

Jo is a successful leader across FinTech and Payments and has been leading teams for over 20 years. Throughout her career Jo has always championed diversity and the importance of female representation at board level down.

How did you start your career within FinTech?

Jo's first career was in the forces, serving for 13 years which provided an excellent grounding for the successful career she has had since. After having children, Jo left the forces with an excellent set of transferable skills but no real plan of what she wanted to do.

Jo had a good knowledge in Data Analytics and took her first role by chance in a start-up business as a Data Manager. Being the second hire into the business, she was immersed into the fast-paced nature of the start-up world and had her first exposure to payments in the form of direct debit processing.

Jo found she had a knack for understanding payments and found a real passion for the industry due to its ever-evolving landscape. Jo talks of the unprecedented technological discovery and innovation which takes place makes each role in the sector dynamic, with the added opportunity for continuous learning and development.

What is your experience of being a leader?

Jo described her experience of becoming a leader as an incredibly interesting one. She has had a unique experience with a full linear path to leadership: joining a business at entry level and then growing into management, onto board level, to then taking a company through a buyout process, to which she then successfully sold. This has given her a full understanding on the changing role of a leader throughout a business' lifecycle. By working her way up the business slowly, Jo was able to learn what is expected at each level of an organisation and how her role at each stage impacts the team and overall business success. Jo has found that having this full exposure has been invaluable to her own success as a leader as it has given first-hand experience from a management perspective, allowing a real appreciation for every employee's contribution.

Her leadership style has an open-door policy, where her team culture is centred around empowerment and individuals being encouraged to continuously ask questions. She credits the inspiring leaders that she was surrounded by in the early days for this approach and knows that she is lucky to have worked in organisations that have always supported and advocated for this type of culture.

An interesting point that Jo referenced was the positive advancements in the D&I conversation and how this will benefit new leaders. When she started out her career, women were barely visible at board level. Female representation has since progressively improved and, although there is still work to be done, it is somewhat a given now that D&I is something that is considered, expected or being actively addressed. This progress will provide a more successful, innovative platform and environment for leaders to thrive.

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

Jo found it difficult to pinpoint one success. Her instinctive response was to reference her contribution to the growing and subsequent sale of a profitable business, but on closer reflection she describes the journey it took to get that business to the point of sale as what she is most proud of.

The team that she built was the businesses' most valuable asset. Ultimately, it was the team that built a market leading product, allowing it to grow and scale to success. More importantly for Jo, she was able to create a place where people wanted to work; a place of work that people were excited by; a place where people were invested in the success of the company.

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

Jo's main advice to the younger generation of leaders would be:

- Ask lots of questions. Don't be afraid of asking that small question or asking a question multiple times, keep asking as this is the best way to continue learning.
- Surround yourself with a team who embraces you for you and take advantage of the network you build, leveraging it for new opportunities or asking for help.
- Build transferable skills and interests in things outside of your day job as this will allow you to continuously learn and thrive.
- Be bold and be brave.

What initiatives have been used to promote D&I within BankiFi?

Jo is incredibly proud of the culture and team that Bankifi are building. Since inception, they have been building an incredibly diverse team across the globe with a range of skills and expertise. It is a priority for all individuals joining the businesses, or any third suppliers working with Bankifi, to share the same values around D&I. This is something that is heavily vetted for during the cultural interview within their recruitment process and prior to partnership onboarding.

There is consistent messaging around D&I in which the team are reminded daily that no matter who you are, or what background you are from, it is the technical skill-set and value you bring to the business that is important. By empowering employees to contribute with new ideas and initiatives on how Bankifi can develop and further their approach, D&I becomes a natural part of their culture, something that the team live and breathe.

Jo references an employee referral scheme as something that has worked really well for Bankifi.

The team are actively encouraged to leverage their existing networks and connections to find talent to join the business. This allows for full representation across geographical areas, social groups and varied backgrounds as well as recruiting like-minded individuals.

Jo's story is an inspiring one, demonstrating that there are multiple avenues into the world of Fintech and Payments. Her success, and the success of the organisations that she was worked for, is testament to a great business being a bi-product of great people.

Edited by Siobhan Humphries