

# Ignite Your Sales Culture



Shifting from Reactive to  
**Data-Fluent Prospecting**



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**ABOUT THIS PAPER**

A practitioner-level read for community financial institution leaders and business development teams evaluating what it takes to build a real prospecting culture – and the intelligence layer that makes it stick. Reading time: ~15 minutes.

## SECTION 1

# The Culture Problem Nobody Wants to Name

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Community financial institutions build their reputations on relationships. That reputation is earned. Your team knows their borrowers by name. They show up at closings. They remember the details that make a client feel known.

But relationship strength and sales discipline are different things. One runs on instinct and trust. The other requires a system and framework that helps teams succeed.

Most community banks and credit unions talk about wanting a sales culture. Very few have one yet. According to the ABA, nearly three in four community banks say they plan to grow organically within current markets.<sup>1</sup> Yet no major industry survey even tracks prospecting discipline as a performance metric. The intent is there, but the infrastructure isn't.

The word "sales" still makes people flinch in community banking. Push too hard and you risk losing the people who make your institution what it is. So leadership softens the message. Production expectations stay high, but prospecting stays more lax.

The result is business development teams that respond well when opportunity walks in the door but generate very little on their own. Competent, experienced professionals operating inside a framework that doesn't compound.

There's a harder truth underneath that one. Building a real sales culture means more work for leadership, not less. It means learning how to lead a shift that some of your best people didn't sign up for. It means having the conversation about accountability that nobody looks forward to. Meanwhile, business development officers have settled into a rhythm of referrals and existing relationships that feels productive without being proactive. Changing that rhythm feels risky to both sides of the table.

None of this makes anyone a bad banker. It makes you a normal institution operating inside a structure that was never designed to generate outbound growth. The question is whether you're willing to build one that does.

**Business development teams respond well when opportunity walks in the door but generate very little on their own. These are competent professionals operating inside a framework that simply doesn't compound.**

## SECTION 2

# Three Patterns That Keep Teams Reactive



**The gap between talking about a sales culture and having one usually comes down to three patterns. They're specific, they're fixable, and the majority of institutions we talk to recognize at least two of them immediately.**

## Referral Dependency

Most community bank pipelines run on referrals, existing relationships, and walk-in business. When those referral streams slow, the pipeline dries up. There's nothing behind it.

Community banks are collectively responsible for nearly 60% of all small business loans under \$1 million and 80% of all agricultural loans, built almost entirely on relationship-based approaches.<sup>2</sup> That's a testament to the model. It's also a vulnerability. **A prospecting strategy built entirely on referrals is a strategy built on other people's timelines.** You can't scale it, you can't predict it, and you can't manage what you can't see.

When the Cornerstone Advisors What's Going On In Banking report asked bank and credit union executives about their top concerns, customer growth ranked near the top. But the dominant response was investing in digital account opening, not structured outbound prospecting.<sup>3</sup> The industry knows growth is the problem. It hasn't built the prospecting discipline to solve it.

## No Visibility into Market Movement

Business development teams find out about lost deals after they've already lost them. A long-standing commercial client refinances with a competitor, and your team hears about it at the next board meeting.

The competitive pressure is real and accelerating. Community bank deposit market share declined from 22% in 2013 to 15% in 2022, according to the Federal Reserve Bank of Kansas City.<sup>4</sup> Over the past two decades, the number of U.S. community banks dropped 46%, from 7,620 in 2003 to 4,129 in 2023.<sup>5</sup> Those aren't just consolidation numbers. They reflect what happens when institutions lose competitive visibility in their own markets.

Retention is a growth strategy too. Research from Bain & Company has consistently shown that acquiring a new customer costs five to twenty-five times more than retaining an existing one, and increasing retention by just 5% can boost profits by 25% or more.<sup>6</sup> Most institutions have no early warning system for the clients they're about to lose.

## Effort Without Structure

Many business development teams work hard. That's not the issue. The issue is that hard work without structure produces uneven results.

