. 2000; Keillor, Parker and Pettijohn 2000;

Schulz and Good 2000, as cited in Guenzi, 2002). Training and appraisal systems should focus on trust-building behaviours, like ethical conduct and client focus, whilst aligning incentives with relationship quality.

Guenzi and Georges (2010) argue that leaders must design recruitment, training, and performance systems to reinforce trust-building behaviours. This includes recruiting for client orientation and consultative skills, developing relationship-building competence, and designing reward systems that measure behavioural performance, not just outcomes. They note the importance of aligning salesperson behaviour with the strategic goals of the firm (e.g. retention vs acquisition) and warn against incentivising a short-term sales focus at the expense of long-term relationships.

Colgate and Danaher (2000) found that banks who empower their personal bankers through training, client segmentation, and a focus on relationship quality achieved higher client satisfaction and loyalty. However, poorly executed programmes, like those with insufficient training or inadequate systems, led to declines in satisfaction that were sometimes worse than having no dedicated relationship manager at all. This highlights the importance of structured development programmes and resources to ensure that rural managers have the skills to serve clients in the long term. While much of the literature emphasises the personal attributes and trust-building behaviours of high-performing relationship managers, it is equally important to focus on the organisational systems and processes that support continuous improvement. Simply assigning a relationship manager to clients is not enough, and without strong support and training, the investment can be undermined.

Ongoing training refreshes product knowledge, sharpens advisory skills, and keeps relationship managers up to date with evolving client needs. Yavas and Babakus (2010) examined organisational support mechanisms among frontline staff in a large New Zealand bank. They found that supervisory support was the strongest predictor of psychological outcomes, including job satisfaction, commitment, and staff turnover. Empowerment and technology were both noted as factors that improved job performance. The study also found that client orientation, as a personal trait, had a strong influence on job performance. These findings suggest that for rural managers, interpersonal support from supervisors enhances engagement and satisfaction, while decision-making autonomy and effective technology enable higher performance. The authors emphasise that management practices should be designed to promote both forms of support.

Yavas et al. (2010) tested a branch-level performance model in a major New Zealand bank. The study explored how commitment to service quality from management impacts employee performance, with service culture acting as a connecting factor. Service culture was measured using three categories, training, reward/recognition, and service-support technology. The findings showed that a management commitment to service quality enhances service culture, which in turn leads to improvements in employee performance, client satisfaction, and financial performance.

Rentz et al. (2002) developed a 15-item selling-skill scale covering three skill groups, interpersonal skills (listening and relating to others), salesmanship skills (prospecting, presenting and closing), and technical or product knowledge. The three groups combine to give one overall selling-skill score, and higher scores were found to be supported by manager views of performance. These findings reinforce the value of assessing behavioural selling capability, rather than relying on sales outcomes, where external factors such as favourable territories or low competition can influence results.



Rentz et al. (2002) found that age and years in the industry did not predict sales ability. They argue that the most capable relationship managers are often promoted or move to other sectors (or to different parts of the same sector), causing an overall reduction in workforce expertise. This finding highlights the significance of progression, retention and reward strategies in rural banking.

Research by Hawke and Heffernan (2006) shows that friendliness, humour, positivity, and approachability drive client liking, trust, and commitment. They suggest the insights should guide recruitment criteria and be reinforced through training that builds these interpersonal skills.

### 3.4.2 Strategic Thinking

Lacoste (2018) emphasises that problem solving, strategic thinking, and adaptability are critical skills when transitioning from transactional sales to strategic relationship management. They argue that high performers in advisory roles must move beyond immediate financial advice to a strategic approach, ensuring organised and proactive client engagement. The shift from traditional sales roles to strategic account management (SAM) reflects a broader move toward stronger client partnerships. Lacoste (2018) highlights that SAM roles differ from standard sales in scope and required competencies. While traditional relationship managers hold broad portfolios and focus on short-term results, SAM professionals work with a small number of high-value clients and are evaluated on long-term relationship outcomes. Transitioning into SAM requires more than experience, it demands new capabilities such as intrapreneurial thinking (creativity), leadership, cross-functional coordination, and internal influence. These individuals must understand their client's business in depth, lead internal teams, resolve conflict, and deliver client centric solutions.

Gan et al. (2006) found that even satisfied clients may switch providers if they feel the bank will not proactively meet their changing needs. This highlights that maintaining client confidence requires going beyond transactional services and that rural managers must continually show initiative and foresight in addressing future needs to help retain client loyalty.

Weitz and Bradford (1999) support these findings by emphasising that relationship managers must act as problem-solvers and trusted advisors, rather than just salespeople, shifting from transactional engagements to collaborative, trust-based relationships.

Terho et al. (2015) investigate how strategy impacts sales performance, based on data from 816 relationship managers across thirty firms. They find that of the three key sales strategy categories - segmentation (understanding and identifying clients with different types of business needs and aligning sales approaches accordingly), prioritisation (allocating limited resources more effectively to clients according to the value they represent for the firm), and selling models (ranging from transactional to collaborative) - only segmentation has a direct effect on individual relationship manager performance. Prioritisation and selling categories indirectly impact performance by enabling value add solutions. Value-based selling refers to the process by which relationship manager's collaborate with clients, understand their business, and communicate how solutions create value. The findings show that client orientation by itself does not guarantee improved performance unless backed by structured systems and support from the organisation. The study concludes that performance improvements depend not only on individual effort, but on organisational alignment and infrastructure that support client-focused strategies.

Guenzi (2002) recommends that firms adopt a relationship management approach based on the client's need for engagement, and potential profitability. For some clients, a transactional approach may be more appropriate, and this highlights the importance of understanding each client intimately. This segmentation strategy could even extend to the creation of distinct relationship management roles.

### **3.5 Behaviours and Mindset of High-performing Rural Managers and Leaders**

High-performing rural managers consistently demonstrate behaviours in personal responsibility, effective time use, relationship orientation and continuous development. Covey's (1989) 'The 7 Habits of Highly Effective People' defines a habit as the combination of knowledge ('what to do'), skill ('how to do it'), and desire ('want to do it'), which together create effective habits that shape character and long-term effectiveness.

#### **3.5.1 Be Proactive**

Covey's (1989) describes two areas of focus, the Circle of Influence and the Circle of Concern, which are relevant in understanding effectiveness in the workplace (see Figure 2). The Circle of Concern includes a wide range of external issues individuals may care about, such as economic uncertainty, government regulation, or climate events, but over which they have little or no control. In contrast, the Circle of Influence refers to things individuals can change through their own actions, decisions, and communication.

Covey (1989) then breaks influence down into three types of control: direct, indirect, and no control. 'Direct control' relates to a person's own behaviour and choices, such as how a rural manager prepares for a client meeting or manages workload and stress. 'Indirect control' involves influencing the behaviour of others, for example, guiding clients through regulatory processes or supporting colleagues to improve performance. 'No control' applies to external events that cannot be influenced, such as weather conditions, market shifts, or a client's independent decisions. Over time, consistently focusing only on those areas with a potential for influence or control can build confidence, enhance trust with clients, and support resilience.

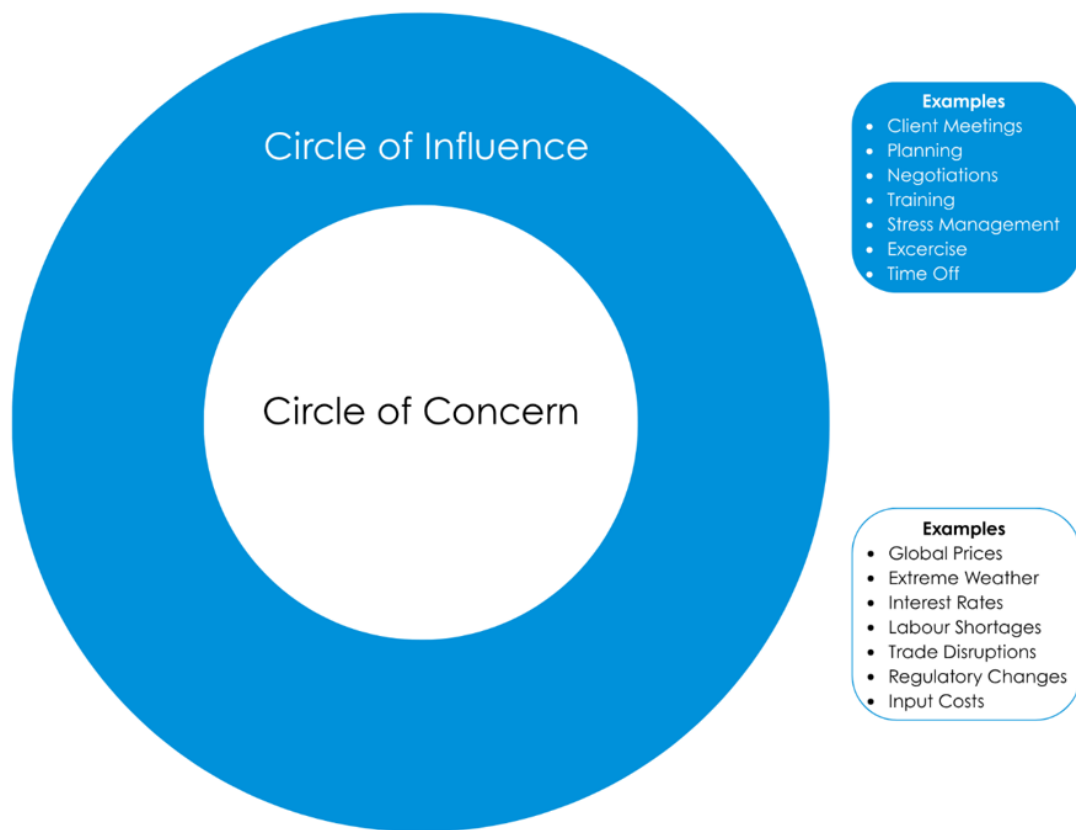


Figure 2. **Adaptation of Circle of Influence and Concern** (Covey, 1989).

