

## Chief Marketing and Digital Executive

### Integrated Marketing • Growth Strategy • Digital Transformation • Brand Activation

Full-spectrum purpose-driven C-Suite executive with decades of experience in strategic planning, digital sales, integrated marketing, public relations, brand strategy, digital transformation, analytics, and client experience. Leads strategic growth process from opportunity identification through launch, customer acquisition, onboarding, and retention. CMO roles in financial services and retail (with large multi-billion dollar companies in addition to private equity backed ones) with hands-on experience across all lines of business in financial services including retail, small business, commercial, wealth, payments, etc. for banks and credit unions. P&L responsibility for digital sales and product development. Initial career foundation set in strategy consulting across a wider scope of industries.

Results-driven leader with a proven track record of building brands and driving growth strategies through omnichannel marketing programs, including SEM, SEO, affiliate, CRM, and social/influencer, as well as TV, radio, event, visual merchandising, print, catalog, sponsorship/partnership marketing, community activations and PR. Manage budget, MarTech investment and media mix to optimize efforts to meet goals. Almost fifteen years leading e-commerce program strategy and execution.

Skilled communicator and team-builder who leads executive and front-line teams, external partners, and enterprise stakeholders. C-suite advisor on omnichannel growth strategy, digital transformation, resource planning and ROI optimization. Fluent in English, Spanish, and Portuguese, and Fulbright Scholar, with extensive overseas work experience.

#### NOTABLE ACHIEVEMENTS

- For a bank, grew customer base while reducing customer acquisition cost by increasing retail bank digital sales from 4% to nearly 50% of total through sales funnel optimization, optimized SEO and other digital marketing, new digital platforms, and expanding digitally accessible products.
- For the same bank, doubled financial services marketing ROI by transitioning over 50% of marketing spend into digital media, halving the CPA of each digitally acquired customer, and expanding customer base in new markets by 20%.
- For a credit union, created a digital roadmap to accelerate the capabilities of the mobile banking with improvements such as fraud controls, UX enhancements, and budgeting tools and significantly reduce the time to open accounts online to less than ten minutes.
- For a bank, developed large-scale global rebranding project and delivered it on time and on-budget to align all regional brands under single corporate brand, while launching hyperlocal brand strategy initiative generating 300% ROI.
- For a major retailer, reallocated retail digital marketing spend and optimized SEM, SEO, catalog, display, email, and affiliate channel performance to increase traffic, conversion and profits, generating 3:1 marketing return, while improving inventory sell-through and growing loyalty membership base.
- For the same retailer, optimized digital marketing mix and web experience to significantly grow the online patio and fitness businesses to each capture the number one market share position in their sectors.
- Led marketing strategy initiative for large technology goods retailer to implement new services, expand partnerships, make acquisitions, and grow subscriptions to drive multimillion dollar growth and improve market share.
- Led global innovation teams for a CPG manufacturer resulting in the creation of \$3B of global innovation revenue

*Driving growth through effective strategy, digital transformation, and innovative marketing*

## CAREER PROGRESSION

### Executive Partner | April 2024 - present

#### Gartner for Chief Marketing Officers | Houston, Texas

Advise Chief Marketing and Digital Officers nationwide on marketing and brand strategy, return on marketing investment, digital transformation, AI, organizational structure, technology stack and other pressing marketing challenges.

- Guided a regional health care system through a major rebrand to reposition the parent company brand and clarify the brand architecture of the various hospitals and facilities within the system.
- Enabled a mortgage company to audit its technology stack and boost utilization of the technology to increase productivity and save millions of dollars by streamlining the stack.
- Guided a global accounting firm's CMO to take on an added responsibility for sales enablement implementing a set of best practices to align marketing and sales to boost revenue growth.

### Managing Partner | June 2021 - present

#### Frontline Strategy Advisors | Houston, Texas

Started marketing, digital, and growth strategy consulting firm to develop and execute growth strategies across B2B and B2C industries and ensure connection of strategy to frontlines. Act as an extended member of client team to lead and execute digital transformation, marketing, employment engagement, retention, and client experience initiatives.

- Optimized email and SMS marketing channels for leading eyewear e-commerce retailer, to boost year-over-year revenues in these channels by 30%.
- Designed and executed hyperlocal marketing plan for fintech lender using digital and mass media to double origination volume by year end.
- Enhanced the CRM program of a leading fintech, with personalized communications and content to double quality application starts.
- Built a realtor-engagement strategy and execution plan for a mortgage company to increase realtor referrals by 20%.

### Sr. Financial Services Client Executive | 2021—2023

#### Curinos | Houston, Texas

Led and nourished client relationships with portfolio of financial services organizations (including fintechs, national, regional, & community banks and credit unions for a total of over \$4T in assets) for the data and advisory fintech. Developed growth strategies across all business lines (retail, SMB, wealth & commercial), including deposits, lending, payments and digital.

- Grew subscription account revenue at ten leading financial services organizations by 30% in 2022.
- Revamped the product suite for a regional bank with estimated acquisition lift and increased deepening to contribute almost \$3.5 billion in incremental deposit growth by year 5.
- Developed rising rate playbooks to manage deposit rate betas and save millions in the rising rate environment.
- Created comprehensive digital experience assessments and strategies to guide digital transformation, increase the percentage of sales coming through digital, grow customer base and improve the quality of digital accounts.
- Led segmentation initiatives to help commercial clients mobilize around profitable segments, prioritize primacy customers, and organize for operational efficiency and double retention rates.

