CIO&LEADER

CX REINVENTED
WHAT 10 CIOs WANT YOU TO KNOW

1ST ROW (FROM L-R): **ASHISH DESAI,** ADITYA BIRLA GROUP; **ANJANI KUMAR,** ATHER ENERGY;
ABHIJIT CHAKRAVARTY, KOTAK MAHINDRA BANK, **AMOL PAI,** JIO BLACKROCK AMC; **VIKAS DUREJA,** HCL
2ND ROW (FROM L-R): **HARSH JHA,** NUVAMA; **MANISH MALIK,** IOCL; **REJIN SURENDRAN,** WIPRO ENTERPRISES;
KUNAL DHINGRA, RBL BANK; **OM PRAKASH SETH,** IDBI BANK

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The new rules of customer experience

IN TODAY'S digital-first world, user experience has become a defining differentiator for organizations, both for employees and external customers. Technology deployments are no longer just about systems and infrastructure. They are increasingly centered on enhancing experiences where resilience is essential and latency can affect trust. Organizations with clear visibility into their digital landscape are better positioned to design, secure, and operate every layer of their technology stack, ensuring interactions are smooth and seamless at every touchpoint.

Customer journeys are rarely straightforward. Most interactions span multiple applications and platforms, making it a challenge to orchestrate complex processes behind the scenes while keeping the experience effortless. This is where real impact is created. Organizations that get it right can turn operational efficiency into meaningful customer delight and a tangible competitive edge.

Artificial intelligence is playing an increasingly critical role in this transformation. From predictive analytics that anticipate customer needs to AI-driven automation that streamlines internal processes, technology is enabling organizations to personalize interactions at scale and respond faster than ever before.

In this month's cover story, we share insights from ten leading technology executives across banking, asset management, energy, electric vehicles, diversified industries, manufacturing, financial markets, and global IT services. Their experiences highlight how thoughtful technology adoption, digital resilience, and AI-driven insights are redefining customer experience. As expectations evolve, one truth stands out clearly: in a digital-first world, experience is not just a metric, it is the foundation of business success. ∎

> **"Organisations that get CX right can turn operations into meaningful customer delight and a tangible competitive edge."**

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Shokeen Saifi

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CIOmovements

Sanjay J. Joshi takes over as Chief Technology Officer at Parle Products Pvt. Ltd.

Sanjay J. Joshi, CTO at Parle Products, will lead technology strategy, digital transformation, and enterprise-wide IT modernisation.

Sachin Gupta joins GMR Group as Vice President – Head of AI & Automation

Sachin Gupta, VP & Head of AI & Automation at GMR Group, will drive AI-led decision-making, intelligent automation, and data-driven digital innovation across the organisation.

Anand Kumar Sinha appointed Chief Digital & Information Officer at Tata Technologies

Anand Kumar Sinha, CDIO at Tata Technologies, will steer digital transformation, IT strategy, cybersecurity, and cloud-led product engineering excellence.

Dr. Puneet Kaur Kohli joins Generali Central Life Insurance as Chief Technology Officer (CTO)

Dr. Puneet Kaur Kohli, CTO at Generali Central Life Insurance, will lead technology vision, platform modernisation, cloud adoption, and data-driven digital customer journeys.

Jayanta Bhowmik steps into the role of Group CIO at Pakchoob Industrial Group

Jayanta Bhowmik, Group CIO at Pakchoob Industrial Group, will oversee SAP S/4HANA rollout, digital platforms, and large-scale IT and automation initiatives across manufacturing and supply chain operations.

Manoj Deorukhkar joins Shapoorji Pallonji Group as Chief Information Officer (CIO)

Manoj Deorukhkar, CIO at Shapoorji Pallonji Group, will spearhead IT strategy, digitalisation, analytics, cybersecurity, and business continuity across the Group's diverse businesses.

Rohit Gaur appointed Senior Director & Head — Digital & Information Technology at Jubilant Ingrevia

Rohit Gaur, Senior Director & Head — Digital & IT at Jubilant Ingrevia, will lead the digital roadmap, strengthen IT operations, and accelerate cloud, automation, and analytics initiatives
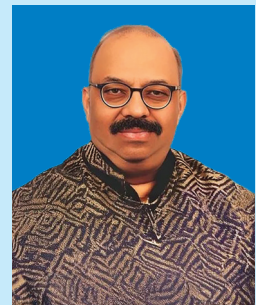
Manoj Srivastava joins OneOrderOffer as Chief Digital & Information Officer

Manoj Srivastava, CDIO at OneOrderOffer, will drive innovation, digital transformation, and IT excellence to support the company's strategic growth vision.

Ninad Raje appointed Group CIO at The Times Group

Ninad Raje, Group CIO at The Times Group, will lead technology strategy, cloud and enterprise innovation, and digital transformation across the media and technology portfolio.

Dr. Arivarasu Selvaraj joins Adventz Group of Companies as Group Chief Digital Officer (CDO)

Dr. Arivarasu Selvaraj, Group CDO at Adventz Group, will steer digital strategy, AI-led transformation, and standardisation across Agri, Engineering, Real Estate, Infrastructure, and Lifestyle businesses.

Viral Davda ascends as Chief Information Officer at BSE India

Viral Davda, CIO at BSE India, will lead technology vision, systems modernisation, and digital resilience for the exchange's mission-critical trading and market platforms.

Dr. Pankaj Dikshit joins Cygnet. One as Chief AI & Digital Officer and Executive Director on Board

Dr. Pankaj Dikshit, Chief AI & Digital Officer and Executive Director at Cygnet.One, will spearhead AI-driven innovation, digital strategy, and secure, scalable technology platforms.

Kushal Kumar Varshney joins Juniper Green Energy as Assistant Vice President – Information Technology

Kushal Kumar Varshney, AVP – IT at Juniper Green Energy, will lead the IT roadmap, cloud and cybersecurity initiatives, and data-driven digital capabilities aligned with the company's ESG-focused growth.

Rishabh Jain joins Siyaram Silk Mills Ltd. as Head of Information Technology

Rishabh Jain, Head of IT at Siyaram Silk Mills Ltd., will drive digital transformation, SAP-led modernisation, and technology-enabled efficiency across operations and supply chain.

Sambasiva Rao Gattu sets sail as Head IT – CTO, CIO & CDO at Seven Islands Shipping Ltd.

Sambasiva Rao Gattu, Head IT – CTO, CIO & CDO at Seven Islands Shipping, will lead digital and IT transformation, smart shipping initiatives, and secure, integrated systems across office and vessel environments.

Ajit Kumar joins BharatPe as Chief Technology Officer (CTO)

Ajit Kumar, CTO at BharatPe, will lead technology vision, product engineering, and scalable fintech platforms to power the company's next phase of growth.

