

MarketingWeek



SECTOR 2 OF 5:
FINANCIAL SERVICES

IN PARTNERSHIP WITH



Contents

Forewords **3**

List methodology **6**

CX50 2024 member profiles **7**

About our partners **18**



Forewords

Welcome to the sixth CX50 list of the UK's top 50 customer experience professionals.

Cognizant is delighted to have joined forces with Marketing Week and Adobe to highlight and celebrate the innovators and change-makers leading the way in customer experience (CX).

It's a pivotal moment for CX as the pace of change steps up yet again. There are more opportunities to reimagine experiences than ever before, particularly with the potential of generative AI. Whilst exciting, CX leaders are challenged to adapt, fulfil ever-expanding customer expectations, and make the most of the emerging modern technology landscape.

Businesses that are winning in experience still place customer-centricity, brand purpose, sustainability and transparency at the heart of their CX strategy. Now, they are combining this with active exploration of a new wave of strategies and technologies. Uniting the proven with innovation is what enables them to deliver the next generation of faster, seamless, intuitive and flawless experiences.

This year's CX50 highlights the 50 leaders who are successfully navigating this wave of change.

Congratulations to them all.



Rohit Gupta
Managing Director, UK and Ireland
Cognizant



Ian Barlow
Head of DX, UK and Ireland
Cognizant



James Lennon
Sales Director, UK and Ireland
Cognizant Netcentric

At Adobe we believe today's digital leaders have the unenviable challenge of keeping up with the lightning pace of marketing innovation, while delivering personalised experiences for customers.

The best go even further, and create highly personalised experiences for every customer, on every channel, in real-time, that not only deliver results today, but position their organisation for future success.

We are proud to partner with Cognizant and Marketing Week on CX50 to celebrate those individual leaders.



Suzanne Steele

Vice President and Managing Director, United Kingdom, Ireland, Middle East and SSA
Adobe



Russel Parsons
Editor-in-chief
Marketing Week

Few of us had a fun year in 2023. Growth was insipid, budgets were constrained and whatever extra money customers could spend went mostly down the drain of inflation. Add to this the corporate nervousness around the wars in Ukraine and the Middle East, and the political polarisation across the West, and the environment was far from conducive to investing in customer-centricity.

If things don't exactly look rosy now that we've turned our calendars to 2024, they at least look a bit less uncertain. Most brands seem to know what they have to spend, even if it's less than it was before. Time, then, to regain composure and remind ourselves what the best brands never forget: that regardless of the economic climate, we are nowhere without our customers.

And this, once again, is where the CX50 comes in. For the sixth time, Marketing Week – along with Cognizant and Adobe – has scoured the terrain to find the best examples of customer focus that the UK can offer. We've used our tried and tested approach to identify the top 50 customer experience professionals in the country, highlighting both pioneering product innovations and basic good service, as well as everything in between.

That's not to say we're standing still. We've done a few things differently in 2024, namely expanding the list outside the consumer sphere to look more deeply into the B2B and public sectors – thus offering more detailed and diverse perspectives on how brands create customer value across the whole economy. But the common dedication towards one simple goal remains plain: the pursuit of better experiences that benefit customers and businesses alike.

Methodology

The Marketing Week CX50, in partnership with Cognizant and Adobe, is the pre-eminent annual list of the UK's top 50 customer experience professionals, now in its sixth year.

For 2024, we have taken a new sector-driven approach to compiling the CX50 list, in an effort to better represent the diverse range of customer experiences and priorities present across the economy – particularly increasing its coverage of B2B organisations and the public sector compared to previous years. The CX50 2024 is divided into the following five sectors, each featuring 10 professionals:

- Retail, consumer goods, travel and hospitality
- Financial services
- Manufacturing, logistics, energy and utilities
- Life sciences
- Public sector

Our criteria and methodology for determining the CX50's members remain the same as in previous years. In order to create a pool of candidates, we combine nominations from Marketing Week and Cognizant's professional networks with independent measures of brands that perform highly on CX. To select the final list, we then assess individuals' achievements in the past year and over the course of their careers against the three criteria of impact, innovation and influence.

