



LUCIA ČIŠKOVÁ
Managing Director,
Business Lease Slovakia



MICHAL KITKO
Country Manager,
Global Payments
Slovakia



WORK AND LIFE CONNECTIONS

What do you currently perceive as the biggest challenge or the biggest opportunity in your life?

(LC) Currently, our company, Business Lease Slovakia, is in the process of being acquired by a strong financial institution, ČSOB Leasing. After 27 years of operating under the Dutch-based automotive giant Business Lease Group / Autobinck Group, this marks a significant change for us. The operational leasing industry is undergoing consolidation globally, and Slovakia is no exception. I genuinely look forward to this transformation because I believe it represents an important step forward for Business Lease Slovakia on the local market.

On the personal side, my biggest challenge, and joy at the same time, is going through the childhood of my 8-year old son, Palko. It's a wonderful stage of life for us, full of shared moments and new discoveries as he explores different situations and experiences.

(MK) In my professional life, the main challenge is completing the company's transformation into a high-performing organization. It's about aligning a strategic "upgrade" of the business with delivering short-term priorities. Personally, my biggest challenge alongside this work is living up to the definition of being a "good father" as well as possible, and managing to succeed in both spheres.

What achievement from the past 12 months are you proud of the most?

(LC) There are three achievements from 2025 that make me especially proud of my team.



I love change. I'm always excited and motivated by opportunities to move our company and our team forward.

LUCIA ČIŠKOVÁ



First, October was a milestone month for Business Lease Slovakia. We were named Healthy Company of the Year 2025 and ranked No. 1 in the Forbes Grow Club TOP10 in Transport and Mobility, placing 4th overall among 83 companies. These results reflect long-term, consistent work focused on financial performance, employee satisfaction, and customer experience. Our shift toward a customer-centric model and ongoing digital transformation have been key drivers, alongside our ambition to sustainably deliver strong financial results.

Second, we received international recognition at the Customer Centricity World Series 2025, winning the European Customer Centricity Award for CX Solution of the Year for our internally developed Personal Assistant Service, now used by more than 6,500 drivers. This confirmed that our customer-centric innovations stand up to global benchmarks. Finally, our Cars and Care retail brand was awarded Gold Company of the Year 2025. With a 4.9 Google rating based on over 200 reviews, customer feedback continues to validate our approach and results.

(MK) We managed to renew 80% of the sales team while keeping things running, without any negative impact on the company's commercial performance.

I also greatly value that our local employee recognition initiative inspired our regional Head of HR, who adopted this approach at a region-wide level. I'm genuinely proud of that. And finally, we launched a successful PR campaign with nationwide media reach that significantly increased awareness of our company.

What is the favorite part of your day and why?

(LC) I will say mornings. I love the feeling of being full of energy and especially after good exercise or a healthy breakfast. And, of course, a cup of coffee is also a part of my ideal start to the day. In the evenings I have a special ritual with my son to have

Achieving professional success often involves navigating many challenges. The responsibility towards their families and their employees makes business leaders carefully consider each minute of their day. We want to know how they like to spend their time out of work, what inspires them and motivates them.

a cup of Rooibos tea. It's time for us just to sit and talk about what happened during the day.

(MK) Lunch. Not primarily because of the food, but because it allows me to pause mid-day and reflect, a mental checkpoint to review what I've accomplished so far and what still lies ahead.



Realize that you have time and health right now, so travel, grab a backpack, and see as much of the world as you can, because you won't have that kind of freedom again.

MICHAL KITKO



What regular habit or routine has had the biggest positive impact on your life?

(LC) Regular physical activity at the gym has made a huge difference for me. I now work out three to five times per week, and

the positive impact on my well-being is clear. I feel healthier, I rarely get sick, and I'm much better at managing the stress that often comes with my job. This routine helps me stay calm and balanced, which allows me to handle difficult situations with greater stability, focus and speed.

(MK) In the past, it was regularly asking the team for feedback using the "Start, Stop, Continue" method, which helped me build trust and a culture of openness.

Currently, it's my Friday routine, when I focus mainly on administration and "clearing the desk": emails, loose ends I didn't manage during the week, and reflection. I use Friday afternoon to assess what worked and what didn't, which helps me keep perspective and avoid the kind of tunnel vision I can slip into during the first four days of the week.

What advice would you give to your 20-something-year old self?

(LC) That's a hard question. Honestly, I don't think I would change much. When I was 20, I was studying at the University of Economics in Prague and enjoying student life.

Maybe there is one thing: I didn't take part in an Erasmus or similar international program. That experience could have helped me improve my English earlier. Since I didn't go abroad during my studies, I had to take a more challenging path and learn it through work.

Of course, I had already passed my state English exam at the end of secondary school, but speaking fluently and understanding different accents was still a challenge. My first job was in telesales, selling conference seats to people from all over the world, in English. It was an amazing experience, and after about a year and a half, I was speaking fluently and could understand everything perfectly.

(MK) My personal advice would be: Realize that you have time and health right now, so travel, grab a backpack, and see as much of the world as you can, because you won't have that kind of freedom again.

