



**Mangesh Rajadhyaksha** *Delivering superior CX & business value through digital agility*

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Job Type	Availability	Email	Phone	Nationality	India Work Authorization
Perm / FT Contract	Immediate	mangeshraje2000@gmail.com	9136244206	Australia	Yes

**20 yrs. int'l experience | Digital Product Mgmt. | Omnichannel Consulting | Agile Program Mgmt. | Ecommerce & Apps | DigiMarketing**

**PROFESSIONAL SNAPSHOT**

Mangesh is a techno-functional Digital evangelist with expertise in formulating and executing Omnichannel and Digital transformation strategies with a highly successful track record in creating growth stories for international Banks and Ecommerce companies by building economies of scale and increase topline revenue through Digital marketing strategies that deliver results.

Backed by 20 years of global experience in Product Management, Consulting and Program Delivery for top institutions in US, UK, Australia, New Zealand, Dubai and South East Asia, Mangesh has successfully led digital initiatives for Banks and Retailers in these markets by delivering immense business value to National Australia Bank, Bank of New Zealand, AMP Australia, TSB Lloyds UK, AMEX, UBank, EXIM Bank, AIRajhi Bank, Energy Australia, BinSina Pharma and Holland & Barrett.

Mangesh relishes solving customer's business problems through consulting and undertaking leadership roles encompassing product management, program delivery, enterprise change, release planning, QA/Testing, product launch, Managed Services for Production support, sales enablement, customer advocacy & engagement, analytics and executive briefings.

Mangesh works primarily with CXOs of FSIs and Retail companies to initiate-drive-deliver strategic initiatives of digitalization.

Mangesh's USP is his strong proficiency of Digital Marketing, business of Banking & Retail Ecommerce processes alongside experience in selection and managing Digital partners, Tools, API integrations, Agile and Cloud technology, knowledge of org structure and process rejig, makes Mangesh uniquely placed to offer an end-to-end digital consulting and guidance; critical levers to generate higher conversions at top-middle-bottom of the sales funnel for businesses.

Mangesh has very strong experience in serving high performing Scrum teams and shipping Product increments of RPA, Mobile App and Digital Products Development initiatives. After tasting success on Omnichannel and Digital product initiatives for top Australian, New Zealand and Asian Banks, Mangesh moved to Dubai in 2019 to head the Omnichannel Group Retail for Al Khayyat Investments, successfully transforming Healthcare Pharma, Fitness, and Fashion BUs into a truly Omnichannel player.

Mangesh has good experience on D365 CRM, AX POS, Bots, RPA, Analytics, digital trends and operations of Ecommerce business and Fulfilment models that contribute to a seamless Omnichannel customer experience.

Customer-focused visionary leader dispensed with great humour and persuasiveness working style, Mangesh enjoys confidence and support from enterprise teams and stakeholders to steer the Digital transformation initiatives to reality.

**CORE COMPETENCIES**

- IT Leadership - Digital Strategy Planning - Ecommerce, Mobile App - Team Building/Coaching	- Create Product Roadmap - Digital Marketing/SEO - Supply Chain, - Ecommerce P&L Mgmt.	- Build Omnichannel vision - Agile SCRUM, KANBAN - Remote work collaboration	- Customer Experience Strategy - Drive Enterprise Change - Budgeting, Forecasting
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**DOMAIN COMPETENCIES**

- Retail, Corporate Banking - Trade Finance	- Digital/Internet Banking - Cards	- Lending / Financing - AML	- Payments - AWS, Azure Clouds
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**TOOLS COMPETENCIES**

Dynamics365	Atlassian	Project / O365	UX/UI	Collaboration	Other	Banking products
- CRM / CE - Loyalty	- JIRA - Confluence	- MS-Project - MS-Visio - SharePoint	- Mockups - Wireframe	- MS-Teams - Zoom - Slack	- TOAD - SQL - ALM	- Flexcube, Finairo, ELSAG RBS - Kastle Lending Suite - MISYS TI Plus & Portal