The CX50 members possess an eclectic set of skills and responsibilities, all crucial in the effort to deliver exceptional customer experience, so while we have not split the CX50 2024 into the five categories we have used previously, these nevertheless remain relevant as descriptions of who the CX50 are and what they embody, namely: organisational leaders, brand guardians, technologists, disruptors/challengers and growth drivers.

CX50 2024

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Suresh Balaji *Chief Marketing Officer* Lloyds Banking Group

Maria Cearns *Chief Operating Officer* The Co-operative Bank

Sam Day *Interim Chief Marketing Officer* Direct Line Group

Gemma Johnson *Director of Growth and Marketing Operations* Starling Bank

Hannah Lewis *UK Country Manager* American Express

Nilan Peiris *Chief Product Officer* Wise

Chris Pitt *Chief Executive Officer* First Direct

Ruchir Rodrigues *Chief Client and Commercial Officer* Hargreaves Lansdown

Jen Tippin *Chief Operating Officer* NatWest Group

Cheryl Toner *Chief Customer and Marketing Officer* Aviva

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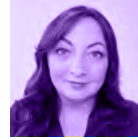


Suresh Balaji
Chief Marketing Officer
Lloyds Banking Group

Suresh Balaji has spent more than 25 years criss-crossing the globe, moving back and forth between India, Dubai, Hong Kong and London, and has been based in the latter as Lloyds Banking Group's Chief Marketing Officer since October 2023. Though the bulk of his career has been spent in finance – including 17 years at HSBC – he has also worked in the pharma, agency and brewing sectors, and even founded and incubated a vegetable-based soap-brand.

Balaji's remit covers the brand, marketing and experience function across the Lloyds group's full banking portfolio. He is tasked with devising marketing strategies and customer experiences to contribute to business growth, as well as developing creative that communicates the brands' inclusivity and sustainability.

In 2021, Balaji founded the Web3 Marketing Association, a not-for-profit aimed at creating a community, connections, content, collaboration and education opportunities, with an ultimate goal to "create the next generation of the internet through the collective power of the marketing discipline".



Maria Cearns
Chief Operating Officer
The Co-operative Bank

Maria Cearns is clear in her assessment that The Co-operative Bank's customers are both "dedicated" and "purpose-driven". Consequently, she is insistent on the need to keep the brand's co-operative values and ethics at the heart of its business in the process of enacting transformational change.

With sustainability being a core part of these values, it seems natural that The Co-operative Bank was recognised as a Which? Eco Provider last year – one of only three banks to achieve the honour. The brand was also a launch partner of Experian's Support Hub, which is a one-stop portal for disabled consumers to tell multiple businesses confidentially how they need to be contacted and what support they need. On top of these initiatives, Cearns has taken a direct interest in the topics of ESG and responsible banking, and supporting the #BeScamSafe campaign.

During a 25-year career, Cearns has worked for The Co-operative Bank for over 22 years in a variety of product-, people- and customer-focused roles.



The customer well and truly comes first.”

Gemma Johnson, Starling Bank

CX50 2024

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Sam Day

Interim Chief Marketing Officer
Direct Line Group

Appointed in January 2024 to lead marketing at a company undergoing big changes at the top – including an incoming CEO – Sam Day has been tasked with setting complementary strategies across Direct Line Group’s insurance brands: Direct Line, Churchill, Privilege, Green Flag and Darwin. He’ll also be expected to drive forward data-led marketing innovation and customer-centricity “to ensure a consistent and effective return on investment”.

Day has spent the past six years at Confused.com, where he was given the job of reversing a market share decline and increasing profitability. His ‘Confusion to Clarity’ marketing plan overhauled the creative approach and saw success when Confused.com returned to the number two position among price comparison sites in the motor and home insurance categories. The brand was bought by RVU in 2021 for £500m.

Through his career, Day has amassed experience in both B2C and B2B marketing across the banking, insurance and technology sectors for brands including HSBC, the AA and Microsoft.



Gemma Johnson

Director of Growth and Marketing Operations
Starling Bank

Offering fair value to customers is not only a sound business move, it’s now also a regulatory requirement of the finance sector in the form of the Financial Conduct Authority’s Consumer Duty rules, in place since last summer. In both her previous role as Director of Digital Growth and her current one as Director of Growth and Marketing Operations, Gemma Johnson has been busy ensuring Starling Bank not only meets the new requirements but also creates an environment where the “customer well and truly comes first”.