### 3.5.2 Begin with the End in Mind

Covey (1989) defines this principle as starting with a clear vision of the desired outcome, so that each step taken aligns with that goal. It is a form of personal leadership, doing the right things, not just doing things right. High performers visualise their ideal future and use conscience and self-awareness to align daily actions with values. A personal mission statement can guide this process, making clear what an individual wants to be (character), what they want to do (achievements), and the values that underpin both. Like elite athletes who mentally rehearse success, effective relationship managers visualise their goals and take ownership of the behaviours required to reach them.

### 3.5.3 Trust - Defining Relationships

Covey (1989) also introduces the metaphor of the 'Emotional Bank Account' to describe trust within relationships. Just like a bank account, positive interactions such as keeping commitments, showing integrity, and understanding individual needs act as deposits. Covey (1989) outlines six key principles to build 'deposits':

*Six Key Principles to build 'deposits' (Covey 1989, p. 190-199):*

1. Understanding the individual
2. Attending to the little things
3. Keeping commitments
4. Clarifying expectations

5. Showing personal integrity
6. Apologising sincerely when you make a withdrawal

Whereas, negative behaviours, breaking trust or miscommunicating, act as withdrawals.

### 3.5.4 Time Management

Covey (1989, p.149) defines time management as the ability to “organise and execute around priorities”, extending this in his fourth-generation framework to include the preservation of relationships and the achievement of meaningful results. Covey’s (1989) ‘Time Management Matrix’ (see Table 2) helps prioritise tasks by urgency and importance. Quadrant II contains activities that are important but not urgent, such as capability building, planning, and client relationship development. High performers invest time in Quadrant II to prevent future crises and to achieve sustainable outcomes. While urgent tasks in Quadrant I still need resolving, consistent focus on Quadrant II reduces the frequency and severity of reactive and time-pressured issues.

**Table 2.** *The Time Management Matrix, adapted from Covey, 1989, p. 151.*

	<b>Urgent</b>	<b>Not Urgent</b>
<b>Important</b>	<b>I</b> ACTIVITIES: Crises Pressing problems Deadline-driven projects	<b>II</b> ACTIVITIES: Prevention Production capability activities Relationship building Recognising new opportunities Planning, recreation
<b>Not Important</b>	<b>III</b> ACTIVITIES: Interruptions, some calls Some mail, some reports Some meetings Proximate, pressing matters Popular activities	<b>IV</b> ACTIVITIES: Trivia, busy work Some mail Some phone calls Time wasters Pleasant activities

In addition, effective managers have the courage to say ‘no’ to low-priority tasks and ‘yes’ to strategic actions. Delegating less critical work creates time to focus on meaningful activities. By concentrating on what they can influence, like client relationships, team capability, and internal processes, they maintain productivity and morale, even when under pressure.

### 3.5.5 Think Win-Win and Empathetic Communication

Covey (1989) emphasises that high-performing managers adopt a win/win mindset, aiming for outcomes that benefit both client and the bank. This concept forms mutual respect and long-term relationships. This is strengthened by the habit ‘Seek First to Understand, then to be Understood’ (Covey, 1989, p. 255). Seek first to understand emphasises the value of active listening, not just hearing words, but understanding the client’s perspective, pressures and goals. This requires patience, allowing the client to identify their own problem and solution, in their own time, before presenting solutions.

### 3.5.6 Sharpen the Saw

Covey’s (1989) principle, ‘Sharpen the Saw’, reinforces the importance of regular personal renewal. This includes focusing on mental, physical, emotional and spiritual self-care

(Quadrant II activities). A manager who prioritises and models self-care and continuous learning (via the 'Upward Spiral' concept of learn, commit, and do, learn, commit and repeat) not only builds personal capability but also sets a standard for others. This concept matters because it helps individuals consistently focus on actions they can control, which is a key step in developing long-term habits.

### 3.5.7 Mindset and Resilience

Dweck (2016) identifies two core mindsets that shape learning and performance: in a fixed mindset individuals see abilities as unchangeable, and in a growth mindset, abilities are viewed as improvable by investing in learning and feedback (refer to Figure 3, below). Individuals with a growth mindset are more likely to take on challenges, and recover and learn from setbacks - key traits for managing complexity and uncertainty in rural banking.

Leaders with a growth mindset support capability development by showing openness to learning, delivering constructive feedback, and building psychological safety. In these environments, professional confidence grows through reflection, challenge, and continuous improvement. In contrast, fixed mindset cultures limit innovation, increase fear of failure, and prioritise short-term outcomes over long-term learning.

Dweck's (2016) research suggests that recruitment, training, and recognition processes can be designed to build and reward behaviours like resilience and reflective practice. Mindset is fundamental to continuous improvement, and performance.

# Growth Mindset

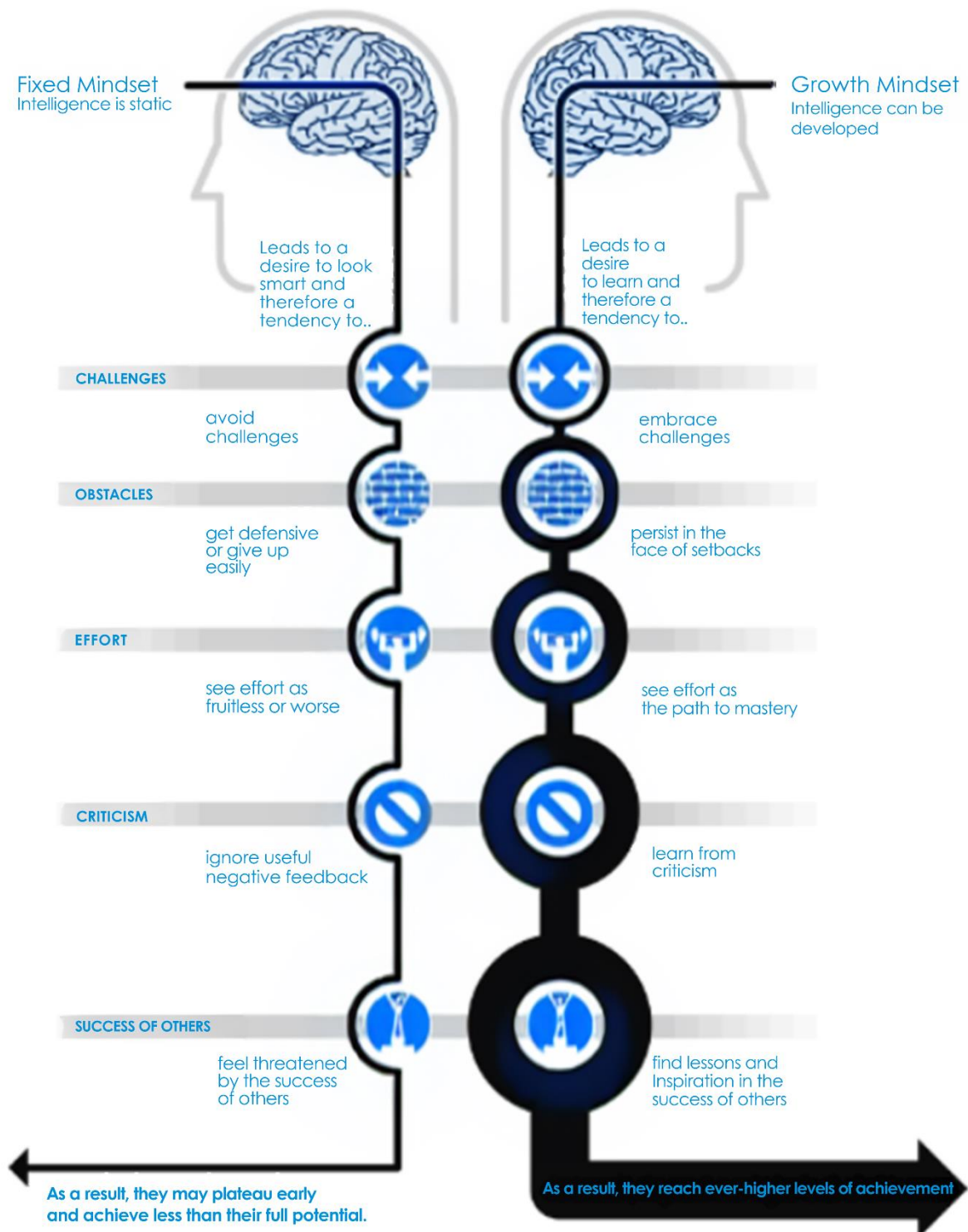


Figure 3. **Adaptation of Growth Mindset** (Dweck, 2016).

Southwick et al. (2017) identifies resilience as a characteristic of effective professionals. In rural banking, resilience is more than enduring setbacks, it's about learning from them, and maintaining a long-term view. High-performers recover well from setbacks, and are able to remain optimistic in difficult conditions.

Collins (2001), in 'Good to Great', highlights the role of what he calls Level 5 Leaders. These are individuals who combine professional will with personal humility. These leaders build success by focusing on purpose, team success, and discipline. Collins (2001) also highlights the importance of getting the "right people on the bus", suggesting that recruitment and culture are key to performance, especially in client facing roles.

O'Neill (2000) takes a systems view of leadership, showing that a leader's actions and self-awareness shape both team behaviour and the wider culture. O'Neill (2000) argues that effective leaders balance strength and empathy in what she calls "backbone and heart" to develop a culture where rural managers feel both supported and challenged.

*"Backbone means knowing and clearly stating your position, whether it is popular or not. Heart is staying engaged in the relationship and reaching out even when that relationship is mired in conflict" (O'Neill, 2000, Coaching with Backbone and Heart, para. 1).*

In addition, "Leaders hold a special position in the landscape of change" (O'Neill, 2000, An Introduction to Executive Coaching, para. 1). Leadership composure in difficult situations, demonstrating consistency, and taking personal responsibility, all contribute to a sense of psychological safety. This supports professional growth, as staff feel more confident to take initiative, raise concerns, and learn without fear of failure or reprisal.