Consider the numbers at the individual level: most relationship lenders can't make more than 150 outreach calls per year, and only 30 to 50% of those calls are focused on new prospects. It takes approximately 50 qualified, researched prospecting calls to generate four to five new accounts, and a typical commercial sales pipeline from first contact to close spans roughly 34 months.<sup>7</sup> That math only works inside a system.

The pattern looks like activity. But activity without a system is just motion.

## SECTION 3

# What a Sales Culture Actually Requires

This is not a skills gap. Most business development professionals in community banking know how to build relationships, structure a deal, and close. What they often lack are the conditions that make proactive outreach normal, expected, and supported by their institution.

**Four conditions have to be in place:**

## Visibility

The team can see what's happening in their market before competitors act on it. Who's borrowing. Who's active. Where opportunities are forming. Not a quarterly report, but a current, ongoing view of market activity scoped to your footprint.

## Accountability without punishment

Leadership tracks prospecting activity alongside production numbers. Pipeline reviews ask "what did you learn this week?" not just "what did you close?" The goal is to make outreach a measured, valued activity, not to build a surveillance culture.

## Structure

A defined prospecting cadence. Assigned territories. Prospect lists built from data and market signals, not from memory. Every business development team member knows their priority accounts and can explain why those accounts made the list.

## Intelligence that compounds

The information the team acts on today feeds better decisions tomorrow. Not a one-time list pull, but an ongoing intelligence feed that sharpens with use as the team's understanding of their market deepens every week.

The institutions with all four conditions in place are the ones whose business development teams consistently outperform. They didn't hire better. They built better systems around the people they already had.



**A sales culture is not about hiring different people. It's about building different conditions around the people you already have.**

## SECTION 4

# The Prospecting Discipline Framework

A five-component framework your business development team can start using Monday morning. It works with or without any particular technology – frameworks that require a six-month implementation rarely get off the ground.

- 01 Define Your Footprint with Data**

Market opportunity doesn't follow branch maps. The real footprint is where borrower activity and competitive movement are concentrated.

→ Audit your lending activity against available market data. Where are you winning? Where are you absent? The answers will reshape where your team spends its time.
- 02 Build Lists from Signals**

The "Top 10" in a business development officer's head is usually the same ten names it was six months ago. Signal-driven prospect lists get rebuilt regularly based on new filings, ownership changes, loan maturities, and competitive refinancing activity.

→ Set a weekly or biweekly list refresh. Define your qualifying signals and build from those instead of from memory.
- 03 Assign Territories, Track Coverage**

When everyone owns prospecting, no one does. Territory assignment creates ownership. Coverage tracking reveals the gaps before they become lost relationships.

→ Map your actual coverage. Overlay it against market activity in your footprint. Identify the white space no one is actively working.
- 04 Build a Cadence, Not an Event**

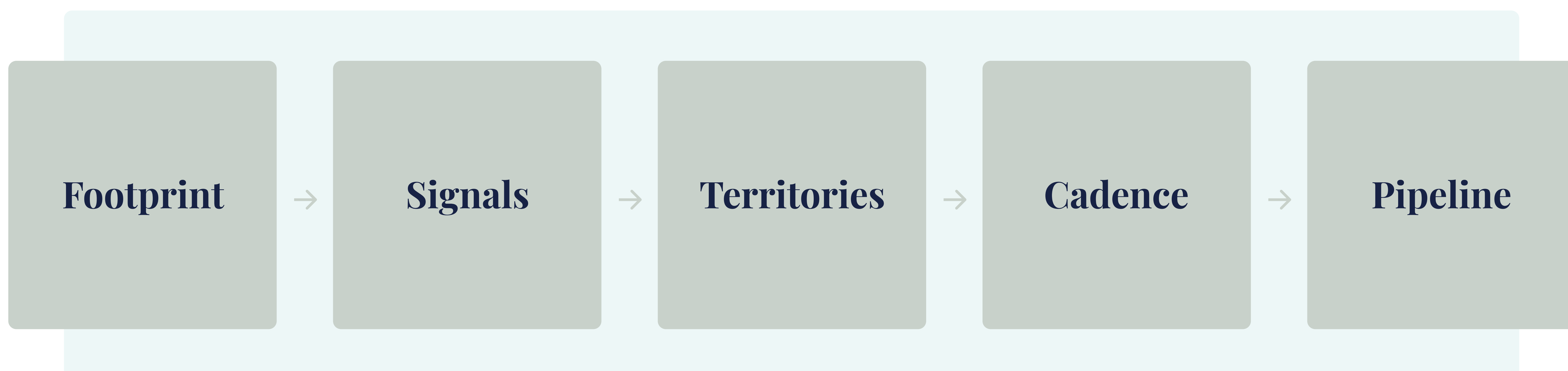
The quarterly blitz does not build culture. It builds fatigue. A sustainable prospecting cadence means two to three hours of structured outreach per week.