Future Where Machines Hire, Fire and Even Sue

The report outlines how AI will dominate not just as a technology, but as a force reshaping human behaviour.

By **Musharrat Shahin** | musharrat.shahin@9dot9.in

GARTNER'S TOP Predictions outline how AI will redefine talent, digital sovereignty, and tech ethics. The report urges leaders to prepare for major behavioural shifts as agentic and generative AI trigger a $58B productivity shake-up.

By 2027, 75% of hiring will test AI skills, while 50% of organisations will also use "AI-free" assessments to safeguard human judgement and creativity—the true human edge.

Talent in the AI Age

AI skills become the new literacy: By 2027, 75% of hiring processes will include AI proficiency testing. Knowing how to use AI tools will be as essential as basic computer skills today.

- **Protecting critical thinking:** As reliance on AI grows, half of global organizations will introduce "AI-free" assessments to test human reasoning, creativity, and problem-solving.
- **New labor economics:** Companies that balance AI integration with human cognitive strength will attract top talent — especially in sectors like healthcare, law, and finance where judgment and ethics remain irreplaceable.

SOVEREIGNTY: THE FRAGMENTED AI WORLD

- **Rise of region-specific AI platforms:** By 2027, 35% of countries will operate sovereign AI systems aligned with local laws, cultures, and data policies.
- **Global companies face complexity:** Multinationals will struggle to maintain uniform AI models across regions, navigating fragmented compliance landscapes and partnering with multiple cloud and data providers.
- **Data becomes power:** AI sovereignty will define geopolitical influence, with nations racing to control contextual, linguistic, and regulatory ecosystems.

INSIDIOUS AI: RISKS, AGENTS, AND ECONOMIC AUTOMATION

- **AI agents dominate business:** By 2028, multiagent AI will run 80% of customer-facing operations, handling service, sales, and support while humans oversee complex emotional tasks.
- **Machine customers emerge:** AI-driven agents will mediate 90% of B2B buying, pushing $15 trillion through AI-driven exchanges. Businesses will rely on verifiable, trusted operational data as a new form of digital currency.
- **Ethical and legal reckoning:** Gartner predicts over 1,000 "death by AI" lawsuits by 2026 due to safety failures, prompting stricter global AI guardrails.
- **Programmable money & economic autonomy:** By 2030, 22% of financial transactions will be programmable, enabling AI agents to negotiate, trade, and transact autonomously.

Governance Becomes the Great Equalizer

- With 50% of the world's economies expected to enforce AI regulation by 2027, compliance investments will exceed $5 billion.
- Organizations that excel in AI governance, ethics, and literacy will gain a sustainable competitive advantage as success will depend not on replacing humans, but on reengineering trust, transparency, and collaboration between humans and machines. ∎

CIOs Who Ignore It Won't Survive the Next 12 Months: AI Governance Report

India's AI Governance Playbook defines why CIOs hold the pen that writes the future.

By **Musharrat Shahin** | musharrat.shahin@9dot9.in

INDIA'S RECENTLY released AI Governance Guidelines aren't just another compliance chapter; they aim to mark a turning point in how enterprises will build, deploy, and defend their AI-driven future.

These guidelines, shaped around seven foundational sutras; Trust, People First, Innovation over Restraint, Fairness & Equity, Accountability, Understandable by Design, and Safety & Sustainability – combine moral clarity with operational direction.

The Big Shift: From Policy to Practice

What makes India's framework distinct is its "whole-of-government" approach. Instead of enacting new AI laws, it weaves existing frameworks, such as the IT Act, DPDP Act, Consumer Protection Act, and sectoral regulations, into a cohesive governance framework.

The coordination is orchestrated through three institutional anchors:

- **AI Governance Group (AIGG):** The policy brain, ensuring consistency across ministries.
- **AI Safety Institute (AISI):** The technical conscience, guiding standards, and safety tests.
- **CERT-In:** The emergency response arm, mandating a 6-hour reporting window for AI-related incidents.

For CIOs, this means that AI oversight now extends to every corner of the enterprise, from procurement to ethics boards, and from data architecture to boardroom accountability.

Why CIOs Must Lead the Governance Revolution

In this new landscape, the CIO becomes the chief orchestrator of trust. Your next 12 months are already mapped out:

- Conduct comprehensive AI risk assessments across six national priority areas from bias and transparency failures to systemic risks and loss of control.
- Develop incident reporting systems that can notify CERT-In within six hours of occurrence.
- Map every AI deployment to India's legal frameworks.
- Establish transparency reports, grievance mechanisms, and human-in-the-loop controls for critical AI decisions.

For organizations with mature digital foundations, this is more than an obligation it's an opportunity to differentiate through trust and readiness.

The CISO's checklist is intense: secure training pipelines, defend against adversarial attacks and model manipulation, deploy deepfake detection, and ensure data integrity through watermarking and C2PA authentication.

But this partnership goes deeper than roles

- **Systemic Risks:** Managing concentration and cascading dependencies.
- **Loss of Control:** Preventing runaway automation.
- **National Security:** Guarding against disinformation and AI-enabled cyberattacks.

This isn't theory it's boardroom strategy. Risk management now determines which AI programs deserve funding, which vendors remain viable, and which technologies pass the public trust test.

Embedding Human Oversight in Machine Logic

Perhaps the most profound aspect of the guidelines is the insistence on human oversight.

For CIOs, this translates into designing systems with circuit breakers, override mechanisms, and transparent audit trails. Decisions that affect livelihoods, such as loans, hiring, and healthcare, must remain explainable and reversible.

This human-in-the-loop design will become a key metric for measuring the ethical maturity of AI. The organizations that get this right will be seen as safe custodians of intelligence machine or otherwise.

What's at Stake

The coming year will be the stress test of India's AI readiness. Those who treat governance as paperwork will find themselves buried under enforcement, liability, and reputational loss. Those who treat it as strategy will gain unmatched credibility with regulators, investors, and citizens alike.

CIOs who act decisively, aligning ethics with efficiency and innovation with integrity, will not just comply; they will set the benchmark for the world's most populous democracy's AI future.

The Takeaway: Leadership Is the New Compliance

As the AI tide rises, CIOs must lead with moral clarity and architectural discipline. Governance isn't bureaucracy it's the design language of responsible intelligence.

So convene your leadership team. Audit your AI stack. Define ownership. Because regulators won't write the story of India's AI decade it will be authored by CIOs who built systems worth trusting. ∎

it's a cultural shift. CIOs and CISOs must now speak a common governance language, harmonizing compliance, innovation, and risk posture to ensure a unified approach to security.

