

“The future of marketing is not more automation. It is more human understanding.”

Yana Durzheva, Head of Marketing,
ProCredit Bank Bulgaria

What does it take to build trust in an age of algorithms? For Yana Durzheva, the answer starts with something profoundly human: listening.
After eight years at ProCredit Bank Bulgaria and a career that began on the front line with customers, Yana now leads the bank’s marketing team with a philosophy grounded in empathy, curiosity, and understanding. In this interview, she reflects on her professional journey, the evolving role of artificial intelligence in marketing, the realities of leadership, and the importance of creating meaning for both customers and colleagues. Above all, she shares why understanding people remains the most valuable skill in business and in life.

Career Journey

Yana, tell us a bit more about your professional journey so far.

I have been working at ProCredit Bank for eight years. I started my career very close to the customer, on the front line, in customer service, sales, and acquisition. That’s where customer relationships are built and where communication truly comes to life. The kind of communication that keeps you grounded and connected to reality.

Day after day, I came to realize something that still guides me today: communicating with customers is not simply about talking to them in order to sell a product or retain them. It is about listening and understanding. It is about having the ability to get to know people by hearing what matters most to them and even reading between the lines in order to build and maintain their trust.

A year and a half ago, after returning from maternity leave, I took on the role of Head of Marketing. In many ways, I am still doing the same thing, only now I do it first for my team and then for thousands of people at once. One of the most important lessons I learned at the beginning of my career in the bank, and one that I strive to pass on to my team, is simple: you have to truly know your customers.

Marketing and Artificial Intelligence

What have been your greatest achievements in corporate marketing, and what have they taught you?

If I had to highlight one thing, it would not be a campaign or a process. It would be a principle that has proven remarkably effective.

Every day, we build our marketing around a genuine understanding of people: who the customer is, what they need, and when they need it. That mindset led to our experiment with first-party data, which significantly reduced our customer acquisition costs.

Most importantly, it taught me something fundamental about

marketing itself: the larger the scale becomes, the less it is about advertising and the more it is about trust. Trust cannot be managed. It has to be earned, one person at a time. And it can only scale when leaders give their teams a reason to care, not simply a task to complete.

What is the biggest change we will see as artificial intelligence becomes more integrated into corporate marketing?

AI is not changing why we do marketing. It is changing how we do it.

The biggest shift is somewhat paradoxical: the easier it becomes for anyone to generate content at the click of a button, the more valuable human qualities become: taste, judgment, storytelling, intuition, and the ability to understand what the person on the other side truly needs.

AI will handle the mechanical work brilliantly. But looking someone in the eye, earning their trust, and becoming the institution they choose to entrust with their money, that remains deeply human.

For now, AI's greatest impact is exactly that: it frees teams from routine work, allowing them to focus on what truly matters. We use it as an accelerator, not a replacement.

Team Motivation and Leadership

How do you motivate your team and "sell" the corporate world when everything else seems more exciting?

I don't actually try to "sell" the corporate world. The freedom of the entrepreneurial path is real, and it's wonderful that it exists.

What I do offer is something that's difficult to find on a solo journey: scale, a team with whom you can build, resources that allow you to take risks you could never take alone, and the feeling that your work impacts thousands of people.

People don't stay because of structures or processes. They stay because of other people and because of meaning.

That's why my job is not to retain talent. My job is to ensure that the work we do here truly matters. If it does, staying becomes their decision, not my effort.

What has stopped you from pursuing your own path and starting an agency or business?

The truth is that outside of work, I already have my own solo space through my hobbies and my genuine passion for them. I write, I have my own column, and I have a voice beyond the corporate world as Yana, an avid reader and, hopefully, a good writer.

So the question has never really been whether I am brave enough.

I stay because ProCredit gives me the opportunity to do on a larger scale what I could never accomplish alone: broader reach, greater resources, an exceptional team, and a real impact on the financial lives of real people.

And I stay because of the people around me. It turns out the game is far more interesting when you play it with others rather than against them.

In one sentence, how do you balance the challenges of budget management and team motivation?

I listen actively. The budget tells me how much I can spend, but my people tell me what is worth spending it on. A leader's job is to protect both the numbers and the reasons behind them.

Women in Business

Has caring for your loved ones made you a better leader? If so, how?

Both experiences taught me the same lesson: your role is not to shape people into your own image, but to help them become who they already are.

As a mother, I learned to love without controlling. As a leader, I do the same: I provide direction and security while leaving room for growth.

The best compliment is not, *"I couldn't have done it without you."* It is, *"You made me believe I could do it myself."*

Have you faced challenges as a woman in a leadership position within an international organization, and how did you overcome them?

Yes. I have been the youngest person in the room, and often the newest leader in environments where the expectation was to listen rather than lead.

In an international setting, cultural differences add another layer: what is considered acceptable, who speaks first, and whose voice carries weight.

I never tried to overcome those challenges by raising my voice. I dealt with them in the only way I know: through preparation and through work that speaks for itself.

My greatest strength has always been understanding people, and it turns out that this skill works just as well in a boardroom as it does with customers. When you truly understand the person across from you, your age and years of experience become far less important.

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

Curiosity about people is not a "soft skill" that needs to be hidden behind spreadsheets. It is the whole game.

I spent years working close to customers, and at the time it felt like I was falling behind. I wasn't. I was building the foundation.

So if I could speak to my 20-year-old self, I would say this:

Don't rush to prove how much you know. Learn to hear what isn't being said.

Everything else comes with time.