### Chief Marketing Officer | 2020—2021

#### Envoy Mortgage | Houston, TX

Recruited by private equity owned residential mortgage company with \$5B in loan originations and 130 locations to build company brand both nationally and locally, drive digital transformation, and accelerate sales by increasing conversion rates throughout funnel.

- Launched Gift of Home marketing and PR program during Covid pandemic to provide 50 families nationwide with surprise monthly mortgage payment, with program featured on Today Show and generating 1B impressions.
- Restructured CRM practices to enhance targeted messages and boost completion of loan applications, resulting in above-industry-average click-throughs and ~\$200M in incremental origination volume.
- Reversed market share decline by analyzing market data to identify priority markets, and developing strategies for pricing, digital marketing, and promotions to drive record growth in 2020 with \$5B+ in new loan originations.

**Chief Marketing and Digital Sales Officer | 2015—2019****BBVA USA | Houston, TX**

Directed marketing, PR, branding, design, analytics, and online account origination for US subsidiary of global bank (\$800bn total assets). Built digital sales capability and grew digital sales significantly. Created national brand focused on key markets. Responsible for all marketing and the digital sales P&L across all business lines, including payments, indirect auto, retail, commercial, small business, and wealth management.

- Led online account origination, design and product teams to launch multiple new digital products to expand client base and achieve double digital customer growth out of footprint including payment and lending products.
- Managed and optimized ROI for all in-facility activations and sponsorship activations for the bank, including the official bank of the NBA, the BBVA Compass stadium and partnerships with various sports teams, brand ambassadors and cultural, musical and culinary institutions/venues.
- Mitigated fraud losses and saved millions of dollars through close partnership with IT and the fraud teams to implement a technology roadmap to modernize the bank's cyber-security practices.
- Launched integrated Super Bowl program with 10K volunteers, 21 client VIP events, free concert for City of Houston, and local Super Bowl spot with above-average ratings that doubled brand consideration score and earned 10X ROI.

**Chief Marketing Officer | 2013—2014****Evite and BuySeasons | New Berlin, WI**

Restructured Evite online advertising model to better align with sales operations, increasing revenue by 20%. Improved Evite's card offerings and made other online enhancements to enhance overall user experience. Reprioritized BuySeasons' (party goods/Halloween online merchant) marketing investment to optimize SEM, SEO, catalog, email, display, and affiliate performance and increase seasonal product sell-through by 15%.

**Divisional Chief Marketing Officer | 2009—2013****Kmart and Sears | Hoffman Estates, Illinois**

Full marketing oversight for Seasonal, Toys, Outdoor Living, and Fitness divisions, of the \$40B+ retailer including e-commerce, circular, in-store, catalog, TV / radio, digital, brand ambassadors, event/in-store and social. Applied analytics to win new customers and expand cross-selling. Implemented digital roadmap for all divisions. Created integrated marketing programs to increase YOY sales. Select highlights...

- E-commerce: Achieved online leadership - #1 market share - for outdoor living and fitness divisions through improved web experiences, refreshed content, increased investment in digital channels and improved on-line inventory.
- Budgeting: Created marketing analytics dashboard to measure ROI for all marketing investments and optimize spend allocation, and diversify marketing investment from the circular, achieving minimum 3:1 ROI. Transferred millions in TV advertising spend to digital marketing to triple investment ROI.
- Illustrative Campaigns: Developed award-winning "Grilling is Happiness" marketing program growing online sales by 10% and improving inventory sell-through. Created FitStudio (free on-line fitness community) and revamped the in-store experience through FitStudio stores within a store. With brand ambassadors, embraced purpose-driven marketing creating the World's Largest BakeSale to combat childhood hunger and designing the St. Jude Bear/Ornament sales drive to support Kmart's decade long partnership with St. Jude.

**Earlier Roles**

**Associate Partner, Prophet, Chicago, IL.** Led teams in multimillion-dollar brand, marketing, and customer experience initiatives in multiple industries, including rebranding and growth strategy that added \$4B to revenue for a manufacturing

corporation, a web experience optimization project for a large healthcare company saving millions and a retirement strategy for an asset-management company, adding millions to the bottom line.

**Principal, Strategos**, Chicago, IL. Directed programs delivering major revenue growth for B2B and B2C clients, including innovation pipeline management for a consumer products manufacturer opening \$3B+ in new revenue opportunities, an innovation strategy for a technology retailer adding up to \$50 million of new revenue and breakthrough strategies to improve in-store sales experiences for a toy company and a personal expressions retailer.

**Consultant, Monitor Group**, Cambridge, MA. Conducted strategic assessments and competitive and customer analyses for companies throughout the Americas, leveraging the strategic methodologies of Harvard Strategy Professor Michael Porter. Extensive work in telecom, beverages, oil & gas, manufacturing, and the public sector throughout the Americas (spending 8 years in South America).

## EDUCATION

**Master of Business Administration**, Booth School of Business, University of Chicago, Chicago, IL

**Fulbright Scholar, Graduate Studies in International Business**, University of the Republic, Montevideo, Uruguay

**Bachelor of International Studies and Spanish, *summa cum laude***, University of Scranton, Scranton, PA

## AFFILIATIONS

Houston Chapter President, Club CMO • Board Member and Marketing Committee Leader, Center for Pursuit for IDD • Fulbright Association Board Member • Mentor at Chicago Booth School of Business Kilts Center • Advisory Board, McCombs School of Business at University of Texas • Co-Chair, Elton John AIDS Foundation • Board member and Mentor, National Jesuit Honor Society (Alpha Sigma Nu) • 2024 Marquis Who's Who Honoree