From Compliance Cost to Competitive Edge

Early movers will find the guidelines filled with hidden enablers:

- Access to India AI Mission resources including subsidized GPUs and national datasets (AIKosh).
- Entry into regulatory sandboxes, where innovation can be tested under supervised environments.
- Integration with Digital Public Infrastructure (like Aadhaar and UPI), unlocking scalable AI ecosystems.

The government's signal is clear: responsible AI isn't a cost it's a multiplier of credibility, capital, and competitiveness.

Six Risks Every CIO Must Now Internalize

CIOs are expected to lead risk frameworks built around India's six AI risk pillars:

- **Malicious Use:** From Deepfakes to Data Poisoning.
- **Bias & Discrimination:** Ensuring equity in automated decision-making.
- **Transparency Failures:** Explainability as a Legal and Ethical Requirement.

2026 Belongs to AI: Gartner's Top Tech Trends Reveal What's Coming for Businesses Everywhere

Gartner's Top Strategic Technology Trends for 2026 spotlight how AI, automation, and digital trust will reshape global enterprises.

By **CIO&Leader** | editor@cioandleader.com

GARTNER HAS unveiled its Top Strategic Technology Trends for 2026, underscoring a future shaped by artificial intelligence, automation, and digital trust. The trends reveal how technology leaders must navigate an AI-powered, hyperconnected landscape while balancing innovation, governance, and resilience..

Leading the list is AI Supercomputing, integrating CPUs, GPUs, and neuromorphic systems to accelerate breakthroughs across industries—from drug discovery to financial risk modeling. Multiagent Systems and Domain-Specific

Language Models (DSLMs) are redefining how humans and AI collaborate, enabling contextual, industry-specific intelligence.

The rise of AI Security Platforms signals a shift toward unified protection against emerging AI-driven risks, while AI-Native Development Platforms promise to transform software creation by empowering small, agile teams with generative AI capabilities. Confidential Computing ensures sensitive workloads remain protected even in untrusted environments, addressing compliance and geopolitical concerns.

Gartner also highlights Preemptive Cybersecurity, a move from reactive defense to predictive protection, and Digital Provenance, which authenticates software and data origins to combat misinformation and supply chain risks. Meanwhile, Physical AI brings intelligence to machines and robotics, and Geopatriation—the migration of workloads to sovereign or local clouds—emerges as a response to global instability.

Collectively, these ten trends illustrate Gartner's vision of an intelligent, secure, and context-aware digital economy—where organizations that act decisively in 2026 will not just survive disruption but define the next era of technological leadership. ∎

Training Hub Launched to Address Critical Skills Gap

The Pune facility aims to prepare the workforce for the demands of AI-driven infrastructure.

By **Jagrati Rakheja** | jagrati.rakheja@9dot9.in

VERTIV HAS opened a new Training Academy and Technology Excellence Center in Pune, India, addressing a crucial challenge as the data center industry experiences explosive growth. The facility represents a strategic investment in developing talent capable of managing increasingly complex digital infrastructure.

Why This Matters Now

India currently generates 20% of the world's data but holds only 3.5% of global data center capacity—a gap that signals a massive opportunity. With artificial intelligence driving unprecedented demand for computing power, the industry faces a severe shortage of skilled professionals who can design, install, and maintain next-generation facilities.

"With the surge in AI investments in the data center space, we expect significant demand for a skilled, adapted, and updated workforce," said Subhasis Majumdar, Managing Director of Vertiv India. The timing is critical as companies like Google build their largest campus outside America in Vizag, while numerous colocation providers expand operations across the country.

Hands-On Learning at Scale

The academy features five dedicated training bays where engineers work with actual equipment, including three-phase UPS systems, advanced cooling units, power switchgear, and thermal management solutions, replicating real-world operating conditions. This practical approach ensures that technicians aren't just learning theory, but also experiencing how systems operate under pressure.

Vertiv operates over 30 such academies globally, training more than 4,000 service engineers. The company delivered 45% more training classes this year compared to last, reflecting both the rapid market growth and the complexity of emerging technologies, such as liquid cooling for AI chips.

Beyond Internal Training

While focused on Vertiv's 1,500 Indian employees, the academy also serves business partners and customers. With over 600 partner companies employing thousands of engineers servicing Vertiv equipment nationwide, the training ecosystem extends far beyond company walls.

The facility serves as a Technology Excellence Center, featuring advanced R&D labs for testing and validating power and thermal management solutions. This integration of training and innovation creates opportunities for continuous improvement and product development.

Strategic Positioning

Pune's selection as the hub location reflects access to engineering talent and proximity to Vertiv's manufacturing facilities. The site already houses 1,000 engineers—up from just 40-45 five years ago—with plans to double capacity within three years.

As data centers evolve from traditional air-cooled facilities to liquid-cooled AI infrastructure, the skills required are changing rapidly. Vertiv's academy model ensures that, whether disruptions are technological, natural, or geopolitical, critical digital infrastructure continues to run—because, in today's world, downtime isn't an option. ■

Meet Atlas: The Smart Browser That Can Think, Read, and Work for You

OpenAI's new browser Atlas brings ChatGPT-style intelligence directly into web browsing, letting users read and summarize pages, search naturally, and even automate tasks.

By **Musharrat Shahin** | musharrat.shahin@9dot9.in

OPENAI, THE company behind ChatGPT, has launched a brand-new web browser called Atlas, and it's unlike anything you've used before. Instead of just showing you websites, Atlas can read and understand web pages, summarize information, and even help you take actions online.

Built on the same foundation as Google Chrome, Atlas looks and feels familiar. But the difference is that it has AI built right in. There's a small sidebar where you can chat with the AI, ask it to explain an article, summarize a report,

compare products, or even help write an email. For example, if you're reading a long blog post, you can ask, "Summarize this in three lines," and Atlas will do it instantly.

Atlas also introduces a new feature called "Browser Memory," which can remember things you've searched for or worked on (only if you allow it). That way, it can give you better suggestions in the future or remind you of something you read earlier.

Another powerful addition is "Agent Mode", which lets the AI actually do tasks for you, like booking a meeting, filling out online forms, or finding the best deals while shopping. It's like having a virtual assistant right inside your browser.

However, experts are warning about a few risks. Since Atlas learns from websites, hackers could try to trick it by adding hidden code to manipulate the AI. There are also privacy concerns, as the browser could learn a lot about your habits and data if memory is enabled.

