



## LEADING THE WAY: 10 ESSENTIAL QUALITIES OF EFFECTIVE CREDIT LEADERS

Key traits that drive successful  
credit management leadership



## SESSION OVERVIEW

- Why Effective Leadership Matters
- Review of the Essential Leadership Qualities
- Examples and Sharing
- Conclusion – Q & A



# WHY LEADERSHIP MATTERS

## **Builds Trust and Credibility**

Key component with both internal and external customers. Leadership promotes transparency and ethical behavior.

## **Drives Strategic Decision Making**

Ensures decisions involving risk assessment, customer relationships, and financial forecasting align with organizational goals.


## **Navigates Change and Crises**

Integral to guiding organizations and teams through economic shifts and market volatility to ensure they can adapt, stay focused, and innovate under pressure.

## **Inspires Vision and Purpose**

Create a culture of acceptance, encouragement, growth, and innovation by sharing purpose.

**DO AS I SAY...**



POST NO SIGNS  
IN MEDIANS

(KMC 15.04.050, WAC 468.68.050)

**(NOT AS I DO.)**

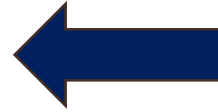
## LEADING BY EXAMPLE

- 1) People don't care how much you know...
- 2) Employees put their trust in leaders, rather than companies.
- 3) Be the change you want others to strive for.

# 10 ESSENTIAL LEADERSHIP QUALITIES

# EFFECTIVE LEADER QUALITIES

Integrity  
Visionary Thinking  
Strategic Thinking  
Emotional Intelligence



**STARTS HERE**

Adaptability  
Decisiveness  
Communication Skills  
Empowerment



**LEADS TO**

Resilience  
Accountability



**PROVIDES**



# IT STARTS WITH YOU

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**INTEGRITY**

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**VISIONARY THINKING**

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**STRATEGIC THINKING**

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**EMOTIONAL INTELLIGENCE**

# **INTEGRITY**

**Foundation of Trust**

**Compliance and Fairness**

**Modeling Responsible Behavior**

**EXAMPLE:**

**WELLS FARGO**

**PERSONAL EXAMPLE**





# VISIONARY THINKING

**Inspiring Clear Direction**

**Aligning Daily Tasks**

**Fostering Forward-Thinking Culture**

**Leaders have a RESPONSIBILITY to look beyond the daily “to do” list or KPIs and see the bigger picture.**



# EMOTIONAL INTELLIGENCE

## **Understanding and Managing Emotions**

Goes beyond “playing nice in the sandbox”

## **Empathy and Relationship Building**

Important in both our personal and professional lives.

## **Conflict Resolution and Inclusion**

Seek first to understand, then be understood,

## **Enhancing Communication and Morale**

Using EI in our communication builds trust and improves morale. How we say what we say in written word – even more important!

# STRATEGIC THINKING

## **Aligning Actions with Goals**

Connect everyday tasks with the organization's long-term vision and goals.

## **Balancing Needs and Success**

Manage short-term needs while ensuring future organizational success.

## **Anticipating Risks and Opportunities**

Helps leaders foresee risks and identify growth opportunities for sustainability.

## **Effective Prioritization and Guidance**

Guide teams toward impactful and meaningful outcomes.



# LEADS TO...

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**ADAPTABILITY**

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**DECISIVENESS**

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**COMMUNICATION SKILLS**

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**EMPOWERMENT**



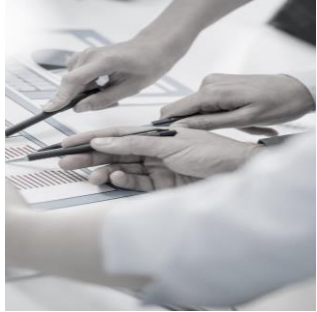
# ADAPTABILITY

**Embracing Change**

**Fostering Innovation**

**Responding to Industry Shifts**

# DECISIVENESS



## **Timely and Informed Decisions**

Your team is looking to you for guidance. Delays create uncertainty and can cause missteps toward organizational and/or team goals.



## **Responsibility for Outcomes**

Accept full responsibility for the results of their choices, ensuring accountability.

Leaders don't push blame onto others. They take ownership of their decisions, team, and mistakes.



