

Rushikesh Kulkarni

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Executive Director, VP Digital Transformation Strategy

- ❖ **Rapid Value Creator:** Visionary transformation executive who architected over \$100M investment roadmaps for large financial service and healthcare organizations. Targeted a total of \$800M in business value. Over 12-year track record of achieving 3X ROI within 2 years by rapidly analyzing complex organizations, prioritizing and sequencing high-value opportunities, and self-funding transformation efforts.
- ❖ **Cross-functional Collaborator:** Influenced C-suite. Collaborated with product, operations and technology leaders for current state analysis and future state definition of AI-enabled business processes, digital tools and enterprise technologies to deliver business outcomes, improving customer & employee experience.
- ❖ **Human Centered:** Known for pioneering the use of Service Design approach and Agentic AI for human-centered digital transformation. Industry-recognized digital transformation thought leader and featured panelist at premier conferences including [CXFS Connect \(2024, 2020\)](#) and [CX Exchange BFSI \(2023\)](#)

SKILLS

Leadership: Visioning | Team-building | Influence | Decision-making | Board presentation | Storytelling | Problem solving | Navigating ambiguity | Cross functional collaboration | Prioritization

Core Skills: Digital transformation | Experience strategy | Journey mapping | Digital strategy | Roadmapping | Process optimization | Product innovation | Data analysis and insights | Prototyping | Segmentation | User research | Competitive analysis | Concept testing | Design thinking | Systems thinking | Value-stream analysis

WORK EXPERIENCE

Blue Cross Blue Shield of Michigan (Jun 2021 - Jun 2026)

Director of Experience Transformation and Customer Experience

Champion human-centric digital transformation across the enterprise. Establish and drive customer experience vision, strategy and roadmap across all stakeholders, channels, interactions, and touchpoints. Infuse customer centricity into business operations, investment decisions, product and solution development processes.

- ❖ **Built a digital transformation strategy:** Championed Service Design approach to understand current state stakeholder experiences and business operations. Mapped transformation opportunities across 2 business units, 6 stakeholder groups, and 8 core processes. Delivered a future-state Service Blueprints and a roadmap of initiatives that targeted a value of \$400M in 2 years through business process automation, design and development of AI-enabled digital tools and technology solutions for customers and employees.
- ❖ **Created an omnichannel experience vision and roadmap:** Established a future-focused \$20M omnichannel portfolio of initiatives to modernize customer experience for over 5 million members.
- ❖ **Drove customer centricity:** Established and infused experience guidelines, standards, and governance into investment decisions and solution design processes. Sponsored CX training for all new hires.
- ❖ **Built a high-performance CX team:** Managed a \$2.5M budget. Elevated the team's role within the organization. Pushed the use of AI, established templates to double the team's efficiency and work quality.
- ❖ **Oversaw strategic enterprise initiatives:**
 - Digital Front Door: Streamlined how members can find and get high quality care at optimal price.
 - Whole Person Health: Integrated 8 third party virtual care, condition management & well-being solutions.
 - Benefits Lighthouse: Cross channels platform that provided accurate coverage and cost information.
 - Contact Center Modernization: Deployed IVR and CSR-facing Agentic and Gen AI solutions
 - Prior-auth Transformation: Provided transparency in decision making and reduced negative perceptions
 - Member 360: Centralized member profile and preferences and enabled personalization use cases.

Wellington Management (Jan 2021 - Jun 2021)

VP Client Experience, Service Design Lead

Head of experience strategy and Service Design for all client and employee-facing digital tools across marketing, onboarding, and servicing stages of institutional, intermediaries, and individual investors.

- ❖ **Led digital transformation:** Leveraged Service Design approach to identify opportunities within the client lifecycle management processes across 3 client types. Achieved 2X speed and accuracy for onboarding through streamlined business operations, automation of manual processes and reduced operational errors.
- ❖ **Reimagined digital experience:** Designed multiple clients and employee-facing digital tools and websites to deliver a consistent, modern brand experience across 17 countries. Enabled cost-effective marketing, sales, onboarding and servicing. Increased customer satisfaction ratings from 2.5 to 4.5 out of 5 stars
- ❖ **Built UX and Service Design practice:** Established design systems, agile processes, and best practices for digital transformation and experience strategy initiatives.

Publicis Sapient (Jan 2011 - Jan 2021)

Creative Director, Head of Service Design Practice for North America

Lead digital transformation, experience strategy, and UX design for financial services vertical. Provide consulting for clients, pitching, scoping and overseeing Service Design, user experience design and development teams.

- ❖ **Built Service Design practice:** Created a POV using Service Design approach for digital business transformation projects. Presented the POV in several conferences to generate an average of 8-10 leads.
- ❖ **Pitched and led projects:** Pitched and scoped large digital transformation projects for financial services, and telecom clients with above 80% success rate. Generated over \$50M revenue with a 35-50% margin. Provided leadership and oversight for 4 large digital transformation programs, 6 experience strategy engagements, and 100+ user experience design projects.
- ❖ **Led global experience teams across 3 countries:** Led up to 6 direct reports, 20+ project team members. Improved teams' efficiency and quality of deliverables by 2X through tools, templates and training.

India Web Portal (Sep 2010 - Jan 2011)

Associate Vice President, Experience

Head of brand and user experience across all verticals (education, entertainment, health and news)

- ❖ **Developed a business strategy:** Partnered with the CEO, investors and board members to establish the India.com business model, brand strategy and a value proposition for each product vertical.
- ❖ **Launched 5 digital products:** Led the design, development, and launch of 5 digital products in 5 months. Delivered a features roadmap that contributed to valuation growth from \$2M in 2011 to \$30M in 2017.

Human Factors International (Aug 2004 - Sep 2010)

Centre of Excellence Lead, Lead Researcher

Evolve design research, product innovation, and UX practices. Helped clients position themselves in competitive markets, identify market opportunities and innovate new products, services and experiences that delivered value.

- ❖ **Led Innovation practice:** Co-developed innovation methodology best practices and tools. Led over 5 product innovation, 8 Design research, and 20+ experience design projects from end to end.
- ❖ **Developed UX training and tools:** Created the content for world-class certification courses ([CUA](#), [CDPA](#)). Developed user-centered design tools, and standards for internal consumption and client subscription.

KEY CLIENTS

Wellington, State Street, Fidelity, John Hancock, CITI Labs, Chubb, Legg Mason, Allianz GI, Hartford Funds, Northern Trust, MFS, TD Bank, Empower, Blue Cross, GSK, Baxter, Bed Bath & Beyond, Intel, HP, Microsoft

EDUCATION AND CERTIFICATION

- ❖ **Master's in Industrial Design**, School of Planning & Architecture (2002 - 2004)
- ❖ **Bachelor of Architecture**, Shivaji University (1996 - 2001)
- ❖ **Certification:** Certified User Experience Analyst (2004). CXPA (2022 - 2026).
- ❖ **Training:** User Experience design, Product Innovation, Persuasion & Trust Design, SAFe Agile.

GLOBAL AWARDS AND RECOGNITION

Led the design of products, services and experiences that impacted billions of people worldwide. Secured multiple international awards and patents for clients and employers

- ❖ **BCBSM:** JD Power Awards for Customer Experience ([2026](#), [2025](#), [2024](#), [2022](#)).
- ❖ **Citi Innovation labs:** [National Award \(2012\)](#) | [Global Monarch Award \(2017\)](#) | [Fintech Award \(2016\)](#).
- ❖ **Intel Classmate PC:** [Global Impact across LATAM, Africa, Asia, Europe, USA and Canada](#)