Still, Atlas gives us a peek into the future of browsing, where the web doesn't just show you information but helps you understand and act on it. It's bright, fast, and ambitious, but it's also a reminder that powerful technology demands caution. ■

CX REINVENTED
WHAT 10 CIOs WANT YOU TO KNOW

Ashish Desai, Aditya Birla Group; **Anjani Kumar,** Ather Energy; **Abhijit Chakravarty,** Kotak Mahindra Bank; **Amol Pai,** Jio BlackRock AMC; **Vikas Dureja,** HCL; **Harsh Jha,** Nuvama; **Manish Malik,** IOCL; **Rejin Surendran,** Wipro Enterprises; **Kunal Dhingra,** RBL Bank and **Om Prakash Seth,** IDBI Bank share insights on how AI, speed, control, and personalization are driving the next-gen CX transformation

By **CIO&Leader** | editor@cioandleader.com

INDIA'S DIGITAL economy is entering a decisive new phase—one where experience itself has become the enterprise strategy. What began as a wave of digitization has now matured into a far more complex mandate: delivering journeys that are intelligent, secure, seamless, hyper-personal, and context-aware across every touchpoint. From banking to manufacturing, energy, telecom, and IT services, CIOs agree on one truth: customer experience is no longer a front-end concern; it is a full-

stack responsibility.The stakes have never been higher. Users expect instant responsiveness, contextual decisions, invisible security, and frictionless movement across mobile, web, API ecosystems, partner platforms, and regulated environments.

Experience Is Now Engineered—Not Delivered

Abhijit Chakravarty of Kotak Mahindra Bank frames observability as a strategic discipline,

not a post-incident tool. In high-frequency environments, it is the first principle of digital trust—connecting APIs, application logic, cyber signals, and business workflows into a single nervous system.

Rejin Surendran of Wipro Enterprises echoes this from a multi-business perspective. With diverse verticals under one umbrella, he needs confidence that systems are not only running, but running with purpose.

Experience Without Over-Engineering

In a world where digital expectations rise faster than architectures can evolve, Jio BlackRock AMC CTO Amol Pai provides a reality check. Experience uplift does not always require massive modernization. True value comes from focused delivery: micro-journeys, API-led layers, and quick wins that bypass monolithic constraints. .

Experience Must Start With Business Intent

Ather Energy's Anjani Kumar challenges the industry's obsession with tools. Digital experience isn't "deployable"; it's a leadership decision. Fragmented accountability—infra, apps, security, marketing—destroys visibility. Instead, CIOs must begin with the journey, not the dashboard.

Experience Lives in the Journeys, Not the Systems

Ashish Desai of Aditya Birla Group reinforces that experience is not about shiny interfaces but about what happens behind the screen. Without integrated visibility across APIs, infra, network, decision engines, and downstream partners, enterprises are left guessing. When systems show "green" but journeys break, users lose trust.

Experience Must Speak the Language of the Business

In capital markets, credibility lives in milliseconds. Harsh Jha of Nuvama argues that observability must correlate system signals with business behaviour: KYC drop-offs, advisory delays, conversion friction. Dashboards with raw data aren't insight; they're noise. The shift from incident response to foresight requires AI, automation, and invisible security that reinforces trust without adding friction.

Experience at Scale Requires Control, Context & Confidence

RBL Bank CTO Kunal Dhingra highlights the rise of platform-led experience. Personalization, compliance, and innovation must operate in harmony. Journey-based monitoring and multi-layered observability allow CIOs to connect infra health with productivity, abandonment, and business outcomes.

Experience That Learns, Adapts, and Improves

IOCL's Manish Malik reframes experience as a systems thinking challenge. In massive, distributed enterprises, experience gaps stem from missing intelligence—not missing features. Event-driven architectures allow systems to learn from user behaviour in real time. "You can't personalize what you can't see."

Trust Is the Experience

IDBI Bank CIO Om Prakash Seth brings a vital dimension: experience is fundamentally a trust contract. Users judge systems not by their interfaces but by reliability, transparency, security, and fairness—especially in public services and low-connectivity environments. Privacy-by-design, localization, and context-aware support aren't enhancements; they're essentials. Security must be felt, not seen.

Internal Experience = External Excellence

Finally, Vikas Dureja of HCL reminds us that external experience depends on internal experience. Engineers, support teams, and operations staff cannot deliver excellence if their own journeys are blocked by tool sprawl, slow workflows, or lack of visibility. Internal observability increases productivity, shortens cycle times, protects morale, and directly impacts client satisfaction.

The New CIO Mandate: Experience as the Operating System of the Enterprise

When seen together, these perspectives reveal a profound industry shift:

- Experience is engineered, not decorated.
- Observability is strategic, not technical.
- AI drives foresight, not just automation.
- Personalization demands clarity, not complexity.
- Trust is the true differentiator.
- Internal journeys matter as much as external ones.

Indian CIOs are now custodians of an experience ecosystem that must scale across devices, clouds, domains, languages, partners, and regulations—delivering journeys that are fast, contextual, compliant, and resilient.

Experience is no longer the output of digital transformation.

Experience is the digital transformation.

These articles were first published in the Futurescape book in collaboration with Dynatrace, and they will continue to offer valuable insights ahead ∎

"Observability has evolved into a strategic discipline, as fundamental to reliability as it is to security"

