



»LEADERSHIP IS ABOUT INSPIRING, EMPOWERING, AND ACTING WITH INTEGRITY AND PURPOSE.«

**JEHONA HASKUKA,  
HEAD OF ANTI MONEY  
LAUNDERING AND  
COMBATING TERRORIST  
FINANCING DEPARTMENT,  
RAIFFEISEN BANK KOSOVO,  
GMP 2025 ALUMNA,  
KOSOVO**

**March 2026**

*Interviewed by Vera Pasyukova,  
photos: Jehona Haskuka and IEDC*

**Y**ou have been at Raiffeisen Bank since 2002. Looking back at your transition from general credit risk to the specialized world of AML/CTF (Anti-Money Laundering and Counter-Terrorism Financing), was there a specific catalyst or realization that drew you into the compliance field?

I have been part of Raiffeisen Bank for over 24 years, growing alongside the bank

as it became the largest in Kosovo. My transition into AML/CTF was driven by the understanding that risk extends beyond financial exposure to include reputational, ethical, and systemic dimensions. Building on my experience across credit risk, liquidity risk, and other integrated risks, I developed a strong foundation in assessing exposures, measuring uncertainties, and understanding how interconnected risks shape the bank's overall risk profile. What drew me to AML/CTF

was the unique combination of challenge, responsibility and purpose.

Unlike other risk roles that focus primarily on numbers and financial metrics, AML allows me to protect the integrity of the financial system, safeguard our clients, and contribute to public trust. Each control and each initiative directly impact not only the bank but the wider community and economy.

This makes the work incredibly fulfilling. It's strategically

challenging because regulations are complex and constantly evolving, and it's meaningful because the outcomes really matter. Knowing that our work helps prevent financial crime, protect our institution, and support safe, sustainable growth, gives every day a sense of purpose and responsibility that is deeply motivating.

**Compliance is often viewed as a “box-ticking” exercise by some, but you have managed it as a strategic function for years. How do you maintain professional curiosity and passion when the work is primarily defined by strict regulatory guardrails?**

Fostering a culture where the business sees AML function as a strategic partner starts with demonstrating that compliance is an enabler, not a blocker. I firmly believe that linking culture to business values is key in protecting the business and helping it grow safely and sustainably. By focusing on opportunities and aspirations, culture becomes a driver of innovation, trust, and sustainable growth.

In practice, this means creating space for open dialogue, transparency, and collaboration. At Raiffeisen Bank Kosovo, we have

*When the business understands the “why” behind compliance and sees that we are working toward the same goal, the relationship naturally evolves into a true partnership.*

taken concrete steps in this direction through initiatives such as Regulatory Day and the AML Open Doors event. These were not just events, but initiatives designed to bring together business, the first line of defense, compliance, and regulators in one conversation. What made them impactful was the shift they created - moving from formal interactions to open, constructive dialogue, where perspectives were shared, challenges were understood, and trust was built. Through these experiences, we were able to break down silos and create

bigger picture - how effective governance, supported by clear accountability, capable people, and high-quality data, is the critical enabler of resilience. Without this foundation, organizations risk reacting to change through compliance-driven measures that fail to address the real vulnerabilities.

I see compliance as a strategic enabler - when done right, it protects the bank while allowing forward-looking growth. That mindset transforms routine into purpose.



a common understanding of risk, responsibility, and objectives.

As a result, AML is increasingly seen not as a control function, but as a trusted partner that contributes to informed and responsible decision-making.

When the business understands the “why” behind compliance and sees that we are working toward the same goal, the relationship naturally evolves into a true partnership.

What keeps me curious and passionate is seeing the

**Last year you have completed the General Management Program at IEDC. Why did you decide to enroll, why at IEDC and how did the GMP program influence your approach to leadership at the board level? Did it change how you frame risk management to your colleagues? What were the best takeaways from the program?**

I enrolled in the GMP at IEDC at a point where I wanted to elevate my perspective from operational leadership



to strategic, enterprise-wide level thinking. I chose IEDC because of its strong focus on leadership transformation, not just knowledge transfer.

The program had a profound impact on how I approach my role and engage with senior management. It changed the way I frame discussions, encouraging me to position risk not just as a control function, but as a business topic that directly influences decisions and outcomes. I became more deliberate in how I communicate - focusing on clarity, relevance, and impact, especially when addressing complex regulatory matters.

One of the most valuable takeaways was learning how to simplify complexity - to translate technical risk and compliance topics into language that resonates and supports decision-making at a strategic level. This shift has strengthened my confidence to contribute more actively in broader discussions, ensuring that compliance is not seen as an afterthought, but as an integral part of shaping direction and enabling sound decisions.

**You have witnessed two decades of transformation in the Kosovar banking sector. What, in your view, has been the most challenging shift in the banking landscape from a regulatory standpoint?**

Over the past two decades, Kosovo's banking sector has undergone a remarkable transformation, evolving from a developing system into a well-regulated and sophisticated financial environment.

