

RETHINKING ALL THE RULES - STOP TRYING TO BREAK DOWN SILOS

Author's Note

After 14 years of writing this Leadership and HR column for the Findley Reports, I'm closing it out with one final arc. This will be a short, focused series called ***Rethink All the Rules***. Each piece will explore one of the areas I've returned to again and again over the years: the team, the self, and the leader. Thank you for reading along all this time. I hope you find these last few pieces both useful and thought-provoking.

Let's stop pretending we're going to "break down silos." We're not.

The idea sounds good on a slide. But in real life? Silos are normal. Necessary, even. They give focus, clarity, and structure to teams. The problem isn't that they exist. The problem is that leaders act like we can just reorganize or re-align our way into full collaboration.

We can't.

The deeper truth we need to recognize is that we're not built to stay closely connected to everyone. You might've heard of Dunbar's Number. This is the idea that humans can only maintain around 150 meaningful relationships. But that includes your family, friends, community, and professional network.

So, in most work settings? You've got room for maybe 40 or 50 people you can really track, trust, and collaborate with (and even that includes customers, vendors, and other external relationships). That's why even small and mid-sized banks struggle with silos. It's not just a headcount issue. It's a capacity issue.

The old leadership fantasy (one team, fully aligned) doesn't scale. And trying to break down every silo just leaves leaders frustrated and employees stuck. So let's stop trying to break silos. Instead, let's learn how to lead across them.

Why Silos Aren't the Problem (People Are Just Wired for Them)

We need to stop thinking of silos as a sign that something's broken. In reality, they're doing exactly what humans need them to do: make complexity manageable.

When people show up to work, they don't see themselves as part of the whole. They see themselves through the microcosm they belong to (their immediate team, their function, and their manager). That's where their relationships are, where they know how things work, where they feel responsible and safe. It's not dysfunction. It's identity.

The same thing happens at the leadership level. We draw up org charts, plan by function, and split accountability by division because it gives us clarity. When complexity grows, structure becomes necessary. And silos (by purpose or by perception) are the structures we rely on.

Even in small or mid-sized banks, you'll hear people say "that's not my area" or "that's ops" or "that's a retail problem." You can have 75 people in the company and still run into territorial behavior or cross functional friction. That's not because your org is too big. It's because the way we navigate the modern workplace requires segmentation. Trying to lead without silos is like trying to code without folders to save your date.

Sure, there are exceptions, like experimental orgs that let people pick their projects, shift teams fluidly, or operate in loosely connected pods. But those models are rare for a reason. They take an immense amount of design and coordination, and most companies just don't work that way. Nor should they have to.

So instead of fighting silos, leaders need to start working with them. That doesn't mean accepting isolation or turf wars. It means understanding the reality of how people self-organize, and then leading in ways that create shared priorities, bridge identities, and connect the system without pretending it's flat.



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This is what real cross-functional leadership looks like. Not reorgs. Not kumbaya culture sessions. Just honest, practical navigation of how humans (and organizations) actually work.

Where Silo Friction Actually Shows Up

The real tension with silos doesn't come from structure. It comes from what structure does to people. It comes from how it shapes what they focus on, what they feel responsible for, and how they act. Most silo problems aren't big blowups. They're small, constant frictions: a delayed decision no one owns, a missed handoff, a subtle resistance to helping another team because "it's not our priority."

These aren't signs of bad culture. They're signs of people doing what makes sense from where they sit. Even when leaders say they want cross-functional collaboration, they often reward siloed performance. One team's goal is X, another's is Y, and no one wants to bend. That's not a behavior problem. That's the system doing what it was designed to do.

If you want to understand where silos get in the way, look at what people protect.

- Their time.
- Their goals.
- Their team.

And they should... to a point. But if no one feels safe prioritizing the whole over the part, then collaboration feels like a sacrifice.

This is where leadership comes in.

Leading across silos means shifting from the macro ("we need more alignment") to the micro:

- What are we really asking people to own?
- What tradeoffs are we creating without realizing it?
- Where are the incentives clashing?

The fix isn't always structural. It starts with seeing the tension for what it is. It isn't dysfunction, but the natural result of how we work. You can't eliminate that. But you can lead through it.

Three Ways to Lead Across Silos

If we accept that silos are natural (even necessary) then the job of a leader isn't to tear them down. It's to move intentionally between them.

That's the real work of cross-silo leadership. It's not about position or authority. It's about what you do, day-to-day, to build connection, shared purpose, and aligned decisions in a fragmented system.

Here are three practical moves every leader can make, regardless of role, size, or structure.

1. Be Curiously Proactive

Don't wait for others to come to you. Go to them. Not just when you need something, but when you're trying to understand how the system actually works.

Spend time with other departments. Learn their goals, pressures, and blockers. Sit in on meetings. Ask the dumb questions. Invite yourself (politely) into spaces where your team's work intersects with others.

Curiosity isn't soft... it's strategic. It shows respect, builds trust, and uncovers opportunities that never make it onto a dashboard.



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2. Find the Purple Yes

Cross-silo conflict often sounds like this:

“We need blue.”

“Well, we need red.”

So, we argue about red or blue, and ultimately no one really wins. But the better approach is: can we get to purple?

Finding the purple means identifying shared wins. This isn't a matter of simply compromising but getting underneath the surface to understand what really matters to each side. What looks like conflict is often just misalignment in framing or timing.

Leaders who can hold two truths, balance competing needs, and stay focused on the shared outcome are the ones who get things unstuck.

3. Prioritize the Whole, Not Just Your Part

This is the hardest one. Because sometimes what's best for your team... isn't what's best for the company.

Real leadership shows up when you're willing to take on the cost of alignment. When you say, “We'll take the hit here, because the bigger goal matters.” And when you explain that choice to your team (clearly, directly, and with respect) so they know it wasn't a mistake, but a move made on purpose.

Cross-silo leadership often means stepping out of your comfort zone, giving something up, or backing someone else's priority. It doesn't always feel good. But it's how you build real influence, credibility, and trust across the system.

This Is the Work

Leading across silos isn't something you fix through a reorg. It's not a job title or a task you can delegate. It's how you choose to lead. It's an everyday thing in the way you show up, connect, and decide.

You don't need permission to lead this way. But you do need intention.

You have to be the one who looks past your own team's priorities. Who pushes through tension instead of avoiding it. Who asks, “What's right for the company?” even when that answer makes things harder for your part of it.

Most leaders don't fail at cross-silo work because they lack authority. They fail because they stay too narrow. Too local. Too caught up in what they control.

But if you want to lead across silos (and not just operate within one) this is the work.

Because silos aren't the problem. Pretending they shouldn't exist is the real problem.

Author's Note

*This is the final arc of my Leadership and HR column for the Findley Reports, but I'm continuing the conversation in a new format. You can connect with me on LinkedIn and subscribe to my newsletter, **Rethink All the Rules**, where I'll keep sharing the same kind of provocative and practical guidance to help you improve yourself, your leadership, and your team's performance. If this piece resonated, I'd love to see you there.*

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