—Abhijit Chakravarty
Executive Vice President - Networks & Cyber Security, Kotak Mahindra Bank
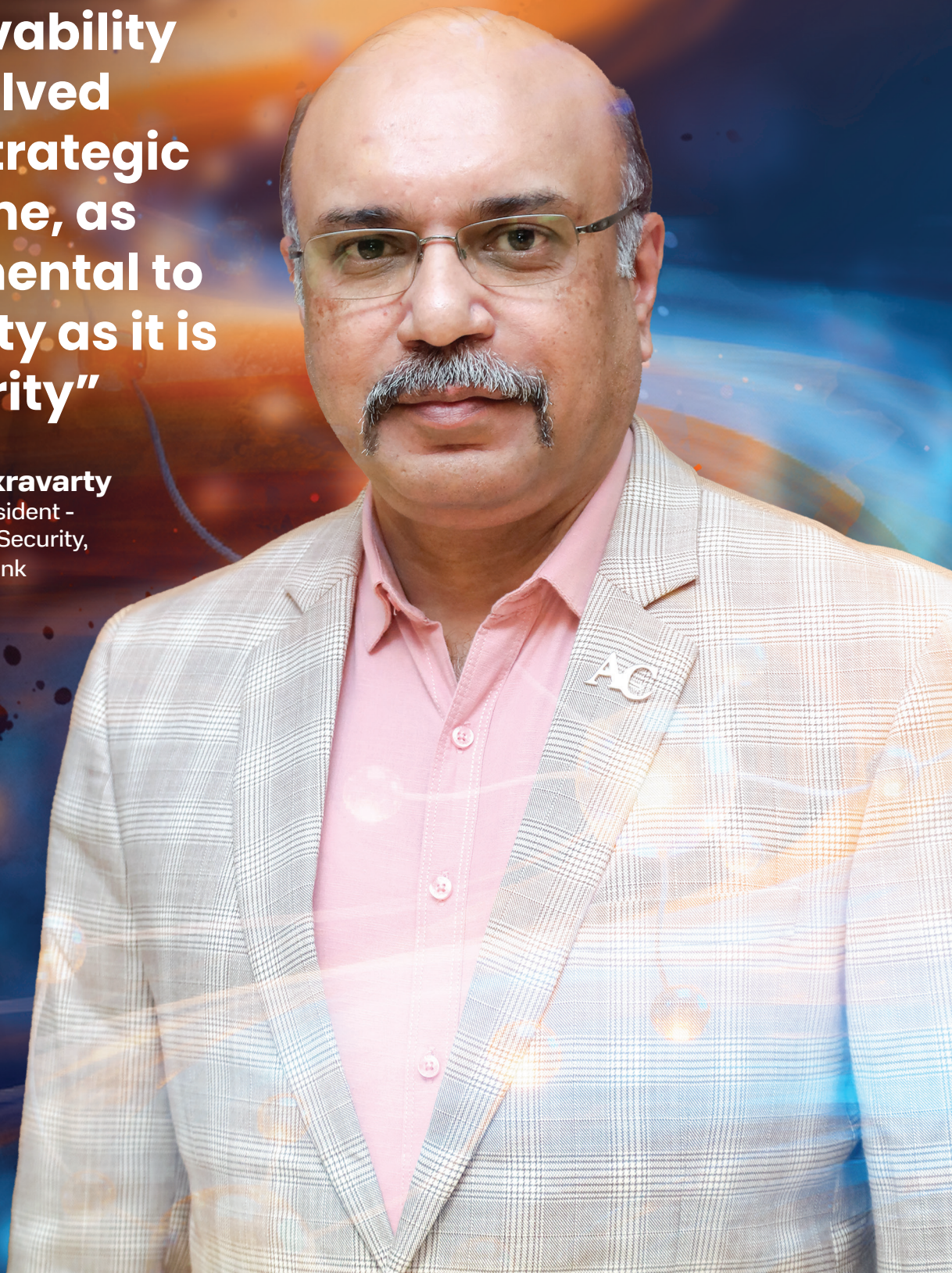
Inside Kotak's Strategy to Turn Observability into a Competitive Advantage

Observability drives digital trust by uniting resilience, security, and insight.

AT KOTAK Mahindra Bank, we operate in a high-stakes, high-frequency environment where resilience is non-negotiable and latency is unforgiving. In such an environment, observability is not a post-incident diagnostic—it is a first principle of digital trust. It shapes how we design, secure, and operate every layer of our digital stack, from network infrastructure and application workloads to transaction flows and cyber-defense systems.

One of the persistent challenges is that observability is still treated as a back-office function—owned by a few engineers, understood mostly at the technical layer, and invoked only when something breaks. That model no longer works. For us, observability has evolved into a strategic discipline, as fundamental to reliability as it is to security.

We are building observability into the system at design time. It's not about monitoring endpoints or tracking latency in isolation. It's about stitching together real-time, contextual telemetry across infrastructure, APIs, application logic, and user behavior—so we don't just detect anomalies, we understand them in the context of business workflows.

This becomes especially critical in hybrid environments like ours. We run systems on-premise, in private cloud, across SaaS, and through mobile and web channels. If a payment fails, we want immediate clarity: Was it a network flap, an API timeout, a rate-limit event, or a malicious action? And we want that insight in real time—with enough context to act, not guess.

Security is integral to this fabric. Observability feeds our cybersecurity posture not merely as log data for forensic analysis, but as continuous signals for threat correlation, anomaly detection, and policy enforcement. If a high-risk user suddenly triggers an unusual transaction pattern, it must appear not only as a SOC alert but also as an anomaly in our service-health view. System degradation and security events often masquerade as each other, and observability bridges that gap.

We are also driving tighter integration between technology operations and business observability. It's no longer sufficient to know that CPU usage spiked—we need to know which customer journey was disrupted, what revenue impact it created, and whether it introduced regulatory exposure. Achieving this requires more than tools; it requires a mindset shift across teams.

Of course, scaling observability brings its own complexities. Telemetry volumes are massive, and we constantly calibrate what we collect, how we store it, and who gets access. We strive to avoid alert fatigue without risking silent failures, and we need systems that can intelligently filter noise while remaining sensitive to real risk.

Ultimately, our goal is to make observability not just the eyes and ears of the enterprise, but its central nervous system. In a world where systems are too complex to watch manually and too critical to fail quietly, we need observability that is intelligent, secure, and aligned with how the business thinks. ∎

"Impactful digital experience comes from focused delivery, not overengineering everything"

—Amol Pai
Chief Technology Officer,
Jio BlackRock AMC

The Key Is to Deliver Experience Without Over-engineering

Impactful digital experience comes from focused delivery, not overengineering everything.

IN THE banking industry, customer expectations around digital experience are not just high—they're evolving faster than most architectures can keep up with. Users want control, speed, and personalization at their fingertips, and there's constant pressure to match or outperform the digital journeys offered by fintechs and consumer tech players.

But as I've experienced firsthand, meeting those expectations doesn't always require tearing down and rebuilding the entire IT landscape. A recurring pattern I've seen across organizations—including our own in earlier phases—is the tendency to over-engineer solutions in the name of experience.

Take a simple customer need—say, enabling a user to reset their card PIN through the app. In theory, it's a lightweight feature. Yet because of how traditional banking systems are structured, delivering that capability often requires integrating multiple modules across the core platform, authentication stack, risk engines, and notification layers. What seems like a "small" feature can quickly turn into a large, multi-team project stretching over weeks or even months.

This is where ambition collides with architectural reality—and where CIOs need to apply judgment. The goal isn't blanket modernization.

It's about unlocking value with minimal disruption. Sometimes that means layering new experiences on top of legacy cores. Other times, it means carving out a micro-journey that can be containerized, API-enabled, and deployed independently. We've learned to decouple experience delivery from core modernization—and it has made a significant difference.

Another factor is the inherent complexity of customer journeys. Most journeys don't begin and end within a single application. A single interaction might traverse several backend systems, third-party services, risk and compliance checks, and real-time communication layers. Orchestrating all of this while keeping the user experience seamless is challenging—but also where the real impact is created.

We are also seeing our technology partners evolve. Earlier, vendors would provide tools or platforms and leave implementation to us. Today, they bring design patterns, industry benchmarks, and proven playbooks from similar deployments—helping shorten cycles and reduce risk.

One area where I remain cautious is peer benchmarking. It's natural to want to keep pace with the market, but reacting to every flashy competitor launch can lead to misaligned priorities or premature transformations. ∎

"Observability tools alone doesn't make a business observant. True experience must be designed with business goals in mind."