From a regulatory standpoint, the most significant shift has been the move from foundational compliance frameworks to risk-based approach, internationally aligned standards. This transition required not only regulatory development, but

also a strong commitment from financial institutions to build robust systems, capabilities, and a culture of compliance.

What makes this journey particularly meaningful is that Kosovo has not only adapted to global expectations, but in many aspects has proactively embraced best practices, strengthening transparency, resilience, and trust in the financial sector.

Today, the challenge is no longer about meeting minimum standards - it is about continuously enhancing effectiveness, leveraging technology, and staying ahead of emerging risks.

I see this evolution as a success story: a testament to how a young financial system can build credibility, stability, and integrity in a relatively short period of time.

**With the rapid acceleration of digital banking and AI in Kosovo, how do you see the role of AML/CTF evolving in the next five years? Are we moving toward a more proactive or a more reactive model?**

We are clearly moving toward a more proactive and intelligence-driven AML model. The rapid



acceleration of digital banking and AI is increasing both the volume and complexity of transactions, creating new challenges and opportunities for banking industry.

At the same time, regulatory change management is increasingly strategic and data-driven, requiring proactive horizon scanning, outcome-focused implementation, and closer, more collaborative engagement between banking sector and regulators. AML will need to anticipate regulatory expectations, leverage analytics to drive decisions, and embed compliance as an integral part of business strategy.

The future of AML is a blend of technology and human judgment - where advanced tools provide insights, and skilled professionals interpret and act in ways that enable safe growth while maintaining integrity and trust.

**How do you foster a culture where the business units see the AML department as a strategic partner rather than a “department of no”?**



Creating space for open dialogue, collaboration, and shared ownership of risk is crucial. At Raiffeisen Bank Kosovo, we established the Regulatory Tribe within an agile framework, and in my role as Regulatory Tribe Lead, we create a structured, cross-functional platform to align priorities and enhance collaboration. This structure fosters transparent communication between AML, the business, IT and Data, and other key functions. It ensures that risk and compliance are embedded into daily decision-making, rather than being seen as external controls or obstacles.

By consistently nurturing these interactions and this mindset, AML is increasingly recognized as a strategic partner, helping the bank navigate complexity with confidence, make informed decisions, and maintain integrity across all levels of the institution. This is further strengthened by being part of the Raiffeisen Bank International Group, which provides guidance, shared expertise, and alignment with international best practices, reinforcing our ability to deliver consistent, forward-looking value to the business.

**Leading a control function requires both extreme attention to detail and high-level strategic thinking. How do you toggle between these two mindsets in your daily routine?**

I rely on a strong, empowered team to ensure operational excellence, while I focus on

prioritization and strategic oversight.

In today's environment, operational resilience is no longer just a regulatory requirement - it's a competitive differentiator. Regulators expect institutions to demonstrate they can withstand disruptions, and customers expect services to continue uninterrupted. This means that financial institutions must unify silos, embed resilience into daily operations, and move from reactive recovery to proactive continuity.

For me, integrating this perspective means that while we manage details rigorously, we always maintain clarity on roles, accountability, and decision rights - ensuring that compliance is both effective and strategically aligned. Discipline plays a central role in navigating this balance - knowing when to zoom in with precision to address complex details, and when to zoom out to see the bigger picture and anticipate emerging risks. It's about being fully present in operational realities while maintaining a strategic perspective, ensuring that every decision aligns with the bank's objectives, risk appetite, and long-term resilience. This balance, underpinned by discipline, allows a control function to protect the institution, influence outcomes, and contributes meaningfully to strategic decision-making.

**Compliance is a niche skill set. How do you identify and nurture future leaders**

**within your team who have the right blend of analytical rigour and ethical backbone?**

Compliance is indeed a highly specialized field, and developing future leaders requires more than technical expertise - it requires a blend of analytical rigour, ethical conviction, and strategic mindset. In my experience, identifying potential leaders starts with observing how team members approach challenges: do they think critically, question assumptions, take accountability, and demonstrate integrity even under pressure? These are the foundations of leadership in AML/CTF.

Once potential is recognized, nurturing it is both structured and personalized. I focus on creating opportunities for growth through hands-on experience, mentorship, and exposure to cross-functional projects. For example, team members may lead regulatory interactions, manage complex cases, or contribute to strategic initiatives, all under guidance but with real responsibility. This not only builds competence, but also confidence, decision-making ability, and resilience. Equally important is cultivating the ethical backbone. I ensure that discussions around AML compliance are not just about rules, but about principles, business impact, and long-term consequences. We link everyday actions to the bigger picture - protecting the bank, supporting safe growth, and maintaining trust with clients and regulators.