EMPLOYMENT HISTORY							
AI Khayyat Investments		Infosys Pty Ltd		Hastraa Consulting Pte		3i Infotech Sdn Bhd	
Dubai		Australia		Singapore		Malaysia	
Neptune Software Plc		Arrk Group Plc		IFlex Solutions Pvt Ltd		Abhyudaya Bank Ltd	
United Kingdom		United Kingdom		India		India	

PROFESSIONAL EXPERIENCE			
AI Khayyat Investments (AKI) LLC, Dubai <small>(Leading Retail group with diverse interest in Healthcare, Fashion, Fitness &amp; FMCG)</small>			
<b>Role</b>	<b>Omnichannel Digital Product Management</b>	<b>Budget</b>	AED 27 Million

**Omnichannel Program Management & Strategic responsibilities:**

- ✚ Accountable for AKI's brand makeover from traditional Brick-n-Mortar retailer into a truly Omnichannel player by implementing an Omnichannel marketplace for Healthcare Pharma, Wellness, Beauty, Fitness and Fashion business units and driving online growth through a mix of traditional and digital marketing.
- ✚ Hired into the role to head BinSina's Product management and strategic initiative to "Build-from-scratch" B2C platform on Azure cloud to create an Omnichannel customer experience for customers and introduce enterprise change for AKI group.
- ✚ Developed a compelling business case to CXOs and Board for approval of strategic 5-year Omnichannel Ecommerce theme.
- ✚ Prepared an integrated B2C Omnichannel CX:UX Strategy, Product roadmap and Enterprise Change blueprint.
- ✚ A key stakeholder in selection of tech tools, vendors and service providers for integrations with Supply Chain applications, Contact Centre and Omnichannel solutioning and testing.
- ✚ As an Acting Head of Omnichannel Ecommerce, responsible for managing the Ecommerce P&L, program budget and tech partner engagement & Managed Services contracts.
- ✚ Advising the core Committee about the Fulfilment Model for Omnichannel to meet Delivery promise to BinSina customers.
- ✚ Integral member of Core Business Committee tasked with Business case evaluation of addition of channels to Omnichannel.
- ✚ Lead the Omnichannel theme progress update at the Project and Board Steering Committee forums.
- ✚ Received appreciation from AKI's Managing Director for my leadership on the successful strategic Omnichannel B2C initiative that has elevated the brand reputation, customer loyalty to become a market leader in Healthcare and Pharma in UAE.

**Product Management responsibilities:**

- ✚ Responsible for development of BinSina Mobile Apps and Ecommerce product customization to support Omnichannel vision.
- ✚ Credited for conceiving a Digital Innovation division for analytics, eCommerce, Apps, digital partnerships, web technology and marketing. Hiring digital resources, establishing processes and tools procurement essential for Product development.
- ✚ Finalized the Mobile Strategy, chose the technical stack for Apps and responsible for product development of BinSina Apps.
- ✚ Worked with Digital specialists and product team to define UX strategies for Ecommerce and integrated channel applications.
- ✚ As Head – Omnichannel Product, my KPIs include incrementally release intuitive features and engaging content on all channels.
- ✚ Adopted Agile methodology to build a fully operational Omnichannel B2C marketplace ([www.binsina.ae](http://www.binsina.ae)) with Mobile Apps, CRM, Rewards, Social, POS, Contact Centre and Bots from Discovery to Launch within 11 months through sprints.
- ✚ Manage 35 digital ninjas comprising of 2 Product Owners, E-Com, UX specialists, Change Agent, App Developers and Testers.
- ✚ Responsible for managing interactions with Ministry of Health and Prevention (MOHAP), UAE to stay fully compliant for establishing and operating online Pharma & Health Ecommerce business.
- ✚ Prepared the 2021 market expansion plan in collaboration with Head-Customer Relations aimed at proliferating Ecommerce business in three Gulf Nations on the back of Ecommerce success story in UAE.