—Anjani Kumar
Chief Digital and Information Officer, Ather Energy

Experience Is a Business Priority, Not a Tech Afterthought

Digital experience succeeds when led by business intent, not tools.

A **ACROSS THE** industries I've worked with, I've observed a recurring misconception that digital experience is something you can "deploy" through tools. But experience isn't a product of technology alone. It's deeply embedded in how a business operates and how decisions are made. It reflects priorities, processes, and culture—not just code. Too often, organizations invest in the latest buzzwords and platforms, hoping these will resolve longstanding pain points. But without clearly defined problems or purposeful outcomes, the effort remains superficial.

The Challenge of Fragmentation

A big hurdle in delivering meaningful digital experience is fragmentation—not just of systems, but of accountability. Very often, infrastructure belongs to one team, while applications belong to another. Security may be managed separately, and user metrics might sit with the marketing. Each group sees only part of the picture. The result is that there are silos of monitoring, but no true visibility.

Start with the Journey To cut through the noise, begin with a specific user journey: onboarding, billing, claims, etc. Then ask: Where are the delays? Where do users drop off? What's the cost of failure in this moment?

Only after you've answered those questions should you bring in tools—observability, automation, and performance tuning. Anjani Kumar Chief Digital and Information Officer, Ather Energy A The goal isn't total visibility. It's intelligent observability—the ability to surface what matters, when it matters, without overwhelming the teams that rely on it. Complexity Is the New Normal In today's hybrid environments, users aren't always customers on a website. They could be field technicians working in harsh conditions, or engineers in a control room. So, meeting the bar requires real-time insight—not just into your systems, but across partner ecosystems, edge devices, and operational constraints. Improving digital experience is not a tech upgrade—it's a leadership decision. It requires cross-functional alignment; disciplined prioritization; and a cultural shift toward intentional design—at the problem-definition stage.

Co-Creation is the Future When the business owns the experience and IT co-creates it, you unlock something powerful: not just speed, not just uptime, but a digital journey that feels seamless— not because it's fast, but because it's been thought through, end to end. That's the kind of experience people remember, That's what makes digital transformation real. ∎

"Monitoring system health isn't enough—we must monitor business journeys. That's where the real experience lives".

—**Ashish Desai**
Joint President and CIO - Textiles
Business, Aditya Birla Group

Making Experience Observable from the Inside Out

True experience requires observability that maps system signals to journeys.

A **AS SOMEONE** leading digital transformation in a large, complex organization, I've learned that elevating digital experience isn't about pushing out shiny new interfaces. It's about what happens behind the screen. It's about the reliability of APIs, the behavior of backend systems, the responsiveness of teams, and the alignment between technology and business processes.

At the heart of great experience is end-toend observability—but most enterprises still don't have it. We might monitor individual systems or applications, but we lack a complete picture that connects the infrastructure layer to the actual user journey. If a customer drops off during onboarding, is it because the server was slow? Because the KYC gateway didn't respond? Because a rule engine took too long? Without integrated visibility, we're left guessing.

This fragmentation creates firefighting. IT gets called when something breaks, but without context. Business teams escalate based on outcomes, but they don't always know where the root issue lies. The result is delay, blame-shifting, and sometimes lost opportunities. We've learned that the only real way forward is to connect signals across the stack—app, infra, network, APIs—and make them business-aware.

What's equally important is how that insight is operationalized. It's not enough to have dashboards. We need to integrate observability into day-to-day workflows— issue detection, RCA, capacity planning, even change approv-

als. Our goal is to shift left—to surface potential problems earlier, reduce MTTR, and move from reactive resolution to proactive prevention.

There's also a cultural shift underway. In the past, experience was seen as a "frontend" responsibility—UI/UX, page load speeds, and so on. But we've realized that true experience is cross-functional. It's everyone's job. Infra teams must ensure uptime and scalability. Developers must build fault-tolerant, modular code. Business teams must define journeys that are efficient and intuitive. And IT operations must monitor it all in context.

One example we saw was in loan processing. A new digital initiative failed to meet expectations—not because the tech didn't work, but because one downstream system (hosted externally) kept timing out intermittently. Users experienced slowness and abandonment. Traditional monitoring didn't catch it, because each individual system showed "green." It was only after introducing journey-based observability that we saw the pattern. That's when it clicked: monitoring system health isn't enough—we must monitor business journeys. Another lesson has been around tool sprawl. Many teams buy their own platforms—marketing has analytics, IT has infra monitors, DevOps has CI/CD tools, and so on. But the lack of a unified source of truth creates friction. We're now ensuring the tools we use speak to each other, and to us in a language we can act on. ∎

"Observability must speak the language of the business. Only then can it become a true enabler of digital experience."

—Harsh Jha
Group Head of Technology,
Nuvama

Elevating Experience Starts with Business Context

Observability must translate tech metrics into meaningful business context and value

IN A customer-facing business like ours, where financial services and capital markets move in real time, the experience we deliver to users isn't just about convenience. It's about credibility. Every glitch, every delay, every broken journey affects not just the transaction, but trust. And once trust erodes, rebuilding it is far harder than preventing the issue in the first place. I believe that we need a mindshift that observability isn't an IT initiative, it's a business enabler. We can't treat digital experience as something that gets measured after deployment or only when something goes wrong. It has to be part of the strategy, part of the design, and part of how we operate every day. For that to happen, observability needs to speak the language of the business.

It's not just about CPU utilization or error rates. It's about whether onboarding journeys are completing, whether customers are dropping off during KYC, or whether an advisory dashboard is rendering the right insights fast enough for our relationship managers. These are not "technical issues", they are business blockers, and they need to be treated that way. What I often see is that while organizations have invested in various tools like APM, analytics, infrastructure monitoring, they still struggle to derive insights that are usable across functions. The signal-to-noise ratio is poor. Everyone has dashboards with tons of data, but few can tell a clear story about what's actu-

ally affecting users or revenue, which we call 'insight'. That's where the real opportunity lies: in intelligent observability that prioritizes what matters most.

Another challenge is the over-indexing on incident response, rather than preventive operations. Most environments still function with a "wait for alert, then fix" approach. But in a hyper-competitive, always-on world, that's too slow. We need to shift left, not just in DevOps pipelines, but in experience assurance overall. Can we identify the leading indicators of friction? Can we predict drop-offs or failures before they escalate? That's where AI and automation come in and not to replace human judgment, but to amplify it. Security and compliance are also core to experience.

A customer who feels their data isn't safe won't stick around, no matter how slick the interface is. We've built guardrails that align with regulatory expectations, but more importantly, we're trying to make those guardrails invisible to the user, so security doesn't create friction, but quietly reinforces trust. For me, the ultimate goal is real-time, business-aware observability, where we can correlate what's happening in the system to what it means for the user and for the business. That's the gap we're working to close. And as we do, we're moving from firefighting to foresight and building experiences that not only function well, but feel effortless. ∎

"We're not just managing systems— we're curating journeys. Experience needs to scale, stay compliant, and still feel personal."