*It's about being fully present in operational realities while maintaining a strategic perspective, ensuring that every decision aligns with the bank's objectives, risk appetite, and long-term resilience.*

Finally, I emphasize continuous feedback and reflection. Leadership is learned through experience, mentorship, and sometimes through challenging situations. By creating a culture that values learning, accountability, and collaboration, we equip future leaders to not only execute but also innovate, influence, and inspire within the institution.

**Dealing with high-pressure regulatory matters requires making tough calls. Can you share a time when you had to make a difficult decision that was unpopular but ultimately right for the bank's integrity?**

In AML function, difficult decisions are part of the role. There are moments when decisions must be made that are challenging and sometimes unpopular, because the integrity of the bank always comes first. Leadership in these situations requires balancing careful analysis, ethical principles, and long-term perspective. Sometimes, taking the right action means slowing down processes, raising concerns, or challenging prevailing assumptions - not because it's convenient, but because it protects the bank, clients, and the broader financial ecosystem. These decisions

are never easy.

What matters most is that principles guide action. Upholding integrity, demonstrating accountability, and making decisions rooted in ethics builds long-term trust and a stronger culture. Over time, even the most difficult choices are recognized as critical for sustainable growth, risk awareness, and the credibility of the institution.

**If you could advise an IEDC peer looking to transition into high-governance or control-based leadership roles, what is the one "unspoken rule" of the trade they should be prepared for?**

If I were advising a peer stepping into a high-governance or control-based leadership role, the one "unspoken rule" I would emphasize is this: governance is not about policies - it's about decision-making, accountability, and trust. In these roles, you quickly realize that rules, frameworks, and controls alone cannot protect an organization. The real impact comes from how decisions are made, how issues are escalated, and how people take ownership of outcomes. Leaders must be prepared to engage across functions and

navigate complex situations with integrity and clarity.

Success in governance requires thinking strategically while paying attention to operational realities, maintaining independence but building strong partnerships with business, first line of defense, and embedding a culture where compliance and ethics drive value rather than friction. It also demands resilience - the courage to make difficult calls, often under scrutiny, while knowing that the right decision protects the institution in the long term.

Ultimately, high-governance leadership is about shaping

a culture of informed, responsible, and proactive decision-making. Those who understand this unspoken rule will not just execute policies - they will inspire trust, create sustainable impact, and elevate the institution's resilience and credibility.

**What you do is incredibly fascinating, one wonders how many women one can find in the AML field altogether - am I right in thinking there aren't that many, or is that a misconception?**

You are right that AML has traditionally had fewer women,

but I've been fortunate to work alongside highly skilled and inspiring women, and I see a growing number taking on leadership roles in this field. It's a challenging and fascinating area, and I'm proud to help show that expertise and leadership thrive regardless of gender.

## WHAT ONE CANNOT FIND ON JEHONA'S RESUME



GMP 2025

**Jehona Haskuka**  
**Kosovo**

*Head of Anti Money Laundering and Combating Terrorist Financing Department, Raiffeisen Bank Kosovo J.S.C.*

**What's your current 'on repeat' song? Do you have a specific type of music that you enjoy, or are you more into podcasts? If the latter, which topics interest you most?**

*I enjoy emotionally-driven, alternative music that helps me unwind - something intense and expressive that resonates emotionally, like the kind of vibe you find in artists such as ZionRay or Etta Mae Hartwell, which feel similar in spirit to artist Let Babylon Burn.*

**What was your last travel destination? Was it for work or pleasure, and what was your favorite memory of it?**

*A family vacation full of laughter and adventures, where watching my daughters' excitement reminded me to pause and savor life's simple joys - lessons I carry into work and daily life. My last trip was to Parga, enjoying its beaches, local cuisine, and history.*

**What was your favorite childhood food?**

*My favorite childhood foods are closely tied to traditional dishes that reflect Kosovo's rich culture and hospitality, like flija, qofte and pite, which I fondly remember from family gatherings. My childhood coincided with a challenging period for Kosova, and like many*

*families, we faced hardships. What stands out most is how we stayed resilient, and I carry a deep pride in my roots. Those experiences shaped my values - appreciation, perseverance, and the importance of family. Even today, gathering with loved ones over traditional food remains a cherished reminder of where I come from and the strength that comes with it.*

*What is the last TV series you watched that you would recommend to others?*

*The last series I watched was The Night Agent. I enjoy thrillers and suspense - fast-paced, smart stories that entertain, spark curiosity, and*

*provide a little mental escape from work.*

*If you had the chance to have an »alternative« career, what would it be?*

*If I weren't in banking, I think I would be drawn to a role that combines strategy, mentoring, and positive impact - such as a policy advisor in public service, or a program leader in social impact initiatives. Ultimately, it would be a career where I could use my skills and experience to create meaningful and lasting change - similar to the purpose I find every day in AML/CTF.*