

MATT ARCHER

PRINCIPAL PRODUCT MANAGER

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Sydney, NSW

PROFILE

Product leader with 9+ years leading cross-functional teams across B2C and B2B at scale. Track record of shipping high-impact digital products across financial services, retail, healthtech and the public sector, from zero-to-one consumer apps to enterprise GenAI automation inside a regulated bank. Experienced owning the full product lifecycle across both consultancy and embedded leadership, spanning direct consumers, patients, brokers, relationship managers and BDMs. Currently leading a strategic platform outcome at Lloyds Banking Group with COO-level visibility, building AI-enabled products within commercial lending.

EXPERIENCE

Principal Product Manager | AND Digital *Sept 2023 – Present*

Led the Product & Design function for AND Digital's London unit, taking on senior embedded product leadership roles across a series of long-term client engagements in financial services, retail and healthtech. In parallel, designed and built an internal AI product development programme to upskill teams on spec-driven development, now piloting with a client.

Lloyds Banking Group - Commercial Lending Platform - Lead Product Manager *Jul 2025 – Present*

- Owned a key strategic outcome for the Commercial Lending Platform, leading a cross-functional team of approximately **80 people** across product, engineering, design and data, with delivery recognised at COO level.
- Delivered the **first SME automated decisioning workflow** at Lloyds, generating **£5.8M in new money lending within the first month** of rollout and significantly reducing manual underwriting overhead.
- Led end-to-end delivery of a **GenAI financial spreading product**, automating extraction and structuring of customer financials and reducing time to credit decision by approximately **40%**.
- Owned platform-level prioritisation and quarterly OKRs, deciding where to invest across competing product areas and aligning product, risk, credit and servicing around a single measurable roadmap.
- Built products used daily by relationship managers, BDMs and brokers as core end users, running structured discovery and feedback loops to drive rapid iteration and strong adoption at launch.

HCA Healthcare - Primary Care Proposition - Product Lead *Aug 2024 – Jun 2025*

- Owned the digital front door for private primary care from zero to one across web and native app, running end-to-end patient research to find the friction losing patients in the acquisition funnel.
- Shaped the commercial proposition across self-pay and corporate, defining how the offer was packaged and positioned for two distinct customer segments.
- Rebuilt the online appointment booking journey, growing online bookings **41% to 73,000** a year and lifting them from under 30% to nearly half of all primary care bookings.
- Launched online booking for health screenings, enabling over **£6M in additional screening revenue**, with roughly 40% of screens surfacing conditions warranting onward treatment or referral.
- Shaped a new mass-market family proposition, now live with one of the UK's largest employers.

Senior Product Manager | AND Digital *Apr 2020 – Sept 2023*

Drove discovery, build and launch across consumer-facing digital products through a series of dedicated client placements, developing depth across the technical, tactical and strategic aspects of product management.

Wagamama - Loyalty & Mobile App - Product Lead *May 2023 – Jun 2024*

- Led a cross-functional team of 30+ from inception through strategy, build and launch of a consumer loyalty proposition and mobile app, achieving **1 million signups within 9 months** and ranking **No.1 iOS app in Food & Drink** at launch.
- Grew visit frequency by **58%** post-launch through continuous experimentation and a structured CRO programme running in parallel to delivery.
- Owned proposition design and the loyalty monetisation mechanic end to end, from discovery through GTM, including a web-wrapped payment flow.

Edenred - Employee Engagement Platform - Lead Product Manager *Sept 2022 – Jun 2023*

- Shaped product direction for a **greenfield Employee Engagement platform**, leading activation and discovery across two domains and embedding discovery, customer validation and roadmapping practices within the client's product team.
- Transitioned the product from discovery into build, mobilising two delivery teams and resetting Agile ways of working and strategic direction.
- Led the mobile app delivery stream and introduced a data-driven approach to prioritisation, shaping the approach to launch.

Subway - Mobile App - Product Lead & Interim Head of Apps *Apr 2020 – Jul 2022*

- Led two squads to rebuild and launch the Subway mobile app covering loyalty and mobile order, including end-to-end product ownership of the **native mobile payment build**, driving a **14% eCommerce conversion uplift** and a further **12% CRO increase** in the first 3 months post-launch.
- Owned Mobile Order vision and roadmap and led a team transition that successfully insourced mobile app development, establishing a 20+ person digital function internally.

Product Manager | AND Digital *Jun 2018 – Apr 2020*

British Airways - Web Selling Flow - Product Manager *Mar 2019 – Mar 2020*

- Led two development teams across the ba.com web selling platform, managing an end-to-end frontend redesign that delivered an **8% conversion increase**.
- Introduced dual-track agile ways of working and reset product vision and roadmap for an established, high-traffic digital platform.

Thomas Cook - Search - Product Manager *Aug 2018 – Mar 2019*

- Led two offshore development teams across the search area of the digital platform, implementing product innovations that improved funnel progression and overall search-to-booking conversion.

Product Owner | Meganexus *Jul 2017 – Jun 2018*

- Led multiple offshore development teams to build and launch a rehabilitation platform for the Ministry of Justice, delivering agile product development in a complex public sector environment.

Agile Business Analyst | Sopra Steria *Aug 2016 – Jul 2017*

- Covered business process re-engineering and product development across government sector clients, supporting agile delivery in regulated environments.

SKILLS & EXPERTISE

Product craft: Discovery & user research, roadmapping, experimentation & CRO, agile delivery, go-to-market, stakeholder management, leadership & mentoring

AI & methods: GenAI product development, spec-driven development, responsible AI (human in the loop and evals), AI-assisted workflows

Industry: Financial services, retail & loyalty, healthtech, QSR, public sector, B2C & B2B

EDUCATION

BSc (Hons) Business Information Technology - First Class Honours *2012 – 2016*

Bournemouth University