—Kunal Dhingra
Chief Technology Officer,
RBL Bank
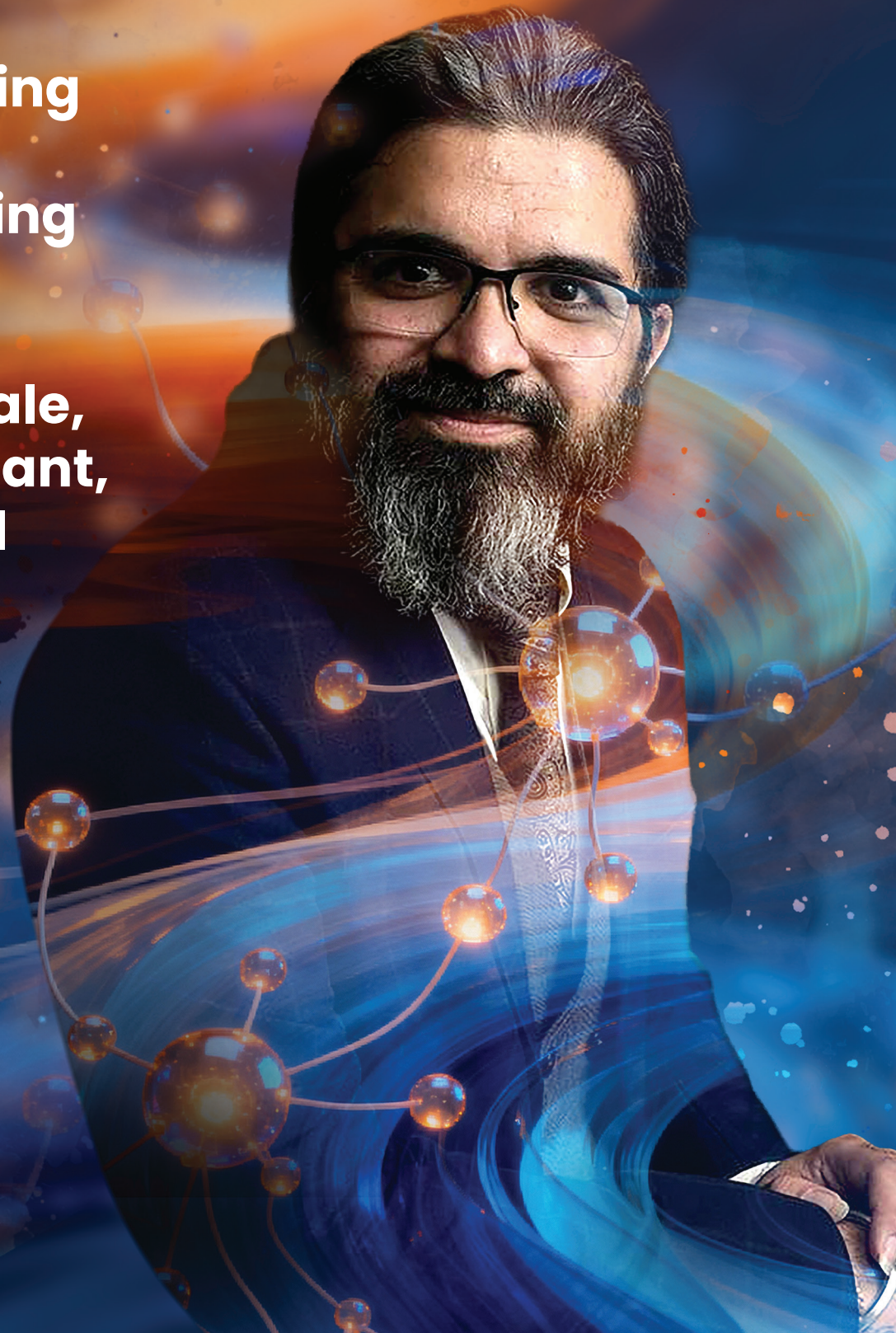
Scaling Experience Begins with Control, Context, and Confidence

Scalable experience demands observability that aligns control, context, and confidence

IN LARGE-SCALE IT services and enterprise environments, digital experience has to deliver at three levels: performance, personalization, and predictability. But doing all three at scale—without compromising compliance or control—is where things get tricky. From my perspective, personalization is no longer a luxury—it's expected. Whether the end user is an employee working remotely, a client engaging with our service platform, or a partner interacting through an API, people want contextual, responsive digital experiences that feel tailored to their needs. And the only way to deliver that reliably is through a solid platform strategy. What that means practically is moving away from siloed solutions and toward platforms that are built to scale horizontally across services, geographies, and use cases.

When you operate in a highly regulated sector like IT services or financial operations, you can't afford to have fragmented observability, inconsistent governance, or overlapping tooling. We've had to work toward consolidation and centralization, not just to cut costs, but to gain meaningful control. At the same time, agility can't be sacrificed. Business units want speed. Clients want innovation. Developers want autonomy. And compliance teams want audit trails. Balancing all these demands means building guardrails, not gates—and embedding those into the platform itself One of the biggest challenges we've faced is around connecting infrastructure observability to actual user experience.

Traditionally, we'd measure server health, application uptime, or network latency—but we couldn't always see how those translated into friction for the end user. Now, we're pushing for journey-based monitoring— where we look at experience end to end, from click to transaction to outcome. This also means surfacing the right insights at the right level. A service desk operator might need alerts about queue times. A platform engineer might care about memory usage. But the business leader needs to know: how many users are abandoning this service? Why is productivity dropping in this geography? We've realized that observability has to be multi-layered—contextualized for each role, but stitched together from a common source of truth. Security, too, is fundamental.

But compliance also cannot be allowed to slow down innovation. So we're integrating real-time security observability—not just for attacks or intrusions, but for behaviors and patterns that hint at risk. Looking ahead, I see the role of IT shifting from system owner to experience orchestrator. We're not just managing servers— we're curating journeys. And that means our platforms, our culture, and our metrics all need to evolve. If the digital experience isn't improving every month, something's wrong. And observability gives us the feedback loop to make sure we're always getting better. ∎

"You can't personalize what you can't see. Experience starts with architecture, but succeeds with observability"

—Manish Malik
Executive Director
(Information Systems),
Indian Oil Corporation Limited

From Data to Decisions—Engineering Digital Experience That Learns

Experience is engineered by observability that sees, learns, and adapts

IN AN organization of our size and complexity, where services are delivered across a vast and distributed network, digital experience is not just a technical challenge—it's a systems thinking challenge. It involves aligning processes, data, people, and platforms in a way that allows the organization to not just serve users— but to learn from them in real time.

