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EXECUTIVE AI TRANSFORMATION & VALUE ORCHESTRATION

Michael Williamson

Founder, Formalus · Operator, not advisor

OPERATING SUMMARY

Twenty-five years running customer-facing change from inside the business, at General Manager, Vice President and C-suite level across telecoms, technology, retail and financial services. More than £24bn of customer revenue under direct accountability, from a £1.8bn consumer P&L to £12bn multi-market operations, with board and private equity reporting throughout.

The work now is the commercial layer between AI ambition and technical delivery. Most mid-market firms have bought the licences and changed almost nothing about how the work is actually done — technology without transformation, and it is why so little of the spend shows up as return. Formalus helps executive teams decide where AI creates economic value, redesign the work around it, prove the case before the build, and then govern whether the value turns up.

Formalus sells no software, no licences and no implementation. The build stays with the client's chosen technology partner, along with the revenue for it.

25 years	£24bn	15M	£1.1bn
at GM and CxO level	revenue accountability	customers added	additional annual revenue

WHAT THE WORK IS

Assess
Where AI could create value in a business of this kind — and where it could not.

Align
One agreed priority across the leadership team, with the reasoning recorded.

Accelerate
The work redesigned, the case built in the client's numbers, the critical piece proven.

Orchestrate
Commercial assurance through the build, then measurement against a baseline taken before it.

WHERE THE AI CREDENTIAL COMES FROM

Machine learning in production at tier-one banks — Equifax Europe

As Chief Product & Marketing Officer for Europe, built the machine learning customer-decisioning services and the European go-to-market around them. Deployed into HSBC, Santander and Barclays, where the models sat inside live credit and customer decisions — regulated, audited, and carrying real consequence when wrong. Roughly 11% of European revenue came from the new launches, with $5.7M of new enterprise business won at Sky, Virgin Media, First Direct and Shop Direct.

Worth being precise about what transfers. That was machine learning decisioning, not generative AI. What carries across is the discipline: the commercial case defined before the model, the point where a human still decides designed deliberately, and accountability for whether the thing paid.

CURRENT WORK

Greater Birmingham Chambers of Commerce

Commissioned to define the customer processes for their digital transformation, then set out what the technology had to deliver for the build partner. Process first, technology second — with the build itself sitting where it belongs, at their chosen technology partner.

SELECTED TRANSFORMATION PROGRAMMES

Seven customer-revenue transformations inside world-class operators. The business defined before the platform, and the board's benefits delivered.

Equifax Europe	Machine learning customer-decisioning built and deployed into HSBC, Santander and Barclays, with the European go-to-market designed around it. ~11% of European revenue from new launches; $5.7M won.
Vodafone	Defined the acquisition architecture for prepaid SIM-only across four markets — fraud, registration, provisioning and triggered communications on one platform. UK rank 4th to 2nd; operating revenue rebuilt.
Symantec EMEA	Designed the full customer-lifecycle engine before the platforms, migrating $390M off legacy retail. Reversed 11 quarters of decline; 5M customers added.
Staples Europe	Specified and built the European Microsoft CRM platform — 30,000 segments across 19 countries from a single hub. €400M+ online sales; digital +45% year on year.
O2 UK	Defined the end-to-end digital experience across web, mobile and IVR for a £1.8bn business. Self-service for 12M, 2.5M loyalty opt-ins, 4M acquisitions; JD Power award for customer experience at consumer scale.
Helvar	Built the marketing function, the first CRM database and the lead engine from nothing across 46 markets — architecture first. Cost per lead down 60%; pipeline up 180%.
DHL Service Logistics	Customer experience transformation across EMEA and Asia Pacific on issue resolution. Journey mapped with 28 cross-function leaders, then customer-validated to direct the digital investment.

CORPORATE OPERATING HISTORY

Chief Products & Marketing Officer (Global) · Executive Board

HELVAR · 2017–2018 · IOT SMART CONNECTED BUILDINGS · 46 MARKETS

Customer strategy, IoT propositions, pricing and go-to-market. Rebuilt international marketing from nothing. Cost per lead down 60%, pipeline up 180%.

Chief Products & Marketing Officer (Europe) · Executive Committee

EQUIFAX · 2016–2017 · FINTECH · LONDON

Product strategy, pricing and go-to-market. Built machine learning decisioning services deployed at HSBC, Santander and Barclays. Won $5.7M of new enterprise business.

Vice President of Marketing & Analytics (Europe)

STAPLES · 2013–2016 · E-COMMERCE & RETAIL · AMSTERDAM · 19 COUNTRIES

165 people · €110M budget · €2.5bn regional sales. Centralised 19 country teams into a single hub. Fastest growth in seven years; digital +45%.

Vice President of Marketing (EMEA)

SYMANTEC / NORTON · 2011–2013 · CONSUMER SAAS · 12 SITES

110 people · $650M sales · 71M customers. Reversed 11 quarters of decline into eight of growth. $390M migrated to e-commerce; share to 52%.

Global General Manager, Commercial Growth

VODAFONE · 2010–2011 · CONSUMER MOBILE · 30 MARKETS · £12BN REVENUE

Customer acquisition and distribution globally. UK share 4th to 2nd in six months. Added 2M customers across Europe.

General Manager, O2 Pay & Go · progressive senior roles

O2 / TELEFÓNICA · 2003–2010 · UK'S LARGEST MOBILE OPERATOR

End-to-end P&L of £1.8bn; controllable profit to £1.1bn. Added 800K customers to 12M. Built the complete commercial operating model, acquisition to renewal, from inside the business.

NON-EXECUTIVE & EDUCATION

Non-Executive Director, NHS Buckinghamshire — a £1.2bn trust, 2009–2011. Main board; seven years of loss turned to surplus; chaired the Patient Experience Committee.

MBA, London Business School · MA Marketing (Distinction), Kingston · CIM Diploma, Westminster

SECTORS

Manufacturing · Legal · Financial Services & Insurance · Professional Services · Education · Healthcare · Transport & Logistics · Construction & Property · Business Services & Facilities Management · Retail, Consumer Brands & E-Commerce

MARKET

UK and Republic of Ireland mid-market — roughly £10m to £300m revenue, 50 to 499 employees, including private-equity-backed businesses.

Multinational delivery across EMEA, the Nordics, the Netherlands, the United States and Canada.

Change the work before you change the technology.

AI doesn't create value. Better ways of working do. AI simply accelerates them.