

# Jennifer Koo

Senior Executive | P&L Leadership | Strategy, Growth & Digital Transformation

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## EXECUTIVE SUMMARY

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Senior executive with 25 years of P&L and operating leadership across financial services, digital, telecom, and consumer. Runs complex portfolios at scale and builds the product, distribution, and client experience capability to grow them. Credible inside regulated enterprises and as a founder. Currently SVP of Strategy & Growth at ATB Financial, accountable for the bank's retail mortgage P&L and setting strategy across everyday banking, deposits and credit. Founder of League, building the Youth Sports Nutrition category.

## SELECTED P&L AND OPERATING RESULTS

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- **\$20B retail mortgage book.** Own P&L and growth for ATB's mortgage and home equity portfolio; lead strategy across everyday banking, deposits and credit.
- **Over \$5B in new mortgage sales and \$2.5B in net loan growth (FY26).** Materially ahead of budget. Reversed a multi-year decline in HELOC utilization and lifted renewal rates to 95%.
- **Over \$225M net income before provisions (FY26).** More than \$70M favourable to budget, up roughly 33% year over year.
- **Grew a CX and product practice from 5 to 200+,** establishing research, design, product management, and behavioural science as core enterprise functions at ATB.
- **Moved ATB's personal banking app from 1.2 to 4.6 stars** and lifted placement to #2 in JD Power's Canadian Retail Banking Mobile App study.
- **Delivered \$24.6M in revenue gain and \$6.1M in efficiency** through AI-enabled product development, including a predictive Next Best Conversation tool that supported over 2M client interactions.
- **Scaled Canadian billings from \$500K to \$12M+ in one year** at HUGE, leading growth across telecom, retail, and apparel portfolios.

## PROFESSIONAL EXPERIENCE

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**Senior Vice President, Strategy & Growth, Everyday Financial Services** | ATB Financial 2023 – Present  
Calgary, AB · \$58.5B in assets · 800,000+ clients · 245+ branches

Accountable for P&L and growth of ATB's \$20B retail mortgage and home equity portfolio. Set strategy across the broader retail bank covering deposits, everyday banking, and credit, and lead a multi-disciplinary team across product marketing, distribution strategy, retail mortgage lending, and client experience.

- Delivered record growth in FY26: over \$5B in new mortgage sales, over \$2.5B in net loan growth, and over \$225M in net income before provisions (up roughly 33% YoY).
- Reversed a multi-year decline in HELOC utilization and lifted RML renewal rates to 95%.
- Led deposit strategy through a volatile rate environment, growing balances by over \$1B while managing the transition off legacy bonus-rate products.

**Vice President, Client Experience & Product** | ATB Financial 2016 – 2023

- Built ATB's CX and product practice from 5 to 200+, establishing research, design, product management, and behavioural design as enterprise-level capabilities.
- Drove 30% growth in digital sales and moved the personal banking app rating from 1.2 to 4.6 in the Apple App Store (#2 in JD Power's 2022 Canadian Retail Banking Mobile App study, up from #6 in 2018).
- Built and operationalized the digital channel that delivered \$1B in government-backed CEBA loans during COVID, on compressed federal timelines.

- Built AI-enabled products delivering \$24.6M in revenue, \$6.1M in efficiency, and a 2.9% reduction in churn, including the Next Best Conversation tool supporting 2M+ client interactions.
- Team recognitions include the C-Space Customer Experience Award (2021) and the Human Insights World Illumni Award (2020).

**Founder** | League Nutrition Inc. 2025 – Present

Founded League to define the Youth Sports Nutrition category: the first performance-ready drink system built for athletes still growing while competing. Leading brand strategy, product formulation, distribution planning, and capital strategy.

**Applied Behavioural Scientist** | Irrational Labs 2022 – 2024

- Consulted to clients across tech, finance, health, government, and education on applying behavioural science to product, engagement, and policy challenges.
- Grew behavioural design bootcamp enrolment by 300% and completion rates by 220% through curriculum and facilitation redesign.

**Group Engagement Director** | HUGE 2016 – 2017

- Grew Canadian portfolio billings from \$500K to \$12M+ within one year, leading CX, digital, and technology strategy engagements for major telecom, retail, and apparel clients.
- Led the customer experience vision, digital operating model, and technology assessment for a Canadian telecom with \$12.5B in revenue.

**Director, Digital, Ecommerce & Self-Service** | Shaw Communications 2011 – 2016

- Managed a \$220M P&L (~10% of consumer business revenue) across digital, ecommerce, and self-service channels; launched Shaw's first ecommerce platform, growing channel sales 15% in two years.
- Led industry partnerships for music and video streaming with Bell Canada; contributed to the launch of Shomi.

**Director, Digital Operations** | WestJet 2005 – 2011

- Directed digital channel strategy across 20+ global markets for Canada's second-largest airline; grew channel penetration beyond 75%.
- Launched WestJet's first iPhone app, building a self-serve journey linking digital boarding to airport kiosks. Among the earliest mobile check-in implementations in Canadian aviation.

**Earlier Experience:** Senior Business Development Consultant, Big Media Group (Europe) · Digital Account Executive, Mama.com · Founder, Pink or Blue (children's apparel, DTC).

**GOVERNANCE & TEACHING**

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- **Chair, Governance & HR Committee** · Tourism Calgary Board of Directors; Co-chair, Calgary's Destination Strategy.
- **Departmental Audit Committee Member (External)** · Employment and Social Development Canada. External advisor to the Deputy Minister on risk, financial stewardship under the FAA, and technology transformation.
- **Adjunct Professor, SAIT** · Applied Product Management and Digital Marketing (2022–2023); Instructor, School of Creative Technologies, Bow Valley College (2019–2022).
- **Alumni Board Member** · University of Calgary (Alumni Association and General Faculties Council).

**EDUCATION & CREDENTIALS**

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- **DBA Candidate** · Athabasca University · **Master of Arts, Behavioural Economics** · Chicago School of Professional Psychology · **Bachelor of Commerce** · University of Calgary
- **ICD.D**, Institute of Corporate Directors · **Design Thinking**, MIT Sloan · **UX Design**, Akendi Institute · Indigenous Canada, University of Alberta · Protection of Human Research Subjects (CITI).