O'Neill (2000) also highlights the importance of boundary-setting and clear leadership, which help people know where they stand and what's expected. These insights match other research showing that confident relationship managers do well in workplaces where leaders are clear, guided by strong values, and are aware of people's emotions.

## 4.0 Methodology

### 4.1 Interviews and Thematic Analysis

This research employed a qualitative methodology, using semi-structured interviews as the data collection method. The aim was to explore the perspectives of three distinct groups: clients, rural managers, and external stakeholders. The interviews were designed to capture insights into the qualities, behaviours, and practices of high-performing rural managers and leaders, through the unique lens of these three groups.

#### Participant Groups

1. **Clients** - Six clients were interviewed to gain insights into their perceptions of trusted professional relationships. The questions explored their expectations of rural managers, the attributes they associate with high-performing professionals, and their experiences of trust and value in banking relationships.
2. **Rural Managers** - Five high-performing rural managers were selected for interviews, identified by leaders based on their consistent record of client retention, high Net



Promoter Scores (client satisfaction survey), and consistent high-performance against key business metrics. The managers also demonstrated the ability to set goals, stay focused on tasks, and deliver results for their clients and their organisation. The interviews explored the traits, habits, and leadership styles they felt were important for building strong client relationships.

3. **External Stakeholders** - Six external stakeholders, including industry professionals from accounting, advisory, and rural services, were interviewed to provide an external perspective. These stakeholders were asked to identify the key attributes they associate with high-performing rural managers, assess the effectiveness of current training, leadership and support systems, and highlight perceived gaps and opportunities for improvement.

### **Interview Design and Structure**

The semi-structured interview format allowed for both consistency in questioning across all participants and flexibility for follow-up questions, enabling the interviewer to explore specific insights further. The interview questions were developed to align with the research objectives and were organised into three focus areas:

- **Understanding Relationships** – Questions were designed to explore how clients, rural managers, and external stakeholders define trusted, high-value relationships in a rural banking context.
- **Identifying High Performance** – Questions were aimed at identifying the traits, behaviours, skills, and support systems that distinguish high-performing rural managers.
- **Leadership influence** – Questions were targeted to understand the role of leadership in supporting high-performing rural managers.

A full list of interview questions is provided in Appendix A.

### **Data Collection and Analysis**

A total of seventeen interviews were conducted via Microsoft Teams or phone, with each interview lasting between 20 to 90 minutes. These interviews were audio recorded (with participant consent) to ensure accuracy in data collection and were then transcribed for analysis. All interviewees completed the Kellogg Rural Leadership Programme interviewee consent form and all results have been anonymised.

The data was analysed using thematic analysis, as described by Braun and Clarke (2006). This method involves the systematic process of identifying, analysing, and reporting patterns (themes) within the data.

## **5.0 Analysis and Results**

### **5.1 Introduction**

The analysis has been divided into three sections: Clients, Rural Managers and External Experts. Each of these sections are further structured into subcategories (where appropriate), being (i) Relationship Foundations and Behaviours, (ii) Collaboration and Support Systems, (iii) Leadership and Organisational Support, and (iv) Capability Development.



## 5.2 Clients

Six clients were interviewed to identify the factors they consider most important in building a strong relationship with their rural manager. A series of semi-structured questions guided the conversations, and a thematic analysis was conducted across all responses. The resulting themes reflect shared priorities, expectations, and experiences. Many of the clients had previously worked in the banking sector or had current or past relationships with more than one bank, providing them with a broad and informed perspective on rural banking practices. The word cloud in Figure 4 below illustrates key themes from the interviews.



Figure 4. **Word cloud demonstrating key themes from client interviews.**

### 5.2.1 Relationship Foundations and Behaviours

#### **Understand the Client's Business**

Clients consistently emphasised the importance of rural managers understanding their business, including values and goals.

They appreciated when rural managers demonstrated genuine curiosity, interest and engagement by visiting their properties. These visits were described as important in building relationships and developing insight into the client's business operations. As one client noted, "I don't think this happens often enough anymore. It's actually just getting in the car and driving around your business and your farm...time spent in the car is where you build relationships."

Building on this, taking a personal interest in the client and their family, and really understanding what's important to them forms the foundation of a strong relationship. One client reflected "it's about them understanding our values...knowing where we want to go."

Another client reiterated that building a relationship and understanding the business made a significant difference to how advice was received.

*"Taking that time to build the relationship and understand the business  
before suggesting change"*

Conversely, clients stated that relationships were damaged when rural managers made assumptions or lacked understanding. Clients expressed frustration when rural managers proposed changes without first developing a strong understanding of the business.

*"You've just got to listen to the client and really drill down and really get to understand what their motivations are and what makes them tick, because it won't be the same from farmer to farmer"*

### **Communication**

Clients valued proactive managers who provided regular and relevant updates, and communicated in a way that reflected understanding. The ability to build rapport and maintain respectful and open communication was consistently identified.

*"I find of highest value and of most importance is clarity in terms of being able to communicate" and "then the next thing I look for is the consistency"*

When delivering difficult messages, clear communication was described as essential. As one client noted, "If you can't do what you say you're going to do, you've got to explain why."

Open and clear discussion supports trust, as one interviewee explained, "good, clear communication lines, so there are no surprises. I think that goes both ways, like it's a two-way street." Another participant reinforced the point, stating that "keeping people informed, being consistent, and keeping in touch are really important aspects." Clients believed these behaviours signalled respect, which reinforced trust.

### **Knowledge – Industry and Sector**

While a background in farming was not considered essential, clients were clear that managers must demonstrate an appreciation for the practicalities and emotional realities of rural life. This includes understanding the day-to-day operations on-farm and the broader context within which farming decisions are made.

The ability to combine banking knowledge with rural sector insight was viewed as crucial. Clients expected rural managers to understand not only the technical aspects of farming, but also the realities and pressures faced by farming businesses. One participant summed it up, "So definitely honesty and trust, but also sector knowledge" and "being knowledgeable within their own banking industry and also in the rural industry, or the relevant parts of it to our business."

Several clients shared experiences where rural managers, lacking agricultural understanding, applied commercial banking logic to farming situations. These misalignments often resulted in reduced trust and undermined confidence in the relationship.

*"Just a good understanding of farming knowledge...they need to have an affinity with it. Not to say that means they have to be from a rural background, they just need to appreciate what gets done on that side of things"*

Clients valued when rural managers understood their business and had a strong grasp of internal banking systems, products, and policies, with one interviewee noting “they’ve got to be all over how the products work, how the application process works, how credit works to get the best result for us”. One participant recalled a time they lost trust in a previous manager, “I had a real ding-dong with the manager we had at one point and I kind of had to tell him, that’s not how your products work!”

### **Support - Advocacy, Transparency, and Consistency**

Participants highlighted the importance of the rural manager being able to explain the credit process clearly and build financial solutions to meet their individual business needs.

Clients respected rural managers who could act as honest brokers between themselves and the bank, offering transparent insights into bank positions without attempting to soften or obscure decisions. As one client noted, “I just want them to be really honest about what it is that they say, not try and be a friend or soften the blow. Just be clear, honest, consistent.”

Consistency in risk appetite across economic cycles was identified as a key contributor to relationship stability. Clients expressed frustration with banks that frequently shifted their credit stance in response to external conditions. In contrast, those who remained steady and communicated changes effectively were more trusted. “I absolutely hate the up and down nature of some banks,” one client explained, reinforcing that erratic support undermines client confidence. Others spoke positively of banks and managers who provided continuity and clarity, noting the value of being “supported both when things weren’t going quite as good...and now things are going well.”

One participant emphasised the importance of having their rural manager’s support. When asked what could potentially ruin their relationship their response was “if you feel they haven’t really got you back...if they don’t have faith in you or your farming abilities.”

One client observed that inconsistent feedback from a bank “made it really hard” because “it felt like I had support and trust one day and then not the next.” Another emphasised the importance of transparency in difficult conversations, stating, “if honesty is important, if they honestly think it’s not going to get supported, well you want to know that as well.” Another client highlighted how lack of alignment between the rural manager and the wider organisation and poor communication created confusion and undermined trust, “I want someone who’s prepared to actually say, you know, this is the bank’s position.”

### **Proactive**

One of the semi-structured interview questions asked clients to describe how rural managers could exceed their expectations. A consistent theme across responses was the importance of a proactive approach. Clients appreciated when rural managers went beyond transactional interactions and took initiative to introduce subject matter experts, offer insights relevant to their business, or present opportunities that aligned with their goals. Rural managers who initiated conversations and demonstrated forward thinking were seen as adding significant value.

*“I’d rather have that trusting transparent relationship where you’ve just got confidence that you know a bank will be responsive to competitive pressures”*

Proactiveness was interpreted as a sign of genuine care, and commitment to the client's long-term success.

### **Trust**

Clients consistently emphasised the importance of trust in a relationship. Clients noted that trust is built by “doing what you say you’re going to do”, being visible and available, and following through on commitments.

*“You earn trust and respect by doing what you say you're going to do”*

### **Empathy**

Empathy, clarity, and honesty were repeatedly mentioned as key attributes that built lasting relationships.

Rural managers who demonstrated empathy and took time to genuinely understand the human and emotional dimensions of farming were valued by clients. This included recognising family dynamics, legacy motivations, and the strong personal connection many clients have to the land. As one client summarised, “I have very strong family values and family attachments to the land, and I think they get that...they get how important that it is.”

Clients consistently described the rural manager's character and emotional intelligence as critical components of a successful partnership. While technical knowledge and commercial acumen are necessary, they are not sufficient on their own. Clients expect rural managers to be good people. One participant shared, “It's actually the human side that's really important.” They are seeking individuals who are genuine, respectful, and capable of engaging meaningfully with both the strategic and day-to-day aspects of farming businesses. Traits such as integrity, empathy, and discretion were mentioned, with one participant noting simply, “It comes down to interpersonal skills.”