**Omnichannel Testing & Release responsibilities:**

- ✚ Accountable for high quality and stability of Omni channels; finalized the Testing and Release Management strategy with Developers and Testers and supervised the test planning and test execution of specialized testing types for Omnichannel.
- ✚ Outlined the Enterprise Release calendar, Data migration and Store staff Training in collaboration with Release Manager and tech partners and ensured execution in accordance with planned baseline.

**Program & Regulatory Governance responsibilities:**

- ✚ Responsible for ensuring high level of program and business operational governance and regulatory compliance standards for Omnichannel are documented and met consistently by Omnichannel core team.

**Robotics Process Automation:**

- ✚ Built and implemented 9 robots to process Ecommerce brands, categories, products and inventory leading to saving AED 220K monthly effort for category, purchasing and warehouse teams.

**Digital Marketing responsibilities:**

- Responsible for creation and execution of Digital marketing strategy by leveraging knowledge of web analytics, Social and other marketing techniques generating online revenue of AED 3.8 million in two quarters of FY'20, making it 2<sup>nd</sup> most profitable Omnichannel Healthcare and Pharma operator in UAE.
- Continuous collaboration with digital agency to finalize an effective and executable content and SEO strategy.
- Developed campaign and loyalty program calendar and conducted evaluation of effectiveness of campaigns and loyalty.
- Responsible for managing digital marketing budget to generate higher online sales, AOV. ROAS, CLV and lower the CPA.

**Business Benefit realisation:**

- Leveraging on the power of Social engagement, I was able to strengthen BinSina brand awareness and brand value online.
- Through Personalization & Loyalty programs earned 155K new customer acquisition, 250% increase in Monthly Active users on Apps, 120K app downloads, 2.5M social brand followers, 300K online orders, 110K loyalty members, 38% AOV increase.
- Drop-shipping costs fell 45%, delivery SLA index improvement by 30% and NPS reached 55% from prior 32%.
- Using custom Bots, integrations, data insights and dashboards led to 50% call centre OPEX costs and 16% lesser order returns.
- Led Executive Board to change business strategy from offline to online – lesser stores, lower OPEX, invest and drive online.
- Being an Omnichannel marketplace, created significant buzz in UAE market resulting in association with major Healthcare and retail brands onboarding on BinSina marketplace helping BinSina as a leading Omnichannel Retail brand in UAE market.

**National Australia Bank, Australia**

(No.3 Aussie bank)



267,921

49.9%

3,931,401

113,826

Over 6 years with National Australia Bank on senior delivery roles on major transformation initiatives in Omnichannel, Customer Experience, Digital Banking, Trade Finance, AML, RPA, Payments, CASA, Loans and Core Banking with Agile SAFE.

<b>Role</b>	<b>Senior Delivery Lead, Omnichannel Transformation – Wave-1</b>	<b>Budget</b>	\$14 Million
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**Delivery Responsibilities:**

- Led the future state “Bank of the Future” Omnichannel vision of the bank from inception through to launch.
- Wrote an insightful business case for Multichannel to Omnichannel bank transformation approved by the Board in 1<sup>st</sup> attempt.
- Accountable for Omnichannel product roadmap for Wave-1 that include website & App rebrand, Social and CRM integrations.
- Supervision of 48 direct reports (UX/UI designers, POs, BAs, Tech partners) and 60 matrixed members working on Wave-1.
- Organized 25 workshops to slate org structure, processes refinement and staff mindset alignment to Omnichannel banking.
- Reviewer and custodian of digital assets of Wave-1 i.e. E2E Customer Journey, 35 personas, 20 touchpoints and 3 channels.
- Coached customer service and branch customer facing teams about difference between traditional vs Omnichannel banking so that they can educate the customers and improve the bank’s brand image, loyalty with the customers.
- Post Wave-1, bank profits rose 40%, Opex for customer acquisition fell 45% and sales through social channels rose 17%.