## **Efficiency and Momentum**

Decisiveness reduces delays, minimizes uncertainty, and maintains momentum effectively.

# COMMUNICATION SKILLS



## **Clear Idea Conveyance**

Provides clarity and direction  
Prevents or resolves problems.



## **Active Listening**

Creates better relationships.



## **Building Trust and Collaboration**

Trust is fundamental to all relationships (personal and professional)  
Promotes team building



# EMPOWERMENT

## **Effective Delegation**

Exhibits YOUR trust and faith in your team (and in your leadership.)

## **Mentorship and Growth**

Pays it forward by sharing the intellectual knowledge you've obtained through your experiences.

## **Fostering Autonomy and Trust**

Ultimate goal!

# PROVIDES...

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**ACCOUNTABILITY**

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**RESILIENCE**



# ACCOUNTABILITY

**Leadership Responsibility**

**Ownership and  
Encouragement**

**Culture of Reliability**



# RESILIENCE

**SET AN EXAMPLE OF HOW TO HANDLE:**

**Setbacks**

**Challenges**

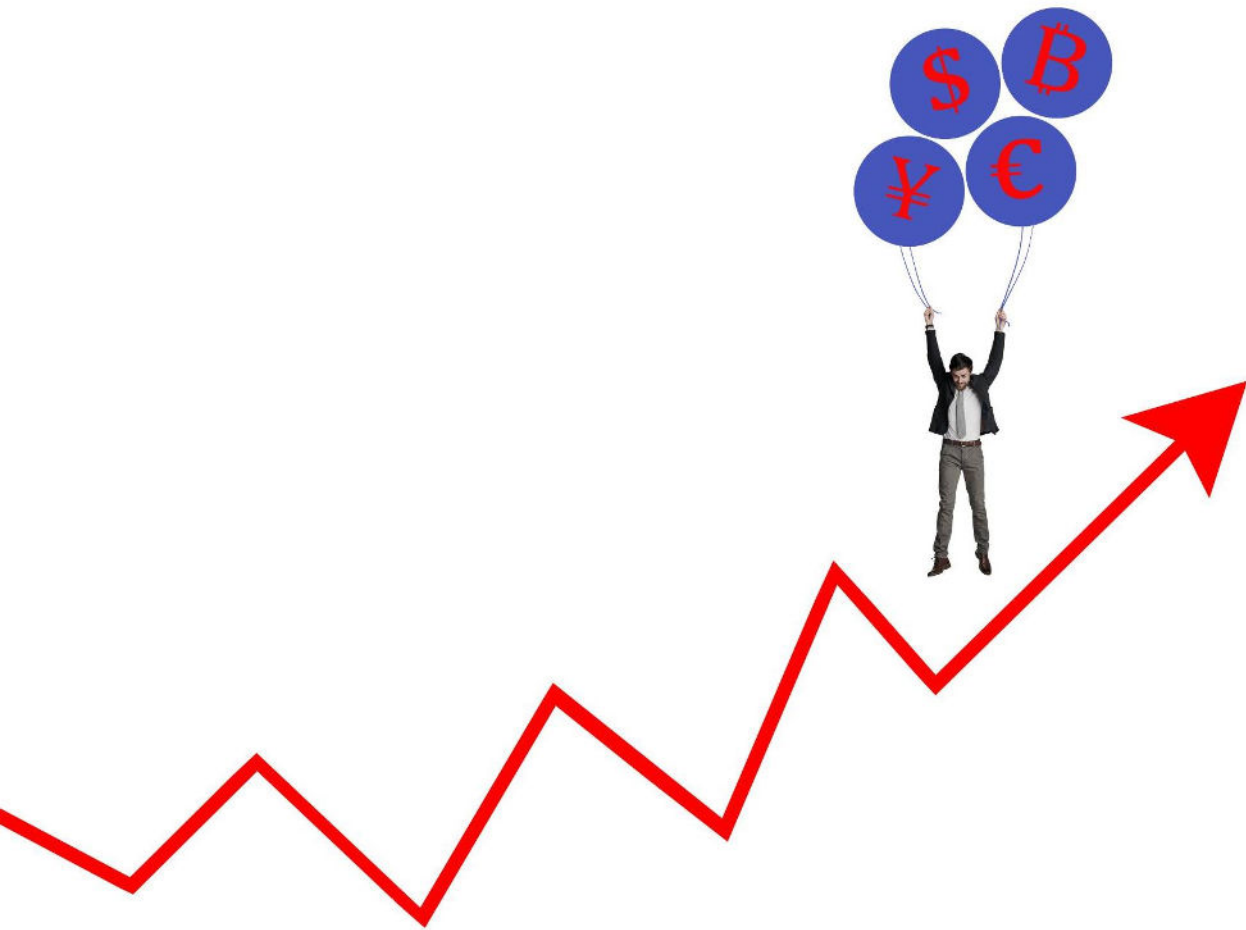