→ Block prospecting time on every business development team member's calendar. Protect it the way you protect client meetings.
- 05 Make the Pipeline Review a Growth Conversation**

The typical pipeline review asks one question: what closed? A sales-culture pipeline review asks three more: What new opportunities entered the pipeline? What market activity did we act on? What did we learn about our footprint this week?

The change is subtle, but it changes what gets valued. Activity and market awareness get measured alongside production. That's how prospecting becomes part of the culture instead of something people do when they have time.

→ Add ten minutes of market intelligence discussion to your pipeline review meetings. Separate from deal status. Ask the team what they saw in their territory this week, not just what they signed.



Frameworks that require a six-month implementation plan rarely get off the ground.

## SECTION 5

# Why the Framework Breaks Without the Right Intelligence Layer

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Every component of the framework above works. And every component depends on the same thing: consolidated, current, actionable market intelligence delivered in a format business development teams will actually use. Most community financial institutions don't have that.

The data exists. Real estate filings show you who's buying and selling property in your footprint. UCC records reveal financing activity and competitive lending relationships. FDIC call reports give you peer benchmarking and market share by institution. PPP loan history maps every commercial banking relationship in your market from a single point in time. Census data overlays CRA eligibility, LMI tracts, and MMCT designations.

Each of these is a powerful prospecting signal. Each one is also scattered across a different source, formatted for regulators rather than bankers, and stale by the time most institutions pull it together.

The gap isn't data. It's synthesis.

Relationship intelligence closes the distance between "the data exists" and "our team acts on it every week." It doesn't replace the banker's judgment. Nobody who's spent twenty years building banking relationships wants a tool that tells them how to do their job. But the right intelligence layer puts the right information in front of the right person before the competition gets there first.

This is the gap Data Driven Partners built Lending Leads to close. Lending Leads is a relationship intelligence platform purpose-built for community banks and credit unions. It consolidates real estate filings, UCC records, FDIC call reports, PPP loan history, and census data into a single view of activity inside an institution's footprint. The point isn't more data. The point is an intelligence layer and user-interface that business development teams will use.

As one community bank Chairman and CEO put it: "Not only does Lending Leads make prospecting easier by putting leads at our fingertips, it shows us where we need to play defense to protect relationships we have with existing customers."

That defensive value matters as much as the offensive one. Intelligence surfaces what you're about to lose, not just what you might win. When a long-standing customer's activity shifts, when a new filing appears with a competitor or a UCC record shows up that wasn't there last quarter, the team that sees it first has a chance to protect the relationship.

**The gap isn't data. It's synthesis.**

## SECTION 6

# What the Right Partner Looks Like



Not every data tool solves this problem. Most give you more data. Few give you intelligence that changes how a business development team operates day to day. If you're evaluating a data and intelligence partner, here's what to look for:

## Consolidation

Multiple data sources in a single view. Real estate filings, UCC records, FDIC call reports, PPP history, and census data should live in one place. If the team has to log into five systems, they won't use any of them consistently.

