

Kristina is a talented Head of Customer Success currently working at fast-growing AccountingTech company, Chaser. She's had an impressive career trajectory within the Fintech space and in this interview she discusses the need to practice what you preach as a leader, and not let your own development pass you by. This has a determining factor on your success and that of your team; everything from seeking individual learning and development to mindful communication, using more empathetic and compassionate language when talking to and about yourself.

### How did you start your career within FinTech?

Kristina started her career at Enterprise Rent a Car on their renowned graduate scheme. They had fantastic management training and it was there she learnt valuable business skills. However, the business itself was a corporate environment, over 50 years old with a lot of red tape. When her colleague left to join a new business, he asked Kristina to join him. The business was iwoca, a leading brand in the Fintech space. Fintech was an entirely new concept to her and something she had never considered as a career move but she quickly realised her love for the industry.

She sacrificed some salary to join iwoca but it was a worthwhile investment. Within six months, she was managing a team, but most importantly felt truly happy and fulfilled. She was blown away by the culture of Fintech. It was a culture that supported creativity and allowed her to make a real impact early on. iwoca really valued 'you' as an employee, investing a lot of time into development and with no pre-defined career direction she was able to explore strategy and become a master of her own destiny which really suited Kristina's personality. 'I thrive in a fast-paced environment, I love being involved in a number of things and enjoy being able to directly solve problems'.

This was a stark difference to the culture of more corporate organisations, 'everything was different, from what we wore, what the office was like and the flexibility we were granted'. She was no longer working 7am to 7pm, but was just as hard-working and motivated by the 'scrappy nature' of Fintech, where everybody pulls together and it's all hands on deck.

### What is your experience of being a leader?

Kristina's experience as a leader has been incredibly positive. She describes the industry as hugely collaborative, where competition is healthy and encouraged and therefore leaders within the space tend to lift each other up, share advice and support one another. She believes that women have more of an equal playing field in such organisations, with more women progressing into senior positions. At Chaser they have equal gender representation across their leadership team – something Kristina is really proud of.

When it comes to motivating a team, Kristina believes the 'Fintech culture' provides endless amounts of opportunities to engage your team. This ultimately supports a positive experience as a leader. 'The most powerful thing is giving people the opportunity to experiment and solve problems that really matter. You can reward creativity, asking the team to come up with new ideas and put them into action. You can promote from within and provide multiple routes to achieve career aspirations'. At iwoca for example individuals could explore lateral career moves from customer facing teams to credit, product or tech teams, allowing constant learning and development opportunities internally.

She describes how the biggest obstacle to success is not the environment she is in, but in fact, herself. 'Imposter syndrome is something that everybody experiences at some level and if it gets on top of you, it can make you feel rubbish and become a blocker, stopping you from going for that opportunity'. As women, we are more prone to high levels of imposter syndrome. When asked what coping mechanisms she uses, Kristina described the importance of celebrating all successes – no matter how small. She uses a Year Compass to review all her successes throughout the year to refocus her confidence and to help on the days when self-doubt creeps in. She makes sure to save any praise received from management to document her personal progress, and recognises the importance of sharing praise with others and lifting each other up.

### What's been the biggest success in your career to date?

There have been a number of key achievements in Kristina's career to date, some of which include the monetary improvements she has accomplished at Chaser as well as the high-performing team that she grew at iwoca. Above all, the thing that makes her proudest of what she has achieved is the success of her team members. 'There is no better feeling than when a team member has achieved something great or secured a promotion'. At Enterprise, somebody once told her that 'the legacy you leave behind is really important' and she now understands that this is not just the case because of how it makes you look, but how it makes you feel and the job satisfaction it brings.

### What would be your advice to the next generation of female leaders?

Following her point on celebrating success, Kristina gave the following advice:

- 'Confidence doesn't have to be loud, you can lead with empathy and positivity'
- Exercise 'divine feminine leadership'. This is where you play to your more natural/typical female strengths of caring and empathy, and no longer feel the need to confirm to the template of a 'strong leader', which often turns out to be fairly masculine and not necessarily true to your own values
- Do something that challenges you every day as this will improve your self-development. 'When your role is developing a team, it is important not to lose sight of developing yourself. This is actually a selfless act, and ensures your team are getting the best version of you on a daily basis'
- Kristina keeps an affirmation deck on her desk. Every week she takes a card and recites the message daily. The way you speak to yourself is crucial for positivity. Self-deprecating or negative talk can damage self-confidence, so it is important to encourage mindful communication with yourself

### What initiatives have been used to promote D&I within Chaser or previous organisations?

Kristina is passionate about advocating for equal opportunities and has always been part of organisations that share her values. Enterprise Rent a Car have a high value on diversity and strive to create an inclusive environment. They recruit at local colleges and universities, as well as work with community partners and organisations to recruit people from a wide variety of backgrounds. They partner with a range of diversity organisations and minority media to make sure they are casting their recruitment net wide. 'It takes 30% of a workforce to be a minority group for their voices to be heard' and Enterprise successfully achieves huge amounts of ethnic diversity amongst their teams. By the point in which Kristina was leaving the organisation, Enterprise had a large push on training programmes specifically for women from career support to flexibility for major life events like maternity leave, to ensure women had what they need to succeed.

At tails.com, her team ran a trial that introduced anonymous CVs in the recruitment process as an attempt to eliminate unconscious bias. In their experience, this proved to be extremely limiting with unintended consequences. Their assessment centre ended up being one hundred percent white as a result so potentially disadvantaged BAME candidates were being further disadvantaged and Kristina believes this tactic encouraged 'white blindness', where an individual's ethnicity was no longer acknowledged – 'all the diversity initiatives in the world are meaningless unless stereotypical beliefs about the potential of certain groups are properly challenged and unconscious bias is addressed throughout the whole recruitment process'.

Chaser is a unique environment as they are an early-stage start up so have limited budget for large diversity initiatives but as a remote-first business, their environment promotes work-life balance and undoubtedly boosts diversity and inclusion. They are able to hire all over the world and have employees in the UK, Portugal and Ukraine and this flexibility is hugely supportive to parents and opens up opportunity to those who are mobility impaired or those who have caring duties.

Kristina is a huge advocate for remote working and since working in such conditions, she feels her life has been enriched - she has a positive outlook to work which directly contributes to her success as a leader, with increased productivity for both herself and her team.

Over the next couple of weeks, you will find Kristina in a cottage at Robin Hood's Bay, enjoying a wholesome working holiday!