

Strengthening teams through cross training

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The credit department's responsibilities touch on every part of a company, from the sales team to the IT department. Naturally, when those inter-departmental bonds are strong, the work in credit can be a lot easier.

Why it matters: Cross-training where teams learn how other departments within their company work. By getting to know other departments' processes, the credit department can build more efficient processes and better understand how they fit in a company's broader operations.

"I've spent time sitting with several departments involved in our cross-train processes," said Krissy Aeschbacher, credit analyst with Maverik Country Stores (Salt Lake City, UT). "Cross-training works both ways—I've led training sessions on credit processes for other teams. Understanding the full workflow and how different functions impact the credit program is incredibly valuable."

Learning processes outside of the credit department helps credit managers become a stronger resource not just for their immediate team but within their companies as a whole. "It's a value-add when you understand all aspects of the company," said Sherry Bushman, director of credit and collections for Partners Personnel (Santa Barbara, CA). "The ability to troubleshoot and know your company's resources gives you the advantage of being a coach and mentor for your team. The privilege to share a wealth of knowledge to others for their personal growth is a benefit for all."

Credit's work is only one segment of a larger system. To optimize a company's operations, you have to understand each moving part. "We frequently host other department heads as guest speakers to understand what their primary functions are to the company and anything that is pertinent for us to know that could impact our department," Bushman said. "As we build these connections, credit may also work on a project collaborating with other departments."

While not every company cross-trains, every department has the power to drive the initiative. "I would suggest creating opportunities for teams to connect—not just at the manager level, but across all roles," Aeschbacher said. "Depending on the size of the organization, this could be done in smaller group settings or roundtable discussions. Giving everyone a chance to share their perspective, ask questions and discuss concerns collaboratively can help resolve many issues that stem from simple misunderstandings."

Conversely, other departments can learn a lot from training with the credit departments. Learning credit processes can help other departments understand the decision-making, potentially reducing conflict down the line. "In credit, we know we're not 'scary,' but that perception does exist," Aeschbacher said. "Being aware of how our role is viewed—and adjusting how we communicate accordingly—can make a big difference in building trust and strong working relationships."

The bottom line: Every facet of a company relies on another for their day-to-day work, whether they realize it or not. Learning how each team contributes to a company's operations helps credit managers take a step back and reassess their own processes from a new perspective.