Emotional intelligence emerged again, with one client stating, “the fundamental way to build strong relationships is to have high EQ.” Strong relationships are not built through grand gestures but through actions that reflect care, confidence, and consistency.

*“Whether it's establishing new relationships or fostering old ones, empathy is really important”*

## **5.2.2 Collaboration and Support Systems**

Clients emphasised that while the relationship with their rural manager is important, the broader banking team also play a critical role in ensuring a seamless and effective client experience. Support staff were recognised as playing a vital role in delivering high quality service. This included managing documentation, providing interest rate updates, coordinating loan structures, and maintaining prompt communication.

*“I think that while we deal with the managers, they have some very, very, good support people in behind them”*

### **Subject Matter Experts**

Rural managers were not expected to be experts in all areas, but to know when and how to bring in appropriate subject matter experts. As an example, access to specialists in areas such as foreign exchange or commodity risk was described as adding value.

*"The other thing that I really appreciate with the rural manager and the bank is not thinking that the rural manager themselves have to be the expert, but they need to be aware when is the right time to bring experts in"*

### **Relationship Continuity**

Clients valued situations where banks managed staff changes with care and professionalism. A common concern raised was the risk of over reliance on a single relationship. Clients who had experienced issues when a rural manager departed their role, highlighted the importance of team-based knowledge sharing. They appreciated banking structures in which analysts, support staff, and even senior leadership were visible, informed, and available to contact. As one participant summarised, "I feel really, really confident in our relationship" because "we've got multiple touchpoints there and a lot of people within that chain know our business really well."

Thorough onboarding of new rural managers, especially taking the time to understand the client's business before initial meetings, was critical, as it maintained continuity and protected the client from disruption.

### **Products and Systems**

Organisational limitations were also discussed. One participant explained that when they encounter limitations with a bank's products or systems, it can have an unintentionally negative impact of their perception of the relationship, even if the rural manager remains effective. As one client put it, "I've discovered recently, also since having a couple of banks in the mix, that some banks' products are far more flexible than others and that is actually an important aspect of the bank."

*"When you get frustrated with an operating system it's hard not to transfer that frustration or lack of trust with that system onto the person, even though you shouldn't"*

### **Events and Community**

In addition, clients valued being invited to workshops, events, and informal gatherings. These opportunities were viewed not only as value-adds but as important forums for relationship-building. These activities helped reinforce trust, and allowed for more relaxed, authentic conversations. Community support was also noted with this comment, "It's a rural bank and it's in rural communities and you can see the support that they're giving to, kind of, grass roots community which is really important to me."

## **5.3 Rural Managers**

Five rural managers were asked a series of semi-structured questions designed to understand common behaviors and attributes of high-performing professionals in banking. A thematic analysis was undertaken to identify repeated patterns in how rural managers perceive the

foundations of strong and successful client relationships. The word cloud in Figure 5 below illustrates key themes from the interviews.



Figure 5. **Word cloud demonstrating key themes from rural manager interviews.**

### 5.3.1 Relationship Foundations and Behaviours

#### **Client Centric**

A defining attribute across all interviewees was a consistent client centric approach. Each rural manager demonstrated a genuine interest in their clients' business success, as well as concern for their clients' family and wellbeing.

*"To be really good at it, you have to actually enjoy the job"*

*"We're out there to help and support them"*

Two of the interviewees described the rural manager role as a privilege, highlighting the unique access it provides into the lives and businesses of their clients. The opportunity to contribute meaningfully to their clients' success was described as professionally rewarding and personally humbling.

*"I love seeing our clients succeed and playing a small role in that success"*

#### **Proactive**

A common theme amongst the participants was focusing on "doing the basics well." This included being proactive, following through on promises, respecting client's time by being punctual and prepared, and delivering on agreed outcomes. Examples of these behaviours included the use of agendas, structured call programmes, follow-up emails and the review of client history prior to engagement. One interviewee stated, "getting work done timely and

accurately" and another commented "I'm quite big on being punctual, so always make sure you arrive on time."

*"Delivering to client expectations, so do what you say you're going to do and deliver on that"*

Being prepared was emphasised with one manager explaining that "I spend so much more time now prepping before I go out to see a customer." Taking a disciplined approach helps turn plans into action, as one manager said, "I set a to-do list, it's usually time bound." Looking further ahead, another rural manager added, "I always plan a month in advance, so that helps with organisation and being in control."

*"Whenever you're rushing and you're turning up for a meeting without having done your prep properly you don't get the best outcomes"*

*"The more proactive you are...the least reactive you need to be"*

In addition, a number of rural managers noted the importance of using the Customer Relationship Management (CRM) tool as a way of managing and planning client visits.

*"I think it's so important to proactively use, you know, CRM"*

*"I am getting better at using CRM, which helps my visit programme and helps me being a bit more proactive"*

### **Trust**

Rural Managers believed that trust is earned over time, and is built through consistent actions, empathy, and integrity. Two rural managers noted the importance of empathy directly, "showing empathy and, like, genuine interest" and "I really am big on empathy and respect because I think that builds trust."

A key point reinforced across the interviews was the importance of forming an initial connection with clients which could begin with simple, authentic interactions, and maintaining a genuine interest in the relationship. Authenticity was viewed as essential, with several managers noting that clients "can detect insincerity quickly." Respecting the client's decisions, providing honest and timely communication, and ensuring clients feel both seen and heard were also described as significant in establishing trust. Importantly participants noted that trust can be undermined by failure to act.

*"No one trusts you from day one, you've actually got to build their trust"*

### **Communication**

Effective rural managers communicate with clarity and confidence, they bring positive energy to conversations. In terms of actions one interviewee said, "follow up with a meeting summary with agreed outcomes" and "often with communication, people can be in the same situation



and come up with very different perspectives on what's been agreed, or what the discussion points were."

Openness to improvement is another attribute of high-performance, with one manager stating, "you know, always seek a bit of feedback from clients" to help uncover if there "is there anything we could do better?" These behaviours help build trust and credibility.

Participants also noted that trust can be undermined not only by failure to act, but by how difficult messages are delivered. For example, when declining a credit application, it was noted as essential to explain the rationale clearly and outline what steps the client can take to achieve approval in the future. One manager stated, "I think another one...which can be detrimental to relationships is saying for example you've got a credit application and that comes back a 'no', but it's how you sell that 'no' or that decline." This approach signals a commitment to the client's long-term success and reflects a mindset of genuine care, rather than transactional-level engagement. The wrong behaviour was highlighted by the same participant describing the actions of a colleague, "I thought they did a poor job...this manager just said no and then carried onto something else."

### **Understand the Clients Business**

Managers emphasised the importance of curiosity, asking thoughtful questions, and active listening, to understand the client's business, their values, and family circumstances. As one participant noted, "I think asking questions and listening, you know, you'll get far better outcomes", whilst another commented, "I find that the more questions that we ask the stronger the relationships are." This was further reinforced in the comment, "If you don't first seek to understand then, yeah, you're going down the wrong pathway."

*"For me just continuing to ask the right questions and listen and keep drilling down, like asking questions, listening and you know asking 'why' again."*

One rural manager described their approach as "personalising the theme of the content, like making it more meaningful to clients", reinforcing the need to place client needs and priorities at the centre of all activity.

### **Value-add**

The expectation that rural managers continually deliver value in every interaction was a recurring theme. Value was described as more than just sharing reports or presenting information, it involved interpreting insights, such as market trends or benchmarking data, and tailoring them to the client's specific context. One participant cautioned against simply providing standard material, such as a quarterly dairy sector report, and thinking that's providing value. Instead, they argued "that's not value-add, you need to understand it and then bespoke it to the client's situation." This reinforces the idea that high-performing rural managers extend on generic practices, with one participant describing the role as an "An interaction between what the banks got to offer and what the client needs or wants" and "packaging it in a way that sort of tailors it as much as you can for the people."

*"I've always tried to understand or be able to bring something else to the table"*



## **Personal Attributes**

Participants were asked to describe the characteristics that differentiate high and low performers. A consistent set of traits emerged including effort, consistency, curiosity, and proactivity. High performers were described as those who work hard, remain engaged, energetic and focused over time, a sentiment reinforced in this comment, “you can be capable and get the job done, but if you want to excel then you have to be prepared to work a bit harder.” High performers are motivated by results and a desire to deliver genuine value to their clients. They focus on doing the basics well, offering insights and supporting decision-making. As one manager reflected, “I really like farmers as people...they're hardworking, entrepreneurial, and creative.” This sense of respect and admiration for clients shapes their approach to service and underpins their professional motivation.

### **5.3.2 Collaboration and Support Systems**

A strong theme across the interviews was the importance of collaboration between rural managers and their internal and external support networks. Effective relationship management was consistently linked to close working relationships with analysts, credit teams, and wider support staff.

High-performing rural managers build trust within their teams, recognising that successful client outcomes rely on the coordinated effort and skill of multiple team members. One rural manager noted, “collaboration is so important, especially you know internally”, highlighting how cooperation turns individual expertise into collective capability.

Practices such as involving analysts in client meetings, conducting debrief sessions after visits, completing information handover, and maintaining regular communication were noted as behaviours that support shared learning, improve consistency, and lift team performance. Reflecting on recent professional development, a manager noted, “out of that recent credit course that we had, I think it highlighted just how important it is to get that information transferred to analysts well,” reinforcing the value of timely and quality information handover.

*“You know, a high-performing rural manager is not necessarily the manager, it's the team around them as well”*

Several interviewees noted that having team members working from the same office improves communication and builds collective responsibility. As one participant put it, “strength of the team and probably having everyone in the office is a big part of it as well.” Because the rural manager role is broad and demanding, managers rely on strong internal relationships to draw on specialist knowledge when needed. Another interviewee explained, “rather than trying to understand everything, I just know the best person to talk to or who to go to if I need some help or information.” This readiness to tap into specialist knowledge ensures managers can deliver consistently high-quality service to clients.