Examples include readability and accessibility testing to ensure consumers understand communications, and making deeper dives into data on product take-up, engagement rates and complaints. The effort requires collaboration between customer service, communications and product teams to ensure that customer needs are being met.

Johnson has risen through the ranks at Starling since joining in 2017 as SEO and Campaign Manager in a ‘team of one’. She was attracted by the brand’s mission of ‘changing banking for the better’, and lauds its “test-and-learn culture where we are constantly iterating and building our knowledge, with data being at the core of every decision we make”.

“

**Everyone needs [the payments industry],
but no one wants to spend that much
time thinking about it.”**

Hannah Lewis, American Express

CX50 2024

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Hannah Lewis
UK Country Manager
American Express

"Everyone needs it, but no one wants to spend that much time thinking about it," Hannah Lewis says of the payments industry. American Express's UK country manager, in post since February 2022, astutely observes that all consumers care about is that their payment providers work seamlessly and offer rewards and benefits for using them. Her efforts to deliver on these basic necessities have clearly been successful, given American Express ranks third in KPMG's latest Customer Experience Excellence Top 100 list for the UK.

The brand is well known among cardholders for offering generous points and cashback rewards, as well as promotional events such as Shop Small and Small Business Saturday, and partnerships enabling exclusive discounts and experiences with retailers, event organisers and travel companies for example.

With 16 years under her belt at American Express, following six years at Boston Consulting Group, Lewis is a prominent advocate of diversity, equity and inclusion in the workplace. American Express was recognised in the top 25 UK workplaces by LinkedIn, while almost half of the company's senior managers in the UK are women.



Nilan Peiris
Chief Product Officer
Wise

Nilan Peiris had already been advising Wise (then known as Transferwise) for two years when he officially joined in 2014 as VP of Growth. He was promoted to Chief Product Officer in 2021, responsible for product, design, analytics and sales.

Although the brand started as a disruptor in international money transfers, it broadened its mission with its 2021 rebrand, and now aims to achieve 'Money Without Borders' through products that offer 'Min fees. Max ease. Full speed.' Wise now also partners with many established financial institutions. As well as maintaining and improving the money transfer and international account products, Peiris's priorities include growing the brand's enterprise offering, Wise Platform, which has over 70 banks and platforms integrated.

He is also focused on pursuing ever-improving customer experience benchmarks – for example, as of Q4 2023, Wise says 61% of transfers take less than 20 seconds. The company also claims to have saved customers £1.6bn in hidden fees last year. It's easy to see why these measures are so important, when Peiris says two-thirds of new customers come to Wise via word of mouth.

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“[Our mission is] to challenge the norms and behaviours of the banking industry to deliver on what matters for people.”

Chris Pitt, First Direct

CX50 2024

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Chris Pitt
Chief Executive Officer
First Direct

Customer experience lists are never complete without First Direct. One of only two banks recommended by Which?, it has also featured in the top three of KPMG's UK Customer Experience Excellence rankings 12 times in the past 13 years. The brand has no customer experience team, but delivering CX properly is in its DNA according to CEO Chris Pitt.

Humble and inquisitive are the two words he uses to describe its customer-centric culture, attributes that are clearly indispensable in its mission to "challenge the norms and behaviours of the banking industry to deliver on what matters for people". Among the specific initiatives he points to are the 100 or so people who make customer care calls for vulnerable people, and the 40 money coaches the brand recently employed to help people adapt to the cost-of-living crisis.

Having been created as a disruptor – a bank with no branches – First Direct always keeps an eye on the future, and Pitt recognises the positive influence of fintech on the whole financial industry. It's the reason, he says, that customers can now open a First Direct current account in eight and a half minutes.



Ruchir Rodrigues
Chief Client and Commercial Officer
Hargreaves Lansdown

It was his background in delivering digital transformation across client experience, product development and performance efficiency that earned Ruchir Rodrigues his appointment as Chief Client and Commercial Officer at Hargreaves Lansdown in November 2022. He had previously led the transformation of Barclays' UK retail banking business, and before that led product strategy and development at Verizon in the US.

