

# GEORGE CAIRNS

DIRECTOR OF PRODUCT & MARKETING

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## KEY SKILLS

Strategic Planning  
Business Development  
Commercial Acumen  
Performance Management  
Business Case Development  
Research & Analytics  
Campaign Execution  
Automation, AI, and Technology  
Improvements  
Risk Management & Mitigation  
Project Management  
Data Generated Insights  
Consumer Behaviours  
MI Reporting  
KPIs / SLAs/ CSAT / OKR's  
Team Leadership  
Supplier Oversight  
Stakeholder Engagement

## ATTRIBUTES

Entrepreneurial  
Partnership Builder  
Outcome-Driven  
Strategic-Thinker  
Value-Creator  
Ethical Approaches  
Integrity  
Strong Emotional Intelligence  
Tenacious

## PROFESSIONAL PROFILE

A highly accomplished and driven Product & Marketing Director with a breadth of experience working across fast-paced and highly regulated financial services environments. Showcasing strong change, technology and transformation focus leads businesses to utilise advanced analytics, data improvements and digital tools to enhance marketing effectiveness, product innovation, global GTM and exceptional customer value. With first-rate communication skills, seamlessly collaborates with stakeholders at all levels, showcasing exceptional thought-leadership capabilities, demonstrated knowledge of fast-moving markets and negotiating/influencing skills. Bilingual English and German.

## EXPERIENCE

### HEAD OF PRODUCT PERSONALISATION

*Lloyds Banking Group / January 2019 – date*

Following exceptional performance spearheaded to lead the Product Personalisation function, driving the execution of change and transformation capabilities to support the totality of marketing and comms.

- Undertake deep-dive reviews and analysis to embed data and technology to generate personalised client communications and track customer engagement behaviours.
- Creates improved traditional communication models, showcasing client banking transactions and interactions within mobile apps and Internet banking products to align service offerings to meet requirements.
- Leads a matrix team of 150+ offshore and onshore marketing & comms, product, digital and engineers to ensure a cohesive and unified approach to digital channel enhancements.
- Devises innovative and strategic roadmaps and plans using agile and waterfall; identifies multi-channel exploitation opportunities in branch, online, and telephone customer service; and provides an insights-driven approach to better inform engagement.
- Administrates a substantial £20m investment portfolio; ensuring a sound return on investment and demonstrating excellent commercial acumen.
- Improves internal processes, streamlines procedures, and drives effective and efficient ways of working; acts as a technology enabler and delivers significantly reduced cost overheads.
- Work with engineering functions to build exceptional, market-leading digital experiences, building modernised front-end and back-end architectures to meet evolving customer and business requirements.

### Key Achievements:

- Supported a major internal restructure, leading operational communications and driving the transition of historic and incumbent functionality to simplify further and modernise communications enablement.
- Reduced the risk profile within a complex estate of 28 customer systems and applications.
- Led annualised business cases for investment to the senior leadership team, showcasing enhanced data-driven reports on customer outcomes, achievements, and required solutions to meet strategic needs aligned with financial requirements against 1, 3 and 5-year returns.

## EDUCATION

### MSC, ENTERPRISE & BUSINESS GROWTH

*University of Glasgow*  
2001 - 2002

### BSC COMPUTER & BUSINESS STUDIES (JOINT HONS)

*University of Warwick*  
1998 - 2001

### GOOGLE CLOUD DIGITAL LEADER

*Google*  
2023

### PROFESSIONAL SCRUM PRODUCT OWNER II (PSPO II)

*Scrum.org*  
2023

### PROFESSIONAL POSTGRADUATE DIPLOMA, MARKETING

*Chartered Institute of Marketing*  
2004 - 2005

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## EARLY CAREER

10/2012 – 12/2014: Lloyds Banking Group: Head of Digital Marketing Capability & Effectiveness

01/2010 – 09/2012: Lloyds Banking Group: Senior Manager, Communications Planning

05/2007 – 12/2009: Lloyds Banking Group: Senior Manager, 121 Marketing

08/2006 – 04/2007: Bank of Ireland: Customer Retention Manager

02/2006 – 05/2006: Lion Nathan Ltd: Marketplace Control Analyst

08/2003 – 07/2005: Lloyds TSB: Marketing Analyst

08/2002 – 08/2003: Business Intelligence Consultant

## EXPERIENCE CONTINUED

- Delivered an industry-first Real-time Interactions Management (RTIM) CRM, rolling out real-time customer communications to attain £multi-million income generation and significant satisfaction improvements.
- Innovated and deployed advertising technology platforms and engagements, encompassing first-party data integrations; reinvigorating the Bank's paid media and increasing ROI by +300%.
- Led the replacement of an end-of-life legacy email platform, working with the technology functions to embed an improved enterprise model that reduced risk, increased email effectiveness, and improved deliverability.
- Oversaw the creation, development and delivery of a Personalisation Engine, attaining a segment-of-one value management to influence the communications experience and customer product personalisation approaches.
- Following the successful implementation of a marketing workflow optimisation; improved asset creation workflows and reduced time to market by 50%.
- Attained Finalist position in the 2024 Adobe Experience Makers Awards.

### HEAD OF MARKETING, TECHNOLOGY & TRANSFORMATION

#### *Lloyds Banking Group / January 2015 – December 2018*

Transitioned to the senior marketing role to significantly improve data-driven marketing, technology and digital marketing approaches internally and externally.

- Led short-, medium- and long-term planning, using strong analytical skills to support demand planning aligned with strategic initiatives.
- Capitalised on growth and marketing development opportunities, recommending and implementing defined sustainable activities and providing enhanced management information to aid senior-level decision-making.
- Leveraged data analytics to drive function and market decisions, providing insight into new/upcoming market disruptors and competitive threats to ensure robust risk mitigation planning across the organisation.
- Acted as an executive leader to 450+ colleagues, embedded a robust team culture, ethos, vision and collaboration approach to improve unification and morale.
- Showcased strong influencing and negotiation capabilities, presenting initiatives to senior stakeholders and translating technical and digital nuances into realised commercial benefits to obtain buy-in.
- Managed a £multi-million change programme within the marketing functionally to enhance internal functions.

#### **Key Achievements:**

- Executed a new self-serve business intelligence (BI) capability through the use of Tableau, overseeing key customer, market, and competitor dashboards that enabled the team to run query data sets within seconds rather than days.
- Improved core programmatic capabilities in the Bank's paid digital marketing encompassing display, PPC and VOD; attaining a greenfield target across the web architecture to enhance media tagging.
- Owned the development of a custom web software application, Planning & Budget Management System, to support Lloyds Banking Group's £150m+ annual marketing budget process.