One of the biggest experience gaps we've faced historically isn't in the UI or feature set. It's in the disconnect between user behavior and system intelligence. We might know what services were accessed, but not why users dropped off. We could track uptime, but not intent. That's why we've had to move away from thinking about experience as a delivery problem, and start thinking about it as a data problem.

To do this, we've focused heavily on building event-driven architectures—where every action, transaction, or trigger leaves a trail that can be analyzed, aggregated, and acted upon. This gives us visibility not just into what's happening, but into what's likely to happen next. It also helps us identify which interactions matter most, so we can focus on optimizing journeys that move the needle for both users and the business. Another area where we've invested is personalization. In our environment, users may not be digitally native, but they are digitally fluent—meaning they have expectations around speed, relevance, and support.

Delivering personalized experiences in this context requires more than frontend logic. It means understanding the user's lifecycle, integrating data from multiple back-end systems, and responding to them with contextual nudges, pre-filled forms, or proactive guidance. But none of that works without robust observability. You can't personalize what you can't see. That's why we've prioritized tools and platforms that offer end-to-end, real-time insight—not just into technical metrics, but into behavioral and process metrics. For instance, how long does a user spend stuck in a form? At what point do they abandon a service? What system or rule is creating hidden friction?

We've also had to shift the way we think about modernization. In large organizations, a rip-and-replace approach is rarely feasible. Instead, we've adopted a composable approach, where we modernize selectively, based on journey-critical systems. Some core elements may remain untouched, while others are exposed via APIs or re-platformed entirely. The key is to ensure that the user doesn't feel the seams, even if the backend is stitched together. What gives me optimism is the growing alignment between business and IT on the importance of experience as a differentiator. We're no longer just talking about "projects"— we're talking about journeys, personas, and outcomes. That shift in language is powerful. It means we're not just building systems. We're designing experiences that learn, adapt, and continuously improve. ∎

"**Experience is not a surface issue—it's a systems issue. And trust is the true measure of how well the system is working.**"

—Om Prakash Seth
Chief Information Officer,
IDBI Bank

Digital Experience Design Is Grounded in Trust and Transparency

Trust is the experience—secured, localized, and built into systems

IN TODAY'S environment, especially in sectors like public utilities and government-linked services, digital experience is about far more than interface design or technical uptime. It's about trust. And trust, once lostbreached, is difficult to rebuild. For us, digital experience starts with a very simple but powerful question: Can the user customer rely on us? That reliability is measured in multiple ways—accuracy of information, consistency of service, data protection, and transparency of interaction.

When someone uses our platform to apply for a subsidy or track their electricity usage, they aren't just performing a transaction. They're putting faith in a system to respond fairly, securely, and without unnecessary friction. What this means in practice is that we cannot separate experience from governance. Consent, privacy, auditability—these are not legal checkboxes to be handled downstream. They are now central components of user trust. We are designing our systems and flows to incorporate privacy and security by design, so that data handling is visible, explainable, and minimal.

In fact, our principle is: don't collect what you don't need, and don't store what you can't secure. Another challenge we've addressed is scale. We serve millions of users, many of whom are in low-connectivity regions, using basic devices, or interacting in regional languages.

This requires deep localization of experience—not just in language, but in design sensibility. For example, a three step journey on a desktop might need to be a single-tap interaction on a mobile device with intermittent signal. We've also invested in context-aware support. Instead of showing static FAQs or sending users into long support loops, we aim to anticipate what they might struggle with based on where they are in the journey. That means combining analytics with service logic, and using that insight to trigger helpful nudges—before the user gets frustrated or drops off.

Security is another layer of the experience that users don't always see—but definitely feel when it's absent. We've had to build strong, non-intrusive authentication and fraud detection mechanisms that work silently in the background. If the user is being protected, they shouldn't have to think about it. But they should feel it—in the form of seamless, confident interaction. What's helped us in this journey is recognizing that digital experience is not a surface issue. It's a systems issue. It touches everything—from backend performance and inter-departmental workflows, to regulatory frameworks and citizen expectations. Our observability tools help us connect the dots: from system anomalies to user impact, from failed API calls to disrupted services. And they do so in real time, with actionable insights. ∎

"**I need confidence that our systems are not only running, but running with purpose.**"

—Rejin Surendran
Global Chief Information Officer,
Wipro Enterprises

The CIO's Playbook for Building Connected Intelligence Across Diverse Businesses

Observability unifies diverse systems with AI for business-aligned clarity.

AAT WIPRO** Enterprises, we oversee a diverse portfolio, consumer care, lighting, and industrial manufacturing, each with distinct customer needs, operational models, and levels of digital maturity. This diversity means there is no single view of performance and no universal baseline. Yet as a global CIO, I need confidence that our systems are not only running, but running with purpose.

This is where observability becomes essential, not as a traditional monitoring function, but as a strategic mechanism that unifies visibility across silos. In today's multi-business digital core, we can't rely on gut feel or anecdotal feedback. We need telemetry: real-time, contextual, and connected.

What we've learned is that observability isn't about instrumenting everything—it's about instrumenting what matters. Scale, however, brings its own complexity. A single business process like order-to-cash or invoice reconciliation can cut across ERP systems, workflow engines, API gateways, mobile apps, and third-party services. Without comprehensive observability across all these layers, responses are confined to treating symptoms rather than solving root causes.

That's why we've begun leveraging AI-enabled correlation engines to find patterns across logs, metrics, and user events. These tools go beyond telling us what failed; they connect technical signals to business disruptions.

AI also helps us prioritize incidents based on real-world impact, not just predefined thresholds. An error in a high-volume B2B billing module deserves more attention than a latency spike in a sandbox app. Instead of drowning in logs, we want systems that surface the five issues that matter today—and explain why.

Another key focus is bringing business teams into the observability loop. Our aim is to democratize insights so functional leaders can view the health of their own processes without requiring technical expertise. If there is a delay in a plant dispatch or a spike in return-processing time, business users can see it in real time and collaborate with IT to resolve the root cause. This shared visibility builds trust, reduces friction, and accelerates recovery.

Observability must also be adaptable. As we onboard new platforms, migrate workloads, or acquire new businesses, our observability model has to evolve with the enterprise. That's why we treat it not as a static dashboard but as a living capability.

In a distributed, multi-business environment like ours, observability and AI go hand in hand. One tells us what's happening; the other guides what to do next. And when both are aligned with business context, we move from reactive operations to proactive transformation.

Ultimately, that is the real value of observability—not just seeing more, but knowing better. ∎

"The best client experience begins with an empowered, supported team. Internal journeys matter just as much as external ones."

—Vikas Dureja
Vice President & Global IT Leader, HCL