**Australian Military Bank (AMB), Australia**

(financial institution supporting Australia’s Defence)



<b>Role</b>	<b>Senior Principal Consultant, Digital Transformation</b>	<b>Budget</b>	\$13 Million
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**Delivery Responsibilities:**

- Been an integral member of the Discovery team responsible for conducting six-month evaluation of AMB’s current business and technology ecosystem and submission of comprehensive digital transformational synopsis.
- Preparation and seek endorsement of use cases for Customer Intimacy, RPA and Open Banking from the Board, the key pillars of AMB’s digital transformation journey.
- Active participation in evaluation process of technology partners, cloud native SaaS products and services built on microservices architecture and offer consumable APIs to generate key customer insights, analytics across channels.
- Review Process maps and Journeys across channels and touchpoints created by Process and Business Analysts.
- Detailed synopsis led to successful rollout of Digital transformation in 11 months with instant benefit realization: -
  - Processing capability of 40,000 daily transactions,
  - Reduced Cost of Customer Acquisition by 65% by changing traffic mix and improving efficiency.
  - Over 55 million loans application processing in first month post go live through simple origination workflow,
  - 4700 new customers onboarded in two months through STP,
  - Digital channel registrations for Net and App banking increased by 45% and 120%.

<b>Role</b>	<b>Program Delivery Manager, NAB Asia Trade Program</b>	<b>Budget</b>	\$22 Million
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**Delivery Responsibilities:**

- Accountable for the most visible program in NAB of 2013-2014; a key strategic growth initiative for NAB in five Asian nations.
- Managed 80-member cross-functional, high performing teams geographically spread across 8 countries.
- Meticulous management of program budget, scope, schedule, workforce based across multi-countries and cultures, and tackling country-specific risks to steer the program progress leading to the launch date.
- Complexity around country specific Trade Finance product configurations, static data requirement and SWIFT messaging and API requirements, were the most critical to program success.

- Continuous management of risks and issues during program lifecycle and wrote PIR and Lessons Learned artefacts.
- Integration delivery between Trade and legacy apps i.e. SWIFT, AML, sanctions, reporting, reconciliation, etc.
- Prudent Change Management and Training strategy ensured success of the multi-country transformation initiative.
- Earned the confidence vote and regional implementation support from Regional Heads of NAB Asia during GO Live.
- Helped NAB Asia to execute cross border payments, trade transactions more seamless and reducing operational and processing costs by 40% in the first year, eliminating manual style of processing documents.
- Bank's ability to offer personalized products due to on-demand analytics increased sales and higher CSAT, NPS;
- In one year after launch, customer acquisition rose 70%, revenue rose 125% and NAB Asia bagged 5-star service excellence.
- The program bagged multiple awards in NAB for influencing growth and service excellence in its Asian business.

<b>AMP Bank and Super, Australia</b> <small>(No.7 Aussie bank)</small>		 157,242	 44.9k	 2,706,423	 43,104	
<b>Role</b>	<b>Agile Program Manager, Digital Platform Consolidation</b>				<b>Budget</b>	\$18.5 Million

- Delivery Responsibilities:**
- Accountable for replacement and consolidation of 42 legacy assets of AMP Bank and AMP Super with new digital assets, identifying new opportunities to automate and digitalize processes to drive revenue, margins and profits.
  - Responsible for delivery of AMP group website overhaul and branding programme.
  - Offered continuous direction to senior stakeholders, Bank's digital team, internal departments, external agencies spread across Sydney, Melbourne and Brisbane to embed an open culture by increasingly becoming Agile.
  - Formulated the Digital Strategy using big picture thinking, engaging with brand leaders, finance, digital marketing and operations teams to baseline the business goals and KPIs for Digital.
  - Microservices architecture-based website & sprint based delivery helped Bank to quicken go-to-market for digital products.
  - Focussed on upskilling the cross-functional digital team, helped the Digital team to deliver high quality digital assets.
  - Owned the program budget. Invested portion of the budget to build analytics and integration capabilities between website and socials i.e. Facebook, Twitter, Instagram to meet commercial objectives of the program.
  - This initiative helped the Bank to retire legacy assets cutting back annual IT spend by \$14M.
  - Re-branded website offering unified accounts view, quick product launch capability led to 44% revenue growth through Digital.
  - Bank's improved social presence and online client engagement fuelled 85% website traffic, 38% sales conversions, 55% online applications across digital offers increased. Contact Centre workload reduced by 40% in the first year after launch.
  - Led to 16% and 20% points spike in CSAT and NPS scores that triggered new digital initiatives by AMP.