In addition to internal collaboration, building and maintaining external professional networks was also highlighted as an important component of success. Relationships with accountants, consultants, and other rural professionals enhance the manager's ability to serve their clients effectively, as noted by one participant, “one thing I've done reasonably well too, is just build the network of professionals and have quite a strong relationship with them.” He went on to further explain, “it gives them more traction or stickiness, and again a lot of the clients or the professionals, you've got to add value to them as well.”

### 5.3.3 Leadership and Organisational Support

Interview participants consistently talked about the critical role of leadership in enabling rural managers to succeed. Leaders were commonly described as those who “have your back,” providing a combination of clear expectations, guidance, and trust. Effective leaders grant autonomy to high performers and offer support by stepping in, when necessary, such as attending complex client meetings or advocating during challenging credit decisions. Accessibility was also highlighted as an important leadership trait, with participants valuing the ability to seek timely input and advice without barriers.

*“Just having the confidence or knowing that those guys have got your back and that they, I think, are really clear around what's expected of us, but also where we stand with the bank in terms of where the bank wants to play. And knowing that, yeah, we've got that support. So, you know that's huge because it gives you the confidence”*

Interviewees agreed that effective leaders provide consistent, empowering guidance and focus on coaching rather than micromanagement. One participant noted, “the actual overall strategy, it's the same which is one of the reasons I love working here,” highlighting how clear, steady direction builds confidence and autonomy.

#### **Remuneration**

Remuneration emerged as a secondary, though significant, theme. One participant observed that financial compensation did not always reflect the workload and value generated by high-performing rural managers, pointing out that “if you're actually trying to link performance with long term value creation, some people subsidise other people.” While financial incentives were not seen as the primary motivator for most managers, fair and transparent recognition of effort was considered essential for sustaining morale and long-term engagement.

### 5.3.4 Capability Development

#### **Formal and Informal**

Formal training programmes, such as those focused on sales and credit were acknowledged as essential in building foundational knowledge, especially for new managers. However, the limitations of these programmes were also highlighted. Specific gaps were identified in current training offerings, including the need for development in storytelling, soft skills, active listening, and professional written communication (e.g. how to write effective and well-structured emails).

One participant noted the importance of helping new managers “pull a deal together” and manage complex interpersonal dynamics. This kind of learning was not always addressed in formal programmes, but was instead acquired through informal collaboration and real-time support. As one manager explained, “I think we work very collaboratively, which is just ad hoc, but I think it's a massive strength of the team.” Another emphasised that soft skills, including the ability to maintain positive energy and confidence in communication, are critical attributes that must be actively developed and supported.

Peer learning was a prominent part of the development environment. After client visits, teams often debriefed on what went well and what could be improved, reinforcing a culture of reflection and shared learning. Many rural managers also assumed responsibility for

developing their peers, for example by “buddying up” with colleagues on important client relationships and visits to support knowledge transfer.

Self-directed learning was also consistently highlighted as important in high performance. Several participants noted the importance of reading widely to remain current on industry trends, global markets, economic developments, leadership and personal growth. “I think it’s really important to read a lot,” one remarked. Another added, “you need knowledge in market, financial markets, global economics,” emphasising that much of this activity is self-driven. As one interviewee summed up, “you need to be a competent banker, so you need to understand the products, understand what’s happening in market.”

#### 5.4 External Professionals

Six individual interviews were conducted with experienced professionals representing a diverse range of external stakeholder roles, including accounting and business advisory. The majority of participants previously had experience as rural managers and/or in banking leadership. Their perspectives provide an important external lens that complements the insights gathered from rural managers and clients. The findings have been grouped into key themes that reflect shared observations and evidence across the interviews. Common themes are shown in Figure 6.



Figure 6. **Word cloud demonstrating key themes from external interviews.**

##### 5.4.1 Relationship Foundations and Behaviours

###### ***Understand the Client’s Business***

Across all six interviews with external experts, there was strong consensus that the foundation of high-performing rural banking relationships lies in genuine, people-centric engagement. Experts stressed the importance of understanding clients as individuals before approaching business matters - learning about family dynamics, decision-making roles, and the client’s personal situation. One interviewee articulated this clearly, “personal relationship first, and the business relationship second.” Another emphasised the same point in different words, “people don’t care how much you know until they know how much you care.”

*"It's about understanding who those decision makers are. It's about being professional, about being organised. It's about those relationship values"*

An expert referred to the value of the "two ears, one mouth" principle, reinforcing that listening should outweigh speaking when engaging with clients. Empathy was also described as significant, with one participant stating the importance of, "having empathy" and "being able to see both sides of a situation, understanding."

Visibility matters too, "you've got to be out in the paddock with people", giving client's confidence they will be met on their terms. Other participants reinforced this, "and then it's about being present in the community."

Clear, jargon-free communication shows relatability, as one participant cautioned, "unfortunately a lot of people don't have good tools, or they speak in jargon and language that doesn't get the cut through."

*"People can determine whether you actually have a genuine interest and a genuine care by the level of preparation, and the ability to convey information simply"*

Curiosity was highlighted as an important trait. High-performing managers are genuinely interested in how clients think and operate. One expert explained, "it flows on to how curious you are about people and about what makes them tick and why they do things, not how they do things." And goes on to say, "there's a lot going on up a customer's driveway...it's about your ability to genuinely demonstrate you understand." Another added, "the second phase of a great relationship is going, well, yeah I've uncovered all these things that are really important to these people."

### **Trust**

Trust was unanimously highlighted as essential and one participant summed this up bluntly, "I have to trust the banker, if I don't trust the banker...I will never refer you a client." It is cultivated through active listening, empathising, and building rapport over time. One interviewee observed that "if you channelled your enthusiasm into being professional and organised, that was the process of building trust" and "being error-free, follow up, being knowledgeable, being responsive, no surprises."

*"Building trust...at every level, is really important"*

### **Personal Attributes**

Authenticity was also seen as an important feature. Rural managers are most effective when they bring their true selves to the role. "You have to be yourself, maybe the best version of yourself, but don't try and be someone else."

*"If they think they own the customer, you're in big trouble."*

Empathy and respect are drivers of strong relationships. According to one expert, "in regard to whatever you're doing, wherever you are, whatever place you play, whether it be establishing new relationships or fostering old ones, empathy is really important."

High performers were described as hardworking, focused, and motivated as articulated in the quote “they really understand the basics of the job. They're often probably people that might have some talent around relationship skill sets, but it's then their work ethic.” The difference between effective rural managers is described by another expert, they are good at “providing information, being proactive, being courageous with feedback.” High performers engage in honest, constructive conversations, even when the message is difficult. One expert explained, “honest conversations can create breakthrough moments. It's okay to say a business is underperforming as long as the delivery is constructive.” Rural managers were encouraged to explain the bank's position with confidence, never shifting responsibility to others.

Regarding work ethic and commitment, one interviewee reflected, “it's a brain power thing. It's a, you know, like, how do I continue to kind of keep stretching this because they've got that DNA in them.” The best rural managers gain satisfaction from supporting their clients' success.

*“And if the chips are down, you do whatever you can to support the clients or whatever they're going through. Then you've got a client for life.”*

#### 5.4.2 Collaboration and Support Systems

Top-performing rural managers were described as collaborative rather than independent operators. They are not “lone rangers”, instead recognising their role in a broader team. They utilise analysts, subject-matter experts, and senior leaders to provide holistic support to clients. This team approach not only improves outcomes but also helps maintain consistency across the client experience.

*“They have to believe in dual relationships. They have to believe in collaborating and bringing others in”*

One expert noted, “I was a lone horse,” and described how their perspective shifted over time to recognise that collaboration was essential, particularly given the breadth and complexity of the rural manager role. The demands of modern rural banking, relationship management, credit analysis, and compliance, require a coordinated, team-based approach and there is a need to “basically help people” to “become more interdependent rather than independent.”

High-performing rural managers work closely with analysts, maintaining open communication with credit teams, and engaging regularly with support staff and peers. One interviewee commented, “one of the first things I would insist upon is that a relationship manager and the assistant have a relationship agreement.” Those agreements are more than paperwork, they cement genuine partnership. “So before they even went anywhere near a client, they had to understand how they're going to work together, what were their relationship values, how they're going to give each other feedback, how they're going to allocate, delegate, all those sort of things” and “if you can't actually do a decent relationship agreement with your support staff, there's no way [you] could go and do a decent relationship agreement with your clients.”

*"I think the best ones are consistent and they have a team around them. They've got a relationship with Credit, they've got a relationship with their immediate manager, they've got a relationship with their support people, and they'll have a relationship with other rural managers"*

Analysts were identified as important contributors to the rural manager's effectiveness. Their involvement in client discussions and support with credit applications enables the rural manager to focus on relationship building and strategic conversations. As one participant succinctly put it, "the analyst is vitally important."

Shared learning is another factor in high-performing teams. Informal knowledge transfer happens every day, "people learn through osmosis."

Good rural managers are seen across the organisation, demonstrating what best practice looks like and role-modelling collaborative behaviours. As one interviewee noted, "you can have lone rangers, but I think the majority of high-performing rural managers will have a team around them, particularly now with the level of compliance and detail that's required."

### 5.4.3 Leadership and Organisational Support

Interviews with external professionals highlighted a critical gap in leadership capability. This shortfall was viewed as a risk to performance and retention, especially of top-tier talent. Participants stressed the need for more empowered, visible leadership, clearer career pathways, and remuneration structures that reward meaningful contribution. One participant commented, "you need bosses that actually, who are in the position of authority to actually, use that authority with incredibly good balance of personal and positional power."