## Relevance Filtering

Data scoped to your footprint and your priorities. Volume is not intelligence. A hundred thousand records are worthless if your team can't find the twenty that matter this week.

## Compliance Alignment

Your growth strategy and your compliance strategy should work from the same map, not from separate systems that never talk to each other. CRA overlays, LMI targeting, MMCT identification – they all matter, and they all belong in one view.

## Adoption Support

A partner who invests in onboarding and ongoing success. Not a login and a tutorial video. If your business development team isn't using the tool inside of sixty days, the tool has failed.

## Community-Scale Focus

Enterprise tools built for the top 100 banks were not designed for a five-person business development team at a community institution. The workflows are different. The decision-making is different. The partner should understand that.

**Volume is not intelligence. The right partner lets your team find the twenty records that matter this week.**

## SECTION 7

# Getting Started: A 30-Day Plan

You don't need to overhaul your institution to start. You need four weeks and a willingness to look honestly at how your team prospects today.

## WEEK 1 Audit

Ask your business development team three questions: How do you find new prospects today? What information do you wish you had? How much of your week is proactive versus reactive? Then pull twelve months of new originations. Count proactive versus inbound. The ratio tells you exactly where you stand.

## WEEK 2 Define

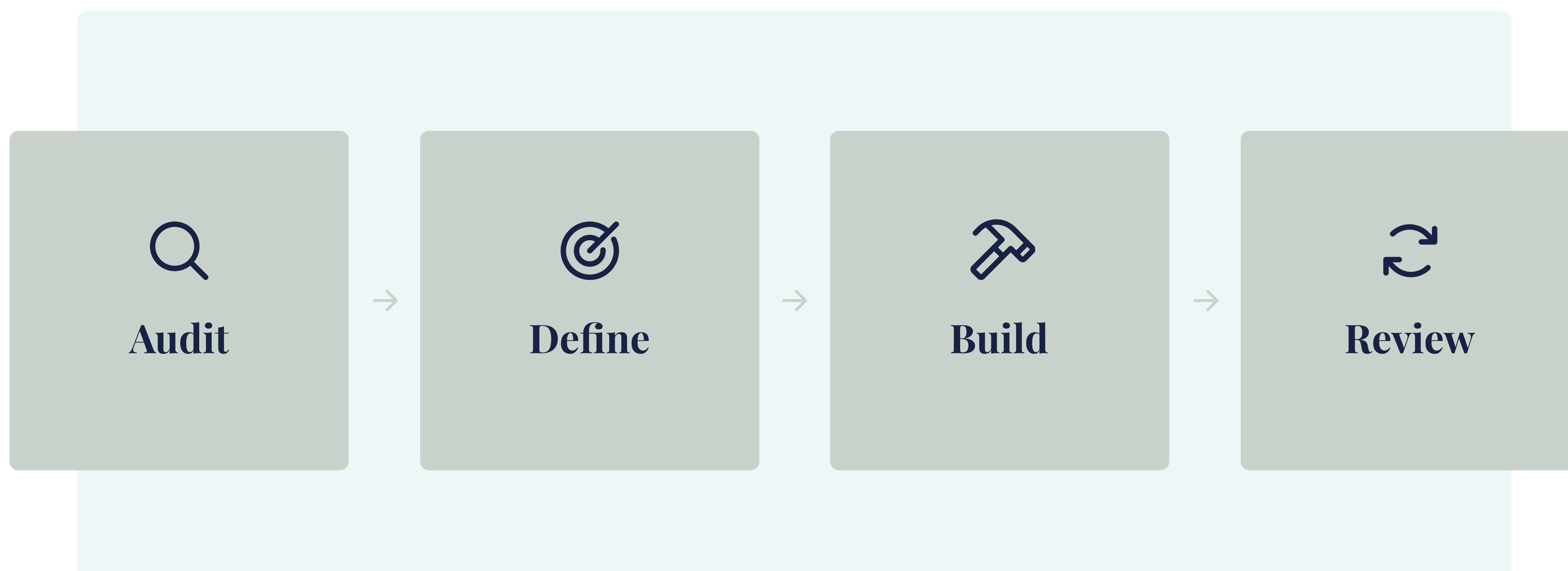
Establish your prospecting criteria. What qualifies a prospect? A new filing? An ownership change? A competitive refinancing? A maturing loan above a certain threshold? Assign territories or account tiers. Map coverage gaps.