**Unplanned Circumstances**



## Mark Speiser – Archer Daniels Midland Company

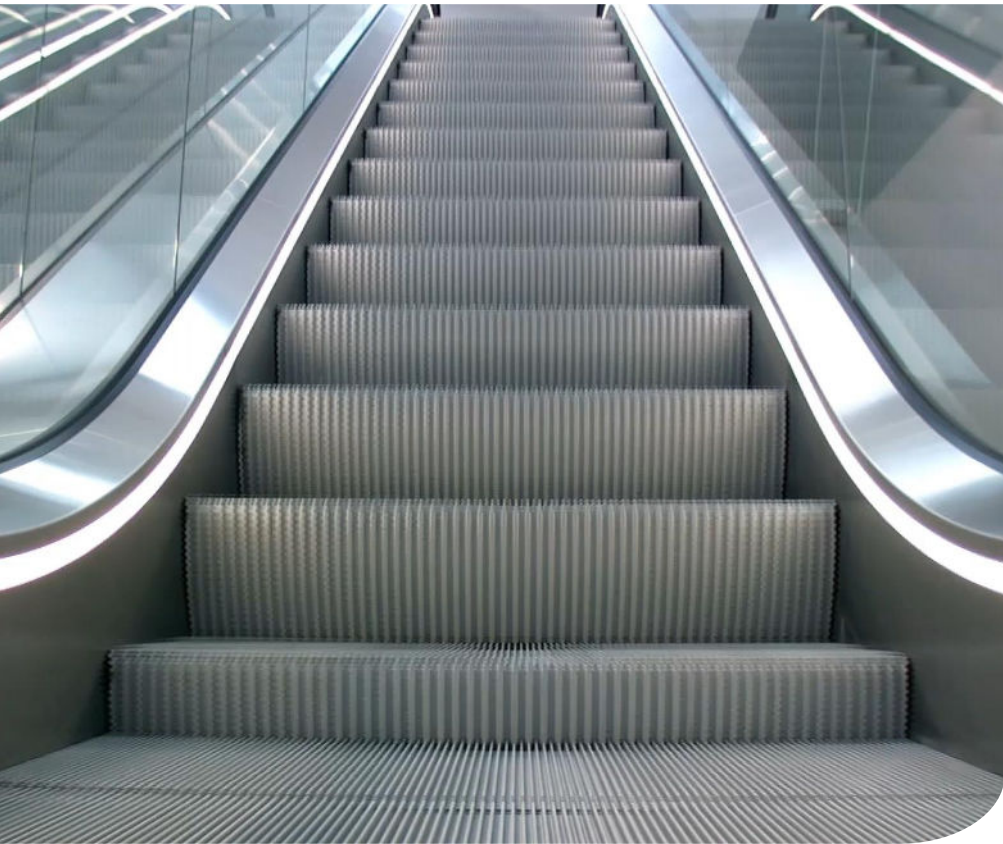
**“To be a true executive leader, you must effectively engage your team and help manage any change.”**

**Leadership in credit isn’t just about numbers—it’s about guiding people through change with clarity and purpose.**



## SELF-ASSESSMENT AND LEADERSHIP PLAN

- Regular assessment is key to your ongoing growth and development in leadership
- Developing a plan to help you fill in the gaps revealed by your assessment is key.
- Continuous Growth Focus and implementing tools for leadership advancement in credit profession.



# CONCLUSION

Aspect	Leadership	Management
Focus	Vision, innovation, and change	Processes, stability, and execution
Approach	Inspires and influences	Plans and organizes
Goal	Drives transformation	Maintains efficiency
Power Source	Personal influence and charisma	Formal authority and position
Risk Attitude	Willing to take risks	Risk-averse, prefers control



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