#### **Clear Expectations and Empowered Oversight**

A strong call emerged for well-defined reporting lines, explicit KPI's and stretch targets. These were seen as essential for building accountability and defining what constitutes excellence, and unacceptable behaviour. As one participant put it, "clear expectations of what good looks like because then people know what they're aiming at. But the flip side of it is clear expectations of what's not okay." Another added, "what is in the local business plan?" and "what are the behaviours and activities...that's gonna end up getting you the results?"

One expert, a former senior banker, created a comprehensive 40-page operating manual covering "everything from why the bank [exists]" to a "performance management framework" and basic job descriptions. This was created out of frustration that many staff "don't even know their job description" or "how their local business plan leads to results." By documenting the operational practices, he looked to fill the gaps left by a combination of ineffective leadership, systems and processes.

Several experts observed that many leaders hesitate to act on standards, "I see a lot of people in a position of influence, and they don't do anything with it, not positively." The problem, they warned, starts at the top, "So it starts, you know, fish rot at the head."

#### **Leadership Courage and Culture**

Interviewees consistently called for stronger leadership courage, confronting mediocrity, closing performance gaps and celebrating excellence. "I think more courage from managers perhaps in calling things that may be average behaviour," one participant urged. Another participant described the necessary approach more bluntly, "if you know and you haven't



done anything about it, you should be fired. You don't know and you should know, you should be fired."

The impact of courageous leadership on culture was illustrated in this quote where an expert talked of a regional manager, "[he] developed a culture like you could chuck a blanket over...because of his influence and how those rural managers perform." Another participant summed up the consequences of failing to act, "it's like shining the light on the disease called poor leadership, poor accountability" and people getting paid a "lot of money that actually just don't, don't get the basics right." They further recalled organisational complacency, "we'd allowed all these terrible behaviours and habits to seep in." Leaders were reminded that their role extends far beyond operational oversight, any regional senior leader "should be rain makers" and "they should have a presence."

In terms of performance management, one participant noted the importance of courageous leadership conversations, "It comes back down to what are the competencies that they need,...do they have an accurate perception of their role,...how well do they really understand their role,...how well are they going in the role. Is anyone giving them feedback and that, and has as anyone had a straight between the eyes, no \*\*\*\*\* conversation about where they stand in their role in the organisation and what their future career prospects look like." The participant further noted the importance of "courageous bravery that you have to have around, having really honest conversations with people."

Interviewees also believed that a high-trust team culture underpins sustained performance. Staff must first understand their purpose, "why are they even in this bank? Why are they doing that job?" and noting leaders should "help them really link the purpose of why they're attending work." One expert described engaging with each team member to "sit down and try and understand where they're at, where they're going" and "link [their] intrinsic motivation" to organisational goals, keeping people connected and engaged.

One interviewee stressed that senior leaders must embed cultural behaviours from day one, "What are those key functions that when people join the business, they're going to get exposed to that its standards and behaviours and best practises and the way we do things around here that are going to get instilled" and "where it falls is when senior people don't take any responsibility." The comment highlights that systems and processes only work when senior leaders actively champion them, but without that ownership, good practices "fall over" before they are established.

Character over talent was noted, the "ones that used to destroy teams and...people's confidence were [often] people that were quite good at what they did but weren't of the right character." Those individuals received a direct choice to "change or leave." Using a simple character-versus-capability matrix, high-character/high-capability employees were considered "easy" keepers, whereas low character, regardless of skill, was unacceptable.

The essence of leadership was summarised through a quote that challenged leaders to reflect on their influence, "I always got taught, you know, turn around and look. You see who's following. If there's no one following you, you're not a leader."

### **Feedback**

Feedback surfaced as a recurring theme, with participants advocating for a culture where honest feedback is delivered constructively. "Feedback's the breakfast of champions. But you have to be prepared for it and the person who delivers it also has to be capable of delivering

it in such a way it lands", observed one participant. Client feedback was called the "truest, most brutal type", offering a real-world gauge of relationship quality.

Leaders also need the technical credibility to coach and provide feedback effectively, "it's not just about leading people. They still need to know the fundamentals of the job and what their people are actually doing, and whether they're any good at them [their jobs]."

### **Balancing Workloads and Rewarding Performance**

Retention concerns emerged when top performers felt inconsistently high expectations while underperformance was allowed elsewhere. One participant captured that frustration, "The regional manager is really important. Instead of just driving the high performer harder...the bank wanted more out of you next year. Then you go, oh, how about you pick on some of those guys? Because if they all moved five million, we would all do way better." This distribution in performance across rural managers, and the scale of the intervention opportunity was highlighted in this quote, "there was 30 really good ones, 30 average and 30 poor", whilst another participant noted "there's probably 60 bankers and I would say there's probably 5 or 10 that I think are really good."

The issue of performance recognition was reinforced by these quotes, "we overpaid too many dickhead men" and "there's not enough pay gap on equity between the very best in that spread". Gender was also noted, "females in general are better rural managers. They're actually compassionate. They understand the client, they actually listen."

Another comment touching on performance also talked to challenges with rewarding performance "and of all the things that used to annoy me in the organisation, if you're really brutally honest is that they overpay the poorer people that weren't capable and even new people, and they underpaid the really good humans" and "we underpaid some incredibly great woman."

Note was also made about the importance of ensuring client focus by protecting leaders from internal projects, "I used to say to my boss, I don't want any projects. The only projects I want, are staff and customers, everything else on the side of my desk don't \*\*\*\*\* give it to me". "But the amount of people that never pushed back on stupid \*\*\*\* that stopped them being in front of their customers and their staff."

### **Value-add**

The external experts consistently identified the delivery of value beyond transactional banking as a standard of high-performing rural managers. One interviewee stated that clients "need to ultimately feel not just the emotional value but that you were thinking about how you were economically putting value in the back pocket." That extra value can take many forms "That might have been an idea, might have been a connection, it might have been a referral, might have been an insight." Relevant market commentary, introductions to subject-matter experts, and a grasp of farm systems all count, provided they are timely and aligned with the client's unique situation.

Participants stressed that rural managers should not act as passive service providers but as advisors willing to challenge clients to think more critically. "Good bankers are not 'yes' men. They need to help the client think critically. Sometimes that means saying 'have you thought about this?' or 'what's your plan if X happens?'"



#### 5.4.4 Capability Development

##### **Formal and Informal**

A strong consensus emerged about the importance of development pathways for rural managers. Both formal training and practical, on-the-job coaching were considered critical, particularly for early-career managers. High-performing development environments were described as those that embed coaching into daily practice, incorporating client-facing activities, pre-visit planning, post-meeting debriefs, and structured reflection. One interviewee insisted that manager's "need to be coachable. They probably need to embrace and understand what it means to work effectively as a team."

While formal training programmes were acknowledged as valuable, interviewees repeatedly noted that without reinforcement their impact diminishes. The value of learning is maximised when accompanied by regular feedback, opportunities for reflection, and the use of real-life scenarios. As one participant acknowledged, "we spent millions in our organisation getting external people in," but the content "sat on the intranet and never saw the light of day again" highlighting the need to maximise the investment in organisational systems and processes.

Double-team visits, allowing shared learning and knowledge transfer, were also seen as a good development tool, "it was about wrapping [support]. You know, buddy systems, coaching, structured processing."

##### **Self-Learning**

Maintaining relevance through continuous learning was a recurring theme and rural managers were encouraged to engage in daily reading spanning both industry trends and broader leadership content. One interviewee stressed that newcomers must be immersed in an environment where learning is constant, "when people join the business, they're going to get exposed to that, its' standards and behaviours and best practises and the way we do things around here."

##### **Capability Gaps**

The interviews identified several areas where further development is required. While most agreed that technical capability, particularly in credit assessment, was generally sound, there was concern around communication skills. One participant summarised this by stating, "we've got too many people in rural banking who can crunch the numbers but can't tell a story. They need to be able to bring a deal to life...to explain why it matters and why it works." Another interviewee noted, "some of them need training on how to write a good email. You'd be surprised how much credibility is lost from a poorly written message."

Listening skills and the ability to ask thoughtful questions were also identified as underdeveloped in some rural managers. These were described as foundational skills that influence client engagement and the ability to develop appropriate solutions. Emotional intelligence, energy, and confident delivery were equally emphasised. One participant observed, "you need to be confident and positive when you speak" and "not arrogant, but you've got to hold the room and give clients confidence."

One participant highlighted a skills gap in the value-add and communication space, "to me, one of the things the industry suffer from...how to have a real conversation with a customer." "Being courageous with feedback" is part of what sets top performers apart.

Soft skills, often undervalued in traditional banking training, were seen as critical to performance. Interviewees called for greater emphasis on storytelling, structured

communication, and interpersonal effectiveness, particularly for new or developing managers. Practical implementation was viewed as important for meaningful learning. As one expert explained, "it's okay getting someone and teaching them about the sales cycle, for example. But it's more important to teach them how to apply that theory." Another reinforced this point, stating, "you do the training, you go away, you apply stuff, you come back, you review it and learn." Finally, one interviewee summed up the importance of in-field development succinctly, "Rural Managers need to be in market. That's how you build capability quickly."

## 5.5 Common Themes

The mind map in Figure 7, below, captures key themes across the three interview groups.

