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Top Skills

New Business Development

Consumer banking

Digital Transformation

Francis DSouza

General Manager | COO | C-Suite Consumer and Business Banking Executive | Driving exceptional results | Retail, Business, Digital Banking | Distribution & Strategy | Global markets | Proven business transformation |

Melbourne, Victoria, Australia

Summary

C-suite executive driving business results, transformation and growth through customer value and segment led focus in leading financial services companies such as Westpac Banking Corporation, ANZ Bank and Standard Chartered Bank

Led businesses across the scale spectrum: Large, complex businesses with over 30,000 staff in 60 countries as well as modestly scaled businesses and start-up lines of business across Asia, Australia, Europe, Africa and the Middle East with diverse cultures, products, platforms and regulatory requirements.

Agile and adaptive leader and business partner with a track record of delivering stakeholder results, identifying & realising growth opportunities and leading by influence in large and complex organisational frameworks. Successful track record of creating growth opportunities from industry and technological disruption.

Digital banking and eWallet experience in addition to all traditional channels.

An unwavering focus on conduct, operational risk and compliance having led businesses and teams through extreme economic downturns and regulatory reforms including the GFC, Asian Financial Crisis, the Royal Commission into Financial Services in Australia and an unprecedented post-coup crisis in Myanmar.

Key Specialisations & Experience;

- Business Leadership & Commercial Acumen (transferable skill beyond financial services sector)
- Sales, Product & Marketing Management
- Distribution & Channel Management

- Operational Risk & Compliance
- Strategy & Business Transformation
- Data Analytics & Insights
- Service Excellence & Customer Experience Design
- Organisational Change Management

Experience

KBZ Bank

General Manager

February 2020 - Present (3 years 2 months)

Yangon, Myanmar

Westpac Group

8 years 10 months

Group Head , Customer Segments and Acquisition , Westpac Banking

January 2016 - Present (7 years 3 months)

Sydney, Australia

Led the design and implementation of Westpac's customer segment and growth strategies across multiple consumer banking brands. Exceeded the strategic objective of +1 million net customer growth within 3 years set by the Group Executive Leadership Team and the board. Led multiple priority segment teams. The position reported to the Chief Marketing and Digital Officer. More recently, joined the core leadership group on the Royal Commission into Banking as the Subject Matter Expert for the Consumer Bank.

Highlights:

- Led uplift in key brand metrics including brand awareness, market share and customer satisfaction, advocacy and retention.
- Product innovation designed around customer segments including the 'Bump' Savings account for parents & newborns and 'Life' Savings accounts for millennials and families.
- Delivery of strategic partnerships including Uber for millennials and Mathspace for students.

- Life Moments campaigns – ‘Loss of a loved one’ TVC has been Westpac’s highest recall TVC ever.

Head, Private Bank & Premium , International

June 2014 - December 2015 (1 year 7 months)

Singapore

Mandated to return a sub-scale business back to growth and profitability after 6 consecutive years of underperformance. Additionally, to address the operational risk and compliance health of the business in a complex regulatory environment across multiple countries. Teams were based across Singapore, Indonesia, Hong Kong, China, India and London. Led 35 Relationship Directors and Service Managers with 5 Country Heads. The position reported to the GM Westpac International & Premium/Growth Markets.

Highlights:

- Enhanced Credit & Operational Risk policies and practices.
- Recruitment of skilled staff and the re-training of existing staff.
- System and process redesign.
- Profits lifted by 66% in 18 months.
- Met the strategic objective of raising deposits of AUD 1Bn.
- Growth of the valuable mortgage book.

ANZ

5 years 3 months

Regional Director - ANZ Private Bank (Asia and UK)

January 2010 - April 2014 (4 years 4 months)

Singapore

Asia-Pacific business portfolio responsibility for the Private Bank and additional direct ownership across the International/Offshore business for Client Experience, Marketing, Business Development, Loan Portfolio (AMU) and Business Performance & Analytics functions. Managed a team of approximately 110 staff across these functions. The position reported to the GED, Wealth in Australia and the GM, Asia Private.

Highlights:

- Platform build supplemented by a service culture.
- Provision of a comprehensive suite of advisory products and services.
- A newly crafted Private Banking brand identity, image building and collateral.

Head of Asia Pacific Distribution & Sales, ANZ Consumer Bank, Singapore

February 2009 - December 2009 (11 months)

Singapore

Led a team to build Asia Pacific Consumer Banking business for ANZ, which at the time was the most ambitious of the Big 4 Australian banks in its Asian growth plans. The build strategy was executed in two phases:

- Organic growth in the core markets of Singapore, Hong Kong, Indonesia, Vietnam, Cambodia, Laos, Philippines & India;
- Inorganic expansion through targeted acquisition.
- This position reported to the GM Consumer and Private Banking, Asia Pacific for ANZ.

Highlights:

- Building a new business: Conceptualised and launched the Signature Priority Banking business model in Asia. This included a comprehensive suite of products, policies, processes, systems, controls and governance, channels, branding, sales and marketing, and establishment of physical locations.
- Acquisition and business integration: Acquisition of the Royal Bank of Scotland franchise which created immediate scale.

Standard Chartered Bank

Global Head Customer Value Management and Sales

January 1986 - December 2008 (23 years)

In a series of national and global roles from 1986 - 2008 I held various senior leadership positions with responsibility for 60 countries in developed markets including Hong Kong, Singapore, Korea, Taiwan and Malaysia, and emerging markets across Asia, Africa and the Middle East. Coverage of sales and service staff in Consumer Banking across 1,500 branches and direct ownership for third-party (non branch) salesforce of over 26,000. With the

acquisition of Bank Bali, Indonesia's first IBRA led sale of distressed banks, distribution management accountability extended to a 282-branch network with over 3,000 frontline employees over 30 cities across the archipelago.

Highlights:

- Sales and Distribution Management: Introduced a global mobile sales force channel with over 26,000 sales executives with 5 distinct business models. The direct sales distribution channel contributed to over 75% of all new asset product sales and 35% of all new deposit product sales and sourced over 4 million customer applications annually, exceeding branch-led acquisition.
- Wealth Relationship Management & Priority/Private Banking: Creation and execution of enhanced customer value propositions and relationship management of 1.2 million customers, contributing to 55%, or US\$ 1Bn, of the Bank's global retail income.
- Inorganic Business Expansion: Extensive experience in leading acquisition related due diligence projects, and subsequent integration and growth of such acquisitions.
- Customer Experience & Service Excellence: As Global Head of Client Experience, led a drive to improve customer loyalty and engagement and helped achieve the bank's ambition of ranking within the top two banks in 11 out of 17 core markets.

Education

Master of Business Administration

University of Mumbai

Master of Business Administration - MBA, Marketing