

FRANCISCO PALACIOS HENRIQUEZ

Marketing, Product & Growth Leader | Banking · Technology · Digital Channels · Revenue

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PROFESSIONAL PROFILE

Marketing leader with 15+ years of progressive experience across banking, technology, and global agencies. Proven track record in business results: CRM channel exceeding USD \$1.5M in annual direct sales at Samsung Chile, 82% NPS leading digital channel enablement at Banco Itau, and two performance-based promotions in under three years. I have managed digital products, cross-functional teams, and commercial strategies in complex environments — combining strategic vision with technical execution capability. I adapt quickly to new products, industries, and contexts, with a consistent focus on generating measurable impact.

PROFESSIONAL EXPERIENCE

Product Owner — WhatsApp Business Channel Nov 2024 – Nov 2025

Banco Itau Chile

- **Channel launch:** Led the full product lifecycle of WhatsApp Business as a new client communication channel, from discovery to production launch.
- **Pilot results:** Implemented pilot across 2 digital branches (Simple Investment and Preferential Banking segments), achieving an NPS of 82%, establishing it as a key satisfaction channel.
- **Operational efficiency:** Coordinated Genesys Cloud integration, reducing operational friction and ensuring adoption by 150+ executives with zero business continuity impact.
- Managed backlog, feature prioritization, and agile ceremonies with stakeholders across technology, marketing, and operations.

Project Manager — Digital Channels Jan 2024 – Nov 2024

Banco Itau Chile · Promoted based on outstanding performance

- Led strategic projects across the bank's public and private websites, including digital experience optimization and campaign deployment.
- Coordinated cross-functional teams across marketing, CRM, product, and technology to deliver complex initiatives on time and within scope.

CRO — Digital Cross-Sell Marketing Apr 2022 – Dec 2023

Banco Itau Chile · Promoted based on outstanding performance

- **Conversion:** Designed and implemented A/B testing and experimentation strategies for critical cross-sell digital flows, achieving 8–15% improvements in conversion rates.
- **Acquisition efficiency:** Led CAC optimization through data modeling, reducing cost per customer by 12% across cross-sell campaigns.
- Collaborated with data, UX, and engineering teams to iterate on conversion flows based on evidence.

Head of CRM 2018 – 2022

Cheil Chile (Samsung)

- **Direct revenue:** CRM channel under my management exceeded USD \$1.5M in annual direct sales, positioning it as a key revenue driver and Chile in the regional Top 3.
- **CRM strategy:** Led segmentation, journey automation, and campaign deployment through Salesforce Marketing Cloud for Samsung Chile's customer base.
- Coordinated with regional team in Brazil for campaign execution via Jira. Led 50+ annual campaigns with consistent KPI delivery.

Senior Digital Analyst 2016 – 2018

Cheil Chile (Samsung) / Findasense

- Led digital performance analysis for Samsung Chile across social media campaigns, paid media, and engagement metrics to support strategic decision-making.
- At Findasense (2016–2018), managed strategic reporting and analysis for the Samsung Chile account before transitioning in-house to Cheil.

Research / Digital Marketing Analyst2010 – 2015

Various agencies — Universal McCann, Meat Group

- Digital campaign analysis for Chevrolet and other brands. ACHAP Bronze Award for #VamosALollaConChevrolet campaign (best use of social media).

EDUCATION

MBA — Master in Business Administration2020 – 2022

UDP / UPF Barcelona School of Management

Diploma in Investment Management2022

Pontificia Universidad Catolica de Chile

Diploma in Digital Marketing2013

Universidad del Desarrollo

AdvertisingGraduated 2010

DuocUC

CORE COMPETENCIES

Growth Marketing · CRM & Automation · CRO & A/B Testing · Product Management · Project Management · Agile Methodologies · Data Analytics · Applied AI
Salesforce Marketing Cloud · HubSpot · Google Analytics / GTM · Jira & Confluence · Genesys Cloud · Make (Integromat) · SQL · Tableau / PowerBI

LANGUAGES

Spanish (native) · English C2 — Advanced (full immersion residency in New Zealand & Australia, 2015–2016)

PERSONAL PROJECTS

AI automation development using Make (Integromat) and AI agents applied to marketing workflows. Projects: Archetype (archetype.cl) — personal brand consultancy; Veto AI (veto-ai.lovable.app) — AI-powered digital asset analysis tool.