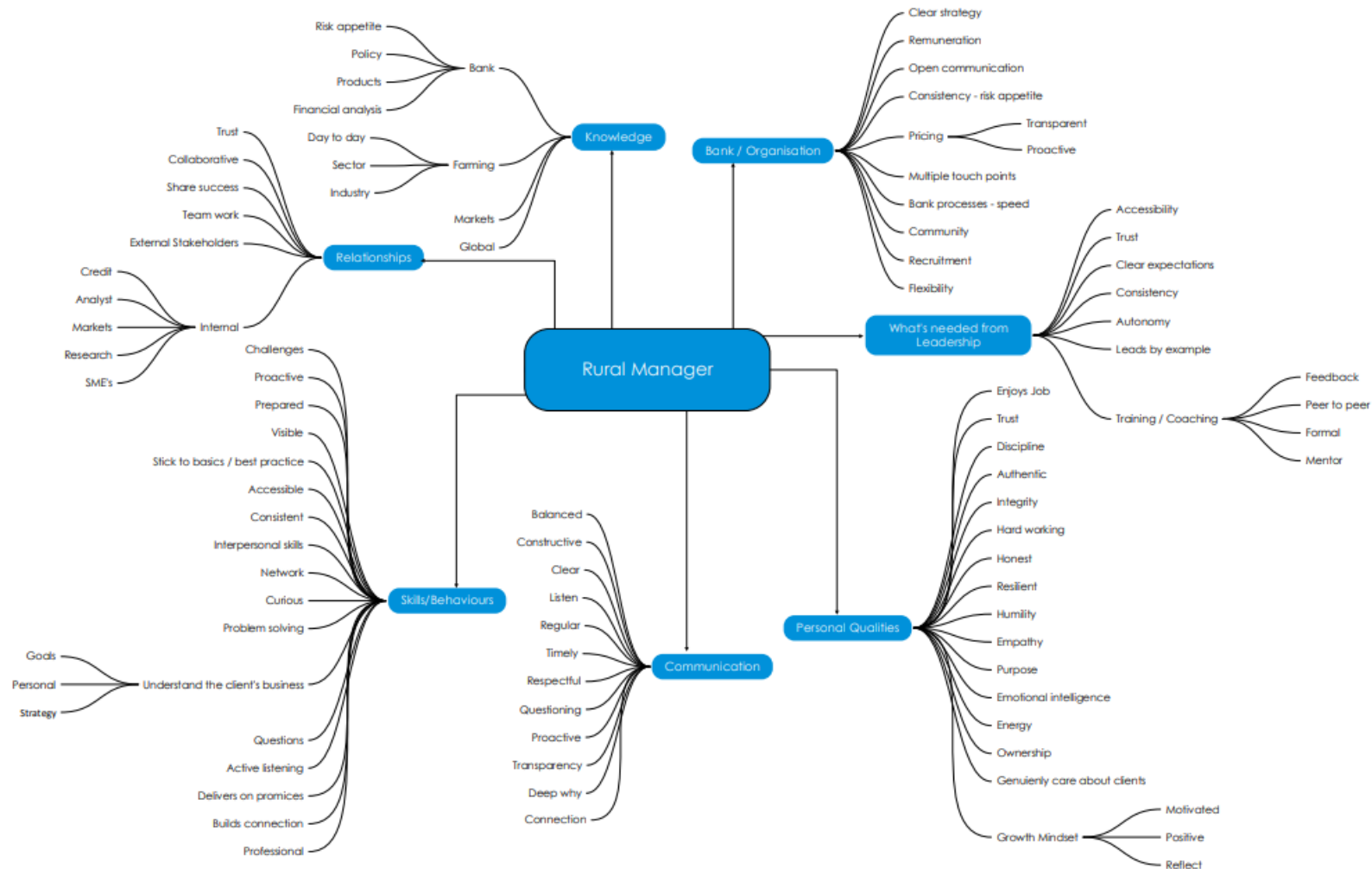


Figure 7. Mind map demonstrating key themes from all interviews.

## 6.0 Findings and Discussion

The findings and discussion section of this report combines the findings from the literature review and the insights from the semi-structured interviews (from clients, rural managers and external experts). The insights are categorised into three key sections (focusing on the key objectives of the report):

- Building Relationships
- Behaviours of high-performing rural managers
- Leadership

### **Building Relationships**

Trust stands out as a foundation of rural banking relationships. Farmers insist, “you earn trust and respect by doing what you say you’re going to do”, rural managers acknowledge that “no one trusts you from day one, you’ve actually got to build their trust”, and external experts underline the commercial stakes, “I have to trust the banker, if I don’t” then “I will never refer you a client.” These realities match Wilson’s (2000) definition of trust, as holding rural business relationships together, Schoorman et al.’s (2007) model of trust built on ability, benevolence and integrity, and Dowell et al.’s (2015) work describing early, affective trust and later, competence-based trust (as trust is built over time).

Understanding of the client’s business reinforces that trust. Clients appreciated “time spent in the car is where you build relationships.” High performers arrive having “thought about the meeting,” prepared questions and drilled into the client’s goals, reflecting Guenzi’s (2002) competence behaviours and Linklater’s (2019) finding that trusted-advisor status is earned when farmers seek a relationship manager’s advice before decisions. External experts describe that proactivity as “putting money in the back pocket” through well-timed insights, mirroring research on value-based engagement (Terho et al. 2015).

Consistent, empathic communication ties the relationship together. Clients want “good, clear communication lines, so there are no surprises,” and high-performing managers demonstrate these traits, “follow-up with a meeting summary with agreed outcomes.” Yet experts caution that too many people, “can crunch the numbers but can’t tell a story”, echoing Hawke and Heffernan’s (2006) emphasis on interpersonal liking and the importance of capability as highlighted by Rentz et al. (2002).

Finally, clients appreciate when the wider banking team understands their business. They value “very, very good support people behind them” and “multiple touchpoints” who understand the business. Rural managers confirm that “your relationship with your analyst is really important.”

### **Behaviours of High-performing Rural Managers**

High performers share a disciplined, growth mindset. They schedule Quadrant II activities (Covey, 1989), prioritising work that is important, “I always plan a month in advance”, “I set a to-do list, it’s usually time-bound”, and ensure time is dedicated for pre-meeting preparation and file review before every visit. External experts see these managers seeking continuous improvement, “it’s a brain power thing”, “you know, like, how do I continue to kind of keep stretching this, because they’ve got that DNA in them”, illustrating Dweck’s (2016) growth-mindset theory.

Their client meetings are marked by curiosity and tailored value-add. Rather than send generic information, they convert research and market information into client relevant insights. Follow-up is fast and precise, and meeting actions and outcomes are recorded and shared to demonstrate understanding and accountability.

Collaboration is another key characteristic. A need was identified to “become more interdependent rather than independent.” High-performing rural managers integrate analysts and product specialists, utilising collective expertise instead of operating solo. They welcome buddy-visits and team debriefs, reinforcing both learning and consistency.

High performers are “getting better at using CRM,” recognising that proactive system use sharpens visit programmes and follow-up. Their behaviour contrasts with the expert-raised issue that millions spent on intranet content “sat on the intranet and never saw the light of day again,” a reminder that tools matter only when embedded into daily routines.

### **Leadership**

Managers flourish when leaders “have your back,” step into complex meetings and coach rather than micromanage. When leaders display inaction, culture is undermined leading to poor accountability, inequity and a decline in confidence. Yavas and Babakus (2010) and Yavas et. al, (2010) found that supportive management, training and empowerment create a culture that lifts performance, increases job satisfaction and reduces the number of staff thinking of leaving the organisation.

Concern was raised by external experts that leadership mediocrity was impacting performance potential of rural managers:

- “I see a lot of people in a position of influence, and they don't do anything with it”
- “If you know and you haven't done anything about it, you should be fired. You don't know and you should know, you should be fired”
- “They overpay the poorer people that weren't capable and even new people, and they underpaid the really good humans” and, “we underpaid some incredibly great woman”

Rentz et al. (2002) found that the most capable relationship managers are often promoted or move to other sectors (or more often in rural banking, move to different parts of the same sector). This institutional loss highlights the importance of high-performing managers being present in offices to demonstrate best practice and in sharing knowledge to build the capability of others. Another implication of Rentz et al.'s (2002) findings relate to the importance of developing clear progression, retention and reward strategies to minimise the loss of talent.

One expert resorted to a 40-page “basics” manual because staff “didn't even know their job description.” In contrast, courageous leadership “developed a culture you could chuck a blanket over,” showing how decisive, values-driven action lifts whole-team performance. These accounts align with Edmondson's (1999) research on psychological safety that shows teams learn when leaders act predictably and uphold standards, whilst O'Neill's (2000) ‘backbone-and-heart’ framework and Toomer et al.'s (2018) catalytic-leadership model both emphasise that combining firmness and accountability with empathy generates trust, optimism and results.

## 7.0 Conclusion

This conclusion presents the study's evidence in key sections that underpin high performance and trusted relationships in rural banking.

### **Relationships**

- Trust is the decisive currency, it accrues “one promise at a time” and is lost quickly when commitments are missed.
- Farmer trust is earned when rural managers combine reliability with farm business understanding, demonstrated through regular visits and curiosity about both business goals, family and community.
- Proactive, farm-specific insights move the relationship from transactional to value-creating.
- Communication that is clear, consistent, timely and empathic builds the relationship, however capability gaps in storytelling, constructive feedback, or email quality undermine strong technical work.
- Clients feel safest when multiple bank contacts, analysts, support staff and leaders, already understand their business, reducing key-person risk and demonstrating organisational commitment.

### **Behaviours of High-performing Rural Managers**

- High performers share a growth-mindset, discipline, act with empathy and demonstrate resilience.
- The ability to play a part in client success is viewed as a privilege, they love what they do.
- They do the basics well and consistently. They seek to understand the client and business thoroughly through asking thoughtful questions, listening and then providing specific insights.
- Collaboration is intentional, analysts and specialists are involved early. Buddy visits and debriefs turn individual knowledge into collective capability.
- Consistent, proactive use of CRM and other tools distinguishes the best.

### **Leadership**

- Recruitment strategies should prioritise empathy, curiosity, integrity and ability to collaborate.
- Visible, values-driven leadership creates a culture that supports training, autonomy and empowerment leading to sustained performance. Rural managers thrive when leaders “have your back”, coach in the field and uphold clear expectations.
- Evidence demonstrates the cost of weak leadership, inaction (“fish rot at the head”), lack of courage to address mediocrity, and pay structures that reward new staff and underperformance while “underpaying the really good humans.”
- Conversely, leaders who confront issues, drive accountability, reward excellence and model principled behaviour “develop a culture you could chuck a blanket over,” lifting trust and results across an entire region.