My professional advice would be: Don't be afraid to take more risks in the first five to seven years, because everything else can be caught up later, but at that age, risk has the highest value.

What are the parts of your work that still excite you and give you motivation?

(LC) I love change. I'm always excited and motivated by opportunities to move our company and our team forward. My goal is to make Business Lease Slovakia one of the best and most successful companies in the country. That vision is my internal engine, it drives me every day. And on this path I am coping with change very often. Also the environment around us is changing rapidly which requires an even better skillset of change management on the side of leaders. I have to say that every change brings a kind of excitement and if I handle it well, it makes me really happy and satisfied.

(MK) Campaigns still excite me the most, the thrill of thinking through strategy and winning in the market. The second thing that motivates me is building teams and leading them to high performance. But more broadly, it's solving all kinds of business problems.

If you had to make a career switch, in what other profession can you imagine yourself?

(LC) Throughout my career, I've discovered that I am a transformation leader at heart. I've had the privilege of transforming Business Lease into a truly customer-centric organization by implementing effective employee experience and customer experience strategies. I have a real passion for understanding customer insights, listening carefully and turning those inputs into meaningful business actions and improvements.

Another exciting journey I'm currently experiencing is digital transformation. I'm fascinated by how technology can enhance efficiency and improve the quality of work across the company. I look forward to implementing our digital strategy together with my team.

That said, I know I need to have P&L responsibility for the business. Any future role would have to combine managing a company with leading transformation projects that drive financial performance. That's where I feel I can create the most impact.

(MK) In tourism or services. For example, I worked as a waiter as a student in the U.S., and I enjoyed it because it combines offering, promotion, and service with an immediate reward, provided you do it well.

Can you name three sources you have recently learned from or have inspired you the most?

(LC) My best three sources of inspiration are: *Traveling* - Last year, I had the opportunity to join the GlobalExec Business Immersion trip in Singapore, and this year in New York & Boston. I find this type of learning and development extremely valuable. Visiting companies from different industries gave me meaningful insights and broadened my perspective. The most eye-opening topics for me were digitalization and customer experience (CX) which I moved forward within Business Lease.

Conferences and workshops - I enjoy participating in CEO and

CFO forums organized by EBCG, where local leaders discuss current challenges and trends. These events provide practical knowledge and foster great networking opportunities.

Books - I'm passionate about reading books on self-development, self-value assessment, and building relationships. They help me reflect, grow, and strengthen both my personal and professional life.

(MK) *Podcast*: The Diary of a CEO by Steven Bartlett. *Book*: The End of the World Is Just the Beginning by Peter Zeihan, about the end of globalization. *Experience*: Media training and hands-on work with the media during a recent campaign about mandatory cashless payments.

What is your biggest fear for the generation of today's children? What about the biggest hope?

(LC) I'm concerned that our country may no longer offer the good and fulfilling life we once enjoyed. Year after year, it seems to get more difficult, and situations that create uncertainty are becoming more frequent across different areas of society.

I still believe change is possible, but honestly, I want to prepare my child for every opportunity. I will encourage him to learn languages and stay open to relocation if he chooses that path.

(MK) My biggest fear is the combination of unmanaged social media and the rise of AI, which could undermine young people's self-confidence and ability to act. The biggest danger is that technology will switch them off before they manage to discover who they really are and the inner power they hold. In the short term, my expectations are quite pessimistic. But I'm optimistic in the long run. Even when it has sometimes required more significant changes, humanity has always found a way, and I believe that, sooner or later, "the sun will rise".

To provide you with some bookish inspiration, this section of the Connection magazine features reading tips from various interesting people related to AmCham Slovakia. We have approached them with the following question:

What book has left the greatest impression on you recently and why?



recommended by

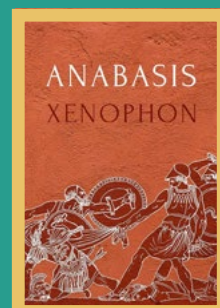


DIE WITH ZERO

by Bill Perkins

The book that shaped me the most is *The 7 Habits of Highly Effective People* by Stephen R. Covey. Today, however, I would recommend Bill Perkins's *Die with Zero* to everyone. It explains the relationship between health, money,

and time, and teaches principles for enjoying life fully at the right time. And it's not only about personal life, it's also a great source of inspiration for how to run a healthy business.



recommended by

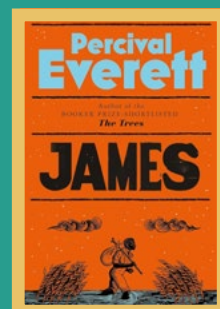


THE ANABASIS

by Xenophon

Every year, more than one thousand books and articles on leadership are published. One, however, stands above all: Xenophon's *The Anabasis*,

written in the early 4th century BCE (around 370 BCE). Its relevance proves that the basic leadership attributes are timeless. Only the context changes.



recommended by



JAMES

by Percival Everett

An original reimagining of *Huckleberry Finn* that shifts the narrative to the perspective of Jim, a runaway slave. This bold

novel is provocative, sad yet often darkly humorous, and above all eye-opening in its portrayal of a brutal chapter of history.