

# BÁRBARA ALMEIDA MARQUES



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## PROFILE

Experienced Strategic Marketing Manager with over 13 years of experience in the banking industry. Skilled in designing and implementing business strategic plans and ensuring external partnerships with several stakeholders. Adept in monitoring and reporting marketing objectives, to maintain internal communications and decision-making processes. Pragmatic and result oriented, I am determined to help building "something that people will look for, something that people will talk about, something we would miss if it were gone".

## PROFESSIONAL EXPERIENCE

### Millennium bcp

- 2019 – **Head of Digital Sales Department** **Portugal**
- Supporting the Bank's 2021 Value Creation Program, ensuring the implementation of the digital transformation strategic plan and the retail banking market leadership on digital activation and digital sales.
  - Scaling up the digital sales through superior mobile journeys, products and service, and monitoring and coordinating digital marketing campaigns and new partnerships business model.
  - Line managed a team of 5 senior analysts with responsibility for coaching and improving performance.
- 2015 – 2019 **Head of Marketing Department for Affluent and Non-Resident Segments** **Portugal**
- Supported the Bank's 2021 Value Creation Program, through a transformation of the value proposition for affluent (and mass affluent) customers focused on the service model and the investment and retirement solutions.
  - Led the implementation of several work streams of the Bank's strategic and transformational plan for 2016-2018, particularly customer sub-segmentation and remote/digital strategy, to increase the affluent customer base by 10% and double profitability in 2 years' time.
  - Line managed a team of 4 young analysts with responsibility for coaching and developing marketing skills.
- 2012 - 2015 **Consultant - CEO's Office** **Portugal**
- Developed detailed Bank's strategic and transformational plan for 2016-2018, focused mainly on the distribution model redefinition, digital transformation, affluent business revamp, SME and Corporate business increase, credit recovery and processes optimization and cultural transformation. Managed internal and external consultant teams to get consensus about top priorities.
  - Supported CEO's activities to reinforce the Bank's balance sheet, increase regulatory capital ratios and recovery of profitability of the Bank's domestic operation, through the optimization of operating costs.
- 2010 – 2012 **Economic Consultant – Economic Research Office** **Portugal**
- Supported the Chief Economist, developing studies, analysis, and models for forecasting macroeconomic indicators, financial variables and establishing an internal rating for general industries.
  - Developed an internal report for general information and decision support.
- 2008 - 2010 **Trainee at People Grow – Fast-track development program** **Portugal/Poland**
- Exposed to challenges in several departments and business areas, and several one-shot, short-term projects as well. Rotations fulfilled: Retail and Corporate Segments, Internet and Mobile Banking, Compliance Office, IT Department, Economic Research Office.
  - Participated as an analyst on a project at Millennium Bank Poland aiming to restructure and optimize the Mortgage process through Lean methodology, reducing the FTE by 66% and splitting operational activities from credit and pricing decision to start implementing the Operations Department.
- 2008 **Trainee –Project Millennium 2010** **Portugal**
- Developed multiple analysis and studies to define the best initiatives to ensure the highest profitability until 2010, in collaboration with an external consultant team.

## EDUCATION

- 2019 - 2019 **INSEAD** **Online Programme**  
Building Digital Partnerships and Ecosystems
- 2017 – 2017 **INSEAD** **Online Programme**  
Strategy in the Age Digital Disruption - Distinction (top 10%)
- 2007 - 2009 **CATÓLICA-LISBON, School of Business & Economics** (Grade 16 out of 20) **Portugal**  
MSc in Economics, major in Finance - Merit Scholarship (top 5%)
- 2003 – 2007 **CATÓLICA-LISBON, School of Business & Economics** (Grade 17 out of 20) **Portugal**  
Degree in Economics - Merit Scholarship (top 5%)  
Exchange Semester: Copenhagen Business School (Denmark)

**LANGUAGES** Portuguese (Native), English (Fluent), Spanish (Business), French (Basic)

**SKILLS** Industry Knowledge | Strategic Planning | Problem Solving | Good Communication Skills | Team Leadership

**PERSONAL INTERESTS** Music | Musical theatre: acting and singing for children (GTMR) | Literature: Behavioral Economics, Management and Fiction | Writing | Arts and Design | Social Activities and Volunteering | Sports: Padel and Cycling