- Retention and progression strategies should be designed to retain talent. Reward strategies should clearly incentivise high performance, instead of overpaying new and average rural managers. A performance framework should link clear competencies to remuneration, progression and retention.
- High-performing rural managers should have a strong presence in both local teams and the wider organisation to transfer knowledge and demonstrate/share best practice.

These findings align with research on psychological safety and catalytic leadership, only when leaders act consistently, combine backbone with heart and encourage open feedback will rural manager capability, and client confidence be optimised.

This research demonstrates an interlocking chain of factors which enable trusted, high-value relationships between rural managers and clients in New Zealand's food and fibre sector:

- Character and mindset (trust, empathy, growth orientation, self-driven)
- Competence (doing the basics well, strong client understanding, proactive storytelling)
- Collaboration (analysts and specialists are integrated)
- Systems (CRM and knowledge tools are used, referred to and practiced with, not ignored)
- Leadership (courageous, accountable, coaching culture)

Break any link, especially the leadership link, and variability appears, trust declines. Strengthen every link and rural managers, and banks, position themselves as true partners in the resilience and prosperity of New Zealand's food and fibre sector.

## 8.0 Recommendations

The following recommendations are designed to enhance the capability, confidence, and effectiveness of rural managers in New Zealand's rural banking sector. These recommendations are based on insights from clients, high-performing rural managers, and external professionals, reflecting the critical factors that drive successful client relationships and high performance.

### **Recruitment - Hiring the Right People**

Recruitment strategies should focus on selecting candidates who demonstrate both technical competence and strong interpersonal skills. Candidates should exhibit a natural curiosity, a genuine interest in rural life, and a clear commitment to client service. Beyond formal qualifications, the following attributes should be prioritised during recruitment:

- Emotional Intelligence: Candidates should demonstrate empathy, active listening, and the ability to build strong relationships through perceiving, regulating, and utilising emotions.
- Sector Affinity: While a background in farming is not essential, candidates must show an understanding of rural business/community dynamics and/or a willingness to learn.

- Client Centric Mindset: Applicants should have a track record of client service excellence or demonstrate a people centric focus, with evidence of going beyond transactional interactions.
- Adaptability and Problem-Solving: The ability to manage complex client situations, provide client centric solutions, and manage challenges with confidence.
- Cultural Fit: Candidates should align with the organisation's values, including integrity, respect, and commitment to client success.

Interview processes should be designed to assess these attributes through behavioural questions and scenario-based assessments. Reference checks should focus on verifying a candidate's interpersonal skills and client management experience.

Banks should consider a recruitment model that allows for lower initial base salaries with clear transparent pathways for financial growth based on performance. This approach ensures that strong performers are rewarded over time while maintaining cost efficiency for the organisation.

### ***Leadership – Training, Feedback and Accountability***

Effective leadership is a critical enabler of rural manager performance. Leaders must be equipped to provide clear direction, consistent support, and accountability for their teams. The following initiatives are recommended:

- Tailored Training Programmes: Develop targeted training that includes modules on coaching, storytelling, structured communication, courageous conversations, emotional intelligence, and interpersonal skills. This training should be practical and scenario-based, allowing leaders and rural managers to develop skills in real-world scenarios.
- Regular One-on-One Meetings: Leaders should conduct regular one-on-one sessions and client visits with their managers where they seek evidence of training being embedded as a business as usual (BAU) activity, with a focus on personal growth, skills development, and performance goals.
- Coaching: Leaders should be courageous in identifying and addressing underperforming rural managers, providing targeted coaching, setting clear performance improvement plans, and monitoring progress. High performers could add value by role modelling and supporting others, especially if they are recognised for it. This ensures that overall team performance is consistently lifted.
- Structured Feedback Culture: Utilise a framework to provide constructive, timely and actionable feedback. Feedback should be a two-way process with rural managers also encouraged to share insights with their leaders.
- Peer Learning and Mentoring: Establish peer learning groups where rural managers can discuss experiences and insights, share wins and challenges, and support each other.
- Accountability and Performance Management: Leadership must play an active role in holding rural managers to account. This includes regular performance reviews and active monitoring of client and team feedback. Leaders must be willing to address underperformance directly and early, ensuring that high standards are maintained across the team.



- Role Modelling: Leaders should actively demonstrate a growth mindset, transparency, consistency, values, and resilience, setting an example for their teams.

### **Rural Manager – Motivation, Habits and Growth Mindset**

High-performing rural managers consistently exhibit a growth mindset, self-motivation, and discipline. To drive these qualities across the team, the following strategies are recommended:

- Understand the Drivers of Trust: Understand and embed the principals of trust to build long term internal and external relationships.
- Preparation: Prepare thoroughly and turn data and information into proactive, client specific insights.
- Collaboration: Use internal tools, and team expertise to deliver fast, coordinated client support.
- Goal Setting and Reflection: Set clear, measurable goals aligning with personal and professional ambitions. Reflection exercises should be used to help track progress, identify gaps and celebrate achievements.
- Feedback: Rural managers should seek feedback from clients and their peers and integrate changes into daily activities.
- Self-Directed Learning: Embed continuous learning by utilising industry publications, leadership books, and digital learning resources. Engage in daily reading and personal development.
- Be Visible: Be present and visible within the immediate team, wider organisation and community to learn, share knowledge and demonstrate best practice.

### **Organisation - Systems and Processes**

For banks to ensure these qualities are embedded, the following systems should be established:

- Define Excellence: Create clear evidence-based guidelines (including values, behaviours and best practice) that describe what high performance looks like for both rural managers and their leaders. These should be used to set expectations, guide performance reviews, and support consistent practice. Use a tiered competency matrix (developing in role, effective, high-performing) requiring provable examples, and link remuneration and promotion to advancement through the tiers.
- Structured Development Plans: Rural managers and leaders should have personalised development plans that contain clear objectives, required skills, and growth milestones. These should be reviewed regularly.
- Recognition and Incentives: Implement a recognition programme that acknowledges outstanding performance, growth mindset, strong habits, and client centric behaviour. This could include formal awards, peer recognition, and leadership recognition.
- Growth Mindset Development: Integrate growth mindset training into induction and ongoing development programmes. This should include sessions on resilience, managing change, and enduring/learning from setbacks.
- Influence and Strategic Communication: Leaders should be equipped with skills to influence positively at all levels from one-on-one coaching conversations to senior

leadership discussions. Training should emphasise the importance of clarity, active listening, and psychological safety to inspire their teams.

- *Healthy Habits and Wellbeing*: Recognise that high performance is supported by physical and mental wellbeing. Banks should provide access to wellbeing resources, regular breaks, promote balanced workloads, and actively support mental health initiatives.

By prioritising recruitment, personal development and leadership excellence, rural banking teams can create stronger client relationships, increase performance, and build overall resilience.

## 9.0 Limitations of the Research

The literature review relied on material accessible through major academic databases and selected industry reports, so some relevant work published in lesser-known outlets or in languages other than English may have been overlooked. Evidence specific to rural banking in New Zealand is limited, and several conclusions were inferred from broader studies of banking or agribusiness. Research selection and theme interpretation were shaped by the researcher's professional perspective, though moderated through peer review.

The findings result from a small sample of clients, rural managers and external experts, so they capture depth rather than breadth. Results therefore reflect the specific experiences, perceptions, and knowledge of those who agreed to be interviewed and may not represent the wider rural banking environment.

Data was collected through self-reported accounts in semi-structured interviews. These accounts are subject to recall errors, selective memory, and a natural tendency toward socially desirable responses. Probing questions helped strengthen credibility, yet some bias may remain.

As these insights are context-specific, they may not transfer directly to different sectors or time periods. Lastly, the researcher's professional background in rural banking introduces a potential risk of interpretive bias - this was mitigated through peer reviews.

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## 11. Appendices

### A. Interview Questions

#### Clients

1. What qualities do you value most in your rural manager (e.g. honesty, trust...)?
2. Can you describe a time when you felt your rural manager truly had your best interests at heart?
3. What made that experience stand out?
4. What are the most important elements that you value from your rural manager and bank?
5. What factors would make you more confident in your rural managers advice and recommendations?
6. If you could change one thing about your banking relationship to strengthen trust and long-term value, what would it be?
7. Is there anything you can think of that could ruin the relationship with your rural manager?
8. What does or can a rural manager do that exceeds your expectations?
9. Is there anything else that you think a rural manager needs to know to help them succeed in building strong client relationships?

#### Rural Managers

1. What are the factors underpinning a strong client relationship?
2. What are the behaviours of high-performing rural managers?
3. At a macro level what are the strategies or best practices that you use to enhance client engagement and relationship management?
4. At a micro level what are the daily activities and habits of a high-performing rural manager?
5. In your experience, what internal structures/processes (e.g. training, coaching, leadership support...) are most effective in developing capability and confidence?
6. How do high-performing rural managers differentiate themselves from low performing rural managers in building strong, lasting relationships?
7. What are the top three tips you would provide for a new rural manager to help them be successful?
8. What motivates you to be successful?
9. Is there anything else that contributes to your success that hasn't been covered already (e.g. people, teams, organisation, tools, value-add...)?

#### External Professionals

1. What is your connection to the food and fibre sector?
2. What are the factors underpinning a strong client relationship?
3. What are the individual behaviours of highly performing rural managers?
4. At a macro level what are the strategies or best practices that rural managers should adopt to enhance client engagement and relationship management?
5. At a micro level what are the daily activities and habits of a high-performing rural manager?

6. In your experience, what internal structures/processes (e.g. training, coaching, leadership support, performance management...) are most effective in developing capability and confidence?
7. How do high-performing rural managers differentiate themselves from low performing rural managers in building strong, lasting relationships?
8. How do you build and maintain capability and confidence?
9. What are the key organisational functions that support capability and performance.
10. Is there anything else that you think is important for a rural manager to know to ensure success, that hasn't been covered already?