<b>UBank, Australia</b> <small>(No.14 Aussie bank)</small>		 81,362	 18.4k	 2,387,507	 41,428	
<b>Role</b>	<b>Senior Principal Consultant - Customer Experience, UBank Online</b>				<b>Budget</b>	\$12 Million

- Delivery Responsibilities:**
- Responsible for implementation of UBank Online Customer Experience roadmap resulted in stronger UBank brand and significant growth in topline revenue fuelled through its digital convenience and personalized promotions and product mix.
  - Developed a winning CX Strategy keeping Customer Intimacy and "Mom Test" at the forefront; driven by Predictive Analysis and RPA targeted to keep UBank's operational and customer acquisition costs low and deliver a seamless customer experience through amalgamation of Online, Social, Voice and Assisted channels.
  - Consultation to leadership about new tech trends and partners to deliver a great customer experience.
  - Partnered with Digital Marketing, Loyalty and Tech divisions of UBank on customer insights, analytics, journeys and segmentation strategies in the process of developing CRM/Digital campaigns and reward programs.
  - Imparted guidance on customer analytics to improve site engagement resulted in 9.5% conversion rate increase.
  - With Bank's digital presence appealing to young Australians, the customer acquisition rose at a blistering pace, surpassing 100k new customers in 5 months of Mobile and website overhaul launch, helped Bank's bottom line.
  - A big win earned from this initiative is 16% increase in returning customers within one year of the launch.
  - 6% and 8% higher CRR with 61% and 73% rise in profitability in two years underpinned the success of the CX strategy.
  - Initiated a targeted CX initiative to reduce the application withdrawals resulting in 22% lesser withdrawals.
  - 33% to 68% hike in Customer loyalty within one year of rolling out more digital channels as a part of this initiative.
  - Annual \$13 million OPEX direct savings by switching from store to digital banking within 13 months.
  - In two years, UBank's CSAT: 91%, ESAT: 95% score peaked making the Bank, 13th most desirable place to work.

<b>Bank of New Zealand, New Zealand</b> <small>(No.3 Kiwi bank)</small>		 187,408	 71.6k	 3,779,970	 146,506	
<b>Role</b>	<b>Program Delivery Lead, Digital Banking</b>				<b>Budget</b>	\$9 Million

- Delivery Responsibilities:**
- Accountable to achieve the program's objective of digital solution rollout for BNZ's 2.5M personal banking clients that will enable BNZ to change their mindset from traditional branch banking to self-serve convenience banking.
  - Responsible to re-vitalize the user experience for a cross product, pan customer segments, personalized marketing driven revenue generating Personal Net and Mobile Banking platform using micro-services publicly hosted on AWS.

- Successful online banking platform scaling for active user base, 550K Logins/day, peak concurrent usage of 4500 users and always ON capability with active-active configuration across two data centres.
- On-schedule delivery of Program backlog of CASA, Mortgage, Insurance and Contactless Payments vide four PSIs.
- A/B testing recommendation led to higher engagement and sales i.e. 35% revenue increase via online channels.
- Bank netted \$28M revenue growth in personal banking portfolio and \$15M savings from tech investment and Opex.
- Earned a respectable NPS score of 45, the best in the five previous years for BNZ.

