

COMMERCIAL AI TRANSFORMATION

Michael Williamson

Founder, Formalus · Operator, not advisor

OPERATING SUMMARY

Twenty-five years running customer-facing businesses from the inside, at General Manager, Vice President and C-suite level across mobile, retail, subscription software, financial services and technology. 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.

Formalus brings that experience to commercial AI transformation for mobile, retail and membership organisations across Europe & MENA. It helps mid-market leadership teams get more value from the money they already spend on customers and members: change the work first, prove the case before the build, then measure what it returns.

Independent of software, licences and build work, with an enterprise view of security, identity and data from Symantec and Equifax. The build stays with the client's chosen technology partner.

25 years at GM, VP and C-suite level	£24bn revenue accountability	£1.8bn P&L run at O2 Pay & Go	42 data scientists led at Staples
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MACHINE LEARNING USED TO RUN THE BUSINESS

O2 and Vodafone	Predictive churn models, personalised retention offers and customer value management. Across 12 million O2 Pay & Go customers, and across Vodafone's prepay commercial growth remit in more than 30 countries.
Staples Europe	Machine-learning promotions and real-time dynamic pricing. Led 42 data scientists assessing the return on retail and online promotions and building the models behind dynamic pricing across Europe.
Equifax Europe	Machine-learning credit and fraud risk decisioning. Built the services and European go-to-market, deployed at HSBC, Santander and Barclays. Around 11% of European revenue from new launches; \$5.7M of new business won.

WHAT FORMALUS DOES · THE FORMALUS VALUE ARCHITECTURE

Free Value Signal Free AI Opportunity Assessment: is there enough value to investigate? Free · 60 minutes + written assessment	Phase 1 Value Map Discovery & Audit: where is value won and lost? From £15,000	Phase 2 Value Blueprint Requirements, specification & redesign: is the investment justified? From £25,000	Phase 3 Value Assurance Support through the build: are the decisions preserved? From £5,000 a month	Phase 4 Value Ledger Value realisation after go-live: is it paying back? From £5,000 a month
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WHERE FORMALUS FOCUSES

Mobile operators 100,000–5 million active subscribers Independent mobile network operators, MVNOs and mobile challengers. USUALLY STARTS WITH Mobile Customer Value & Retention	Multi-site retailers 20–500 stores or trading locations Retail groups with central responsibility for pricing, promotions and commercial performance. USUALLY STARTS WITH Retail Margin & Promotion Performance	Membership organisations 2,000–100,000 paying members Professional bodies, trade associations and business membership organisations. USUALLY STARTS WITH Membership Value & Retention
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Mid-market specialists across Europe & MENA. Sizes are a guide to best fit, not a cut-off.

**SELECTED TRANSFORMATION PROGRAMMES**

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

Equifax Europe	Machine-learning credit and fraud risk decisioning built and deployed at HSBC, Santander and Barclays, with the European go-to-market designed around it. Around 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 share of new customer acquisition volume moved from fourth to second in six months.
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. Machine-learning promotions and dynamic pricing. €400M+ online sales; digital +45% year on year.
O2 UK	Took Pay & Go from fourth to first in UK prepay: base doubled, revenue trebled, ARPU £92 to £142; £1.1bn controllable contribution a year, 77% of O2's total profit. Defined the digital experience across web, mobile and IVR; JD Power award for customer experience.
Helvar	Built the marketing function, the first CRM database and the lead engine from nothing across 46 markets. Cost per lead down 60%; pipeline up 180%.
DHL Service Logistics	Independent 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

Chief Products & Marketing Officer (Europe) · Executive Committee

EQUIFAX · 2016–2017 · FINTECH · LONDON

Vice President of Marketing & Analytics (Europe)

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

Vice President of Marketing (EMEA)

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

Global General Manager, Commercial Growth

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

General Manager, O2 Pay & Go · progressive senior roles

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

IN THEIR WORDS

"Michael is a strong, seasoned leader with excellent customer vision – and able to turn that into tangible commercial plans. Transformed Vodafone's thinking about prepay mobile in a very short timeframe. Made a major impact across Vodafone's operations across EMEA. One of the very best."

Saj Arshad, Global Chief Marketing Officer, Vodafone Group

"Michael has one of the strongest strategic minds that I have come across in business. He demonstrated a great ability to analyse and understand customer needs and experience particularly in a complex multichannel environment. Michael is also a great listener to not only customers but his teams and colleagues which made him a trusted colleague."

Gordon Glover, President, Staples Europe

"The work identified and prioritised the biggest commercial opportunities, helping us focus on the areas with the greatest potential business impact. Michael then helped us shape the high-level commercial design for the future operating model, working back from the business outcomes we wanted to achieve so the commercial requirements were defined before technology decisions were made."

Paula Bates, Head of Digital Transformation, Greater Birmingham Chambers of Commerce

Non-executive: 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. **Education:** MBA, London Business School · MA Marketing (Distinction), Kingston · CIM Diploma, Westminster.

Change the work before you change the technology.

AI-enabled operating models for better business performance