At Hargreaves Lansdown, Rodrigues is responsible for the full range of client products including savings, advice, fund management, investment and retirement, and workplace services. The brand, he says, is "always striving to make it much easier for people to get a better return on their hard-earned savings". A recent example applies this principle to cash ISAs by allowing customers to spread their allowance across multiple banks and ISA products through one account, meaning they can shop around for better savings rates more easily.

Outside his day job, Rodrigues holds several patents for product and business innovation, and has a keen interest in public health, being a board member of The Institute of Cancer Research and a former trustee of Healthwatch England.

“

[We are] always striving to make it much easier for people to get a better return on their hard-earned savings.”

Ruchir Rodrigues, Hargreaves Lansdown

CX50 2024

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Jen Tippin

Chief Operating Officer
NatWest Group

Having served since 2021 as NatWest Group's Chief People and Transformation Officer, Jen Tippin moved to her current role in April, where she will work more with legal, marketing, corporate affairs and corporate governance alongside her existing teams. Her remit was already a broad remit, encompassing not only customer experience but also the people strategy, financial assets, property and supply chain services, requiring knowledge in areas as diverse as skills, talent, culture, customer journeys, the investment portfolio, procurement and costs.

She sits on the group executive committee and is the executive sponsor for Rainbow, NatWest Group's LGBTQ+ employee network. Her mission as she describes it is to help NatWest Group "to become a customer-focused and digitally-enabled bank that delivers sustainable outcomes for all stakeholders".

Before joining the company as Chief Transformation Officer in 2020, Tippin spent over 11 years at Lloyds Banking Group in diverse roles including Group Director of People and Productivity and Managing Director of Business Banking. She also worked in the oil and gas sector and British Airways before moving into finance.



Cheryl Toner

Chief Customer and Marketing Officer
Aviva

Cheryl Toner joined Aviva in May 2021 as Chief Customer and Marketing officer, giving her a place on the group executive committee reporting to CEO Amanda Blanc. Since then, she's placed a focus on building the insurer's data, digital and marketing capabilities with a view to making a positive impact for customers.

With a goal of putting customer centricity at the heart of Aviva, Toner's customer, marketing and data analytics teams have a vital role to play in transforming how the brand works to improve customer outcomes. These efforts were recognised last year when Aviva won the DataIQ New Ways of Working with Data award, for its innovative approach to understanding the needs and outcomes of vulnerable customers with speech analytics – an "inspiring story to demonstrate how data can be used for good", according to the judges. Recent months have also seen growth in Aviva's digital marketing and paid media team.

Toner brings over 20 years of experience in the finance sector to her role, having progressed through a series of marketing roles at Lloyds TSB, AXA and NatWest before joining Aviva. She also takes a keen interest in the nation's cash, as a non-executive director of The Royal Mint since 2019.

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“[Our goal is] to become a customer-focused and digitally-enabled bank that delivers sustainable outcomes for all stakeholders.”

Jen Tippin, NatWest Group

About our partners

Cognizant

Cognizant (Nasdaq-100: CTSI) engineers modern businesses. We help our clients modernise technology, reimagine processes and transform experiences so they can stay ahead in our fast-changing world. Together, we're improving everyday life.

Zone, our experience consultancy, is the first port of call for businesses seeking human-centred partners who can transform, innovate and optimise any customer or employee experience. Our experience transformations, which include the latest GenAI innovations, change people's lives for the better, whatever the scale of the challenge.

Cognizant Netcentric, our Adobe Centre of Excellence, transforms customer experiences by leveraging the Adobe Experience Cloud. We enable brands to connect with their customers, achieve customer experience excellence and succeed in the digital era.

For more information, please visit www.cognizant.com or [Cognizant's LinkedIn page](#).

Adobe

Adobe gives everyone – from emerging artists to global brands – everything they need to design and deliver exceptional digital experiences. We empower people to create beautiful and powerful images, videos and apps, and transform how companies interact with customers across every screen.

Adobe Creative Cloud, Document Cloud and Experience Cloud bring together our design expertise with customer intelligence to deliver experiences that get results. With a robust platform that's powered by advanced science, a thriving community of partners and developers, and a culture that's passionate about pushing the boundaries of what's possible with our products, Adobe is changing the world through digital experiences.

For more information, visit Adobe.com.

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