**Energy Australia, Australia**

(No.3 Energy Retailer)



<b>Role</b>	<b>Scrum Master, Bespoke Energy Product Development</b>	<b>Budget</b>	\$13 Million
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**Delivery Responsibilities:**

- As a Scrum Ambassador, KPI to maintain the sprint velocity and cadence of Scrum team throughout the product lifecycle.
- Represent the Scrum team during Scrum-of-Scrum, daily scrum, sprint planning, sprint retro ceremonies.
- Work with Product Owner to ensure healthy backlog which is timely and complete and define the MVP scope.
- Work with PO and Digital Business Analysts on backlog refinement in JIRA features, epics, stories and tasks and build reports.
- Sprint Progress tracking and ensuring consistent information flows between Scrum team, dependent teams and stakeholders.
- Continuously proactive to eradicate impediments of Scrum team to enable the team to meet sprint goals.
- Conduct performance metrics analysis and deliver reports to teams and senior management.
- Collaborated with scrum masters of (onsite / virtual teams) to maintain shared understanding of the progress and dependencies.
- Through coaching and process adherence tracking of Scrum team, helped the team to shift the mindset from Waterfall to Agile.
- MVP was launched in four sprints to gather feedback. Product maturity from MVP to full-fledged product was achieved in additional five sprints.
- 33% more new customer enrolments, 18% more returning customers and 11% jump in CES; underpinned the success of Bespoke product.

**Abhyudaya Bank, India**

(No.5 Co-operative Indian bank)



<b>Role</b>	<b>Technology Project Manager, Centralised Core Banking Solution</b>	<b>Budget</b>	INR 14 Million
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**Delivery Responsibilities:**

- 1<sup>st</sup> Co-operative Indian bank to execute centralised Core Banking initiative, implemented in 16 months start to finish.
- Accountable for successful replacement of centralised banking system in Branches, Head Office, ATM network and Data Centres with data migration of 6.5Million retail and corporate accounts and historical transactions. The project required overhaul / commissioning of new infrastructure to support 24/7 centralised banking.
- Sought endorsement of IT strategy, 3-year roadmap and IT implementation plan by the Board.
- Hard on contract negotiations and stringent budget monitoring resulted in 15% savings on annual IT expenditure.
- Vocal advocacy of the stellar contributions of Tech department at Board/Steering Committee meets.
- Within 2.5 years from launch, the Bank widened its branch network from 38 to 114 to become a multi-state bank.
- Bank was awarded "Progressive Bank in Co-operative sector" in 2003 for its innovation in technology and services.
- In 2 years after going live with centralised OMNI core banking solution.
  - Branch network expanded from 38 to 80. The branch network now stands at 114 across 3 Indian states.
  - Customer base rose 35%, Bank Profitability rose 42% and Annual IT expenditure dropped 45%.

**Other successful initiatives:-**

<ul style="list-style-type: none"> <li>MayBank Singapore (Lending Origination)</li> </ul>	<ul style="list-style-type: none"> <li>AmBank Malaysia (Internet Banking)</li> </ul>	<ul style="list-style-type: none"> <li>TSB Lloyds United Kingdom (Core Banking)</li> </ul>	<ul style="list-style-type: none"> <li>American Express USA, India (Cards)</li> </ul>
<ul style="list-style-type: none"> <li>EXIM Bank Malaysia (Loan Origination, Servicing)</li> </ul>	<ul style="list-style-type: none"> <li>DBP Philippines (Loan Servicing)</li> </ul>	<ul style="list-style-type: none"> <li>AlRajhi Bank Malaysia (Loan Collections)</li> </ul>	<ul style="list-style-type: none"> <li>Energy Australia Australia (Multi-Channel Retail)</li> </ul>

**ACADEMICS**

- Master in Computer Management, University of Pune

**CERTIFICATIONS**

- SCRUM Master
- ITIL V3
- PRINCE2
- Certified E-Commerce Ops Manager

**WORK LOCATION**

- Mumbai (Preferred) / Working Remotely for companies based in other cities.

## **PASSION**

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- ✚ Sports enthusiast. Playing team and individual sport - Tennis, Badminton, Australian Footy, Cricket, Soccer.
  - Won a Gold medal in Melbourne University Doubles tennis competition in 2017 on a wild card entry.
- ✚ Volunteering activities in Dubai and Melbourne, Australia.
- ✚ Not-for-Profit consultation to students aspiring overseas studies and professionals aspiring to migrate.
- ✚ REIV Victoria certified real estate agent in Australia.
- ✚ Learning a foreign language.