

## Rethinking credit talent: How soft skills are driving success

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Across the business world, the days of landing a job based solely on a prestigious degree or a narrow set of technical expertise are largely behind us. Today, hiring managers aren't just looking for people who have specialized knowledge—they're looking for professionals who can communicate clearly, build relationships and collaborate effectively.

**Why it matters:** In many cases, behavioral competencies carry more weight than functional abilities, provided candidates are willing to build and refine their technical capabilities.

Credit management is fundamentally a numbers-driven profession. It requires proficiency in areas such as financial statement analysis, trade credit evaluation and accounts receivable management. Over time, it has evolved to demand a balance of operational expertise and interpersonal skills.

Given that much of the credit role is about maintaining relationships and working with multiple departments, communication and emotional intelligence (EQ) skills are essential—yet often hard to teach. “Are they comfortable talking to people, expressing empathy and taking difficult conversations head-on?” Said Dallas Kleiboeker, [CBF](#), retail credit and membership manager at MFA Incorporated (Columbia, MO). “I’d much rather hire an individual who has good relationship skills and mediocre practical skills than someone with mediocre relationship skills and good practical skills.”

Strong problem-solving and conflict resolution skills are critical when navigating disputes or challenging customer conversations. “I ask new hires about how well they handle confrontation because some contractors can be tough to deal with,” said Nancy Behrenshouser, credit manager at J&L Building Materials Inc. (Frazer, PA). “We look for an analytical thinker with a calm but firm personality, someone who handles pressure and is good at doing detective work.”

As technology continues to advance, credit professionals are expected to strike a balance between leveraging automated systems for efficiency and maintaining the personal touch required for effective relationship management with customers. “Credit departments are looking for people who not only have the ability to navigate new tools, ERPs, payment portals and other systems, but also build clear lines of communication with customers and sales teams,” said Chris Myers, president and CEO of Professional Alternatives (Houston, TX).

Although there's no specific degree for a career in credit, hiring managers highly favor applicants with relevant education or professional certifications. According to a recent *eNews* poll, 45% of credit professionals look for a willingness to learn, underscoring that success in credit comes from continuous learning and skill-building over time. “When people have the desire to grow, you can mentor their success with knowledge and guidance,” said Heather Hansen, [CBA](#), credit and AR manager at Intermountain Farmers Association (Salt Lake City, UT). “It is more about finding that eager, personable personality.”

**The bottom line:** Every company has different criteria when hiring credit practitioners. When candidates are eager to improve and receive the right guidance, they can be shaped into exemplary team members.