## WEEK 3 Build

Create your first signal-driven prospect list. Start with what you have access to: FDIC reports, local filings, your CRM. Note the gaps. Set a weekly prospecting block on every business development team member's calendar. Two to three hours. Protected time.

## WEEK 4 Review

Run your first sales-culture pipeline review. Deal status in one block. Prospecting activity in another. What entered the pipeline this week? What market movement did the team act on? Identify friction points.



**You do not need to overhaul your institution to start. You need four weeks and a willingness to look honestly at how your team prospects today.**

## REFERENCES

# Sources & Methodology

**METHODOLOGY**

Statistics and frameworks throughout this paper draw on industry research from the FDIC, ABA, ICBA, Federal Reserve, Cornerstone Advisors, and Bain & Company. Case studies and quoted material reflect anonymized community bank engagements unless otherwise attributed.

The data and case studies cited throughout this whitepaper are drawn from publicly available banking industry research, FDIC and Federal Reserve datasets, and Lending Leads customer feedback. Citations are listed below by reference number.

<sup>1</sup> ABA Banking Journal, "ABA Survey: Most Community Banks See Growth Opportunities in 2026," March 2026.

<sup>2</sup> ICBA / FDIC Call Report Data, "About Community Banking," [icba.org](https://www.icba.org).

<sup>3</sup> Cornerstone Advisors, "What's Going On In Banking 2024," January 2024.

<sup>4</sup> Federal Reserve Bank of Kansas City, Community Banking Bulletin, "Branch Counts and Deposit Market Share Have Declined."

<sup>5</sup> FDIC Call Report Data, 2003–2023. Cited in Federal Reserve Bank of St. Louis and CSBS analyses.

<sup>6</sup> Frederick Reichheld / Bain & Company; contextualized in BAI, "Two Pillars of Stronger Deposits in 2025."

<sup>7</sup> Chris Nichols, Chief Strategy Officer, South State Bank, "Commercial Lender Benchmarks That Can Boost Performance."

**ABOUT DATA DRIVEN PARTNERS**

Data Driven Partners is a woman- and veteran-owned firm specializing in relationship intelligence for community banking. Lending Leads helps community financial institutions prospect smarter, protect portfolios, and compete on visibility rather than guesswork.

## CONCLUSION

# See more clearly. Move first.

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Building a sales culture in community banking is not about hiring different people, buying a new core system, or rebranding the BD team. It is about putting four conditions in place – visibility, structure, accountability, and intelligence that compounds – and then protecting those conditions week after week until they become how the team works.

The framework in this paper is the operating model. The 30-day plan is the on-ramp. The intelligence layer is what keeps the model from collapsing under its own weight three months in. Each piece reinforces the others. Skip one and the rest fray.

The community financial institutions that get this right are not working harder than everyone else. **They see more clearly. And they move first.**



## READY TO START THE CONVERSATION?

## See what a relationship intelligence layer looks like in practice.

Data Driven Partners is a woman- and veteran-owned company built to provide relationship intelligence that helps financial institutions and associations find the right opportunities, faster. We consolidate the public record – real estate filings, UCC records, FDIC call reports, PPP loan history, and census data – into a single intelligence layer business development teams actually use. Through our two products Lending Leads and BALLIT, we help teams prospect with precision, protect the relationships they have already built, and compete insights rather than guesswork.

Reach out to Mallory or Tammy. Tell them what your team is working on right now.

We'll show you what Lending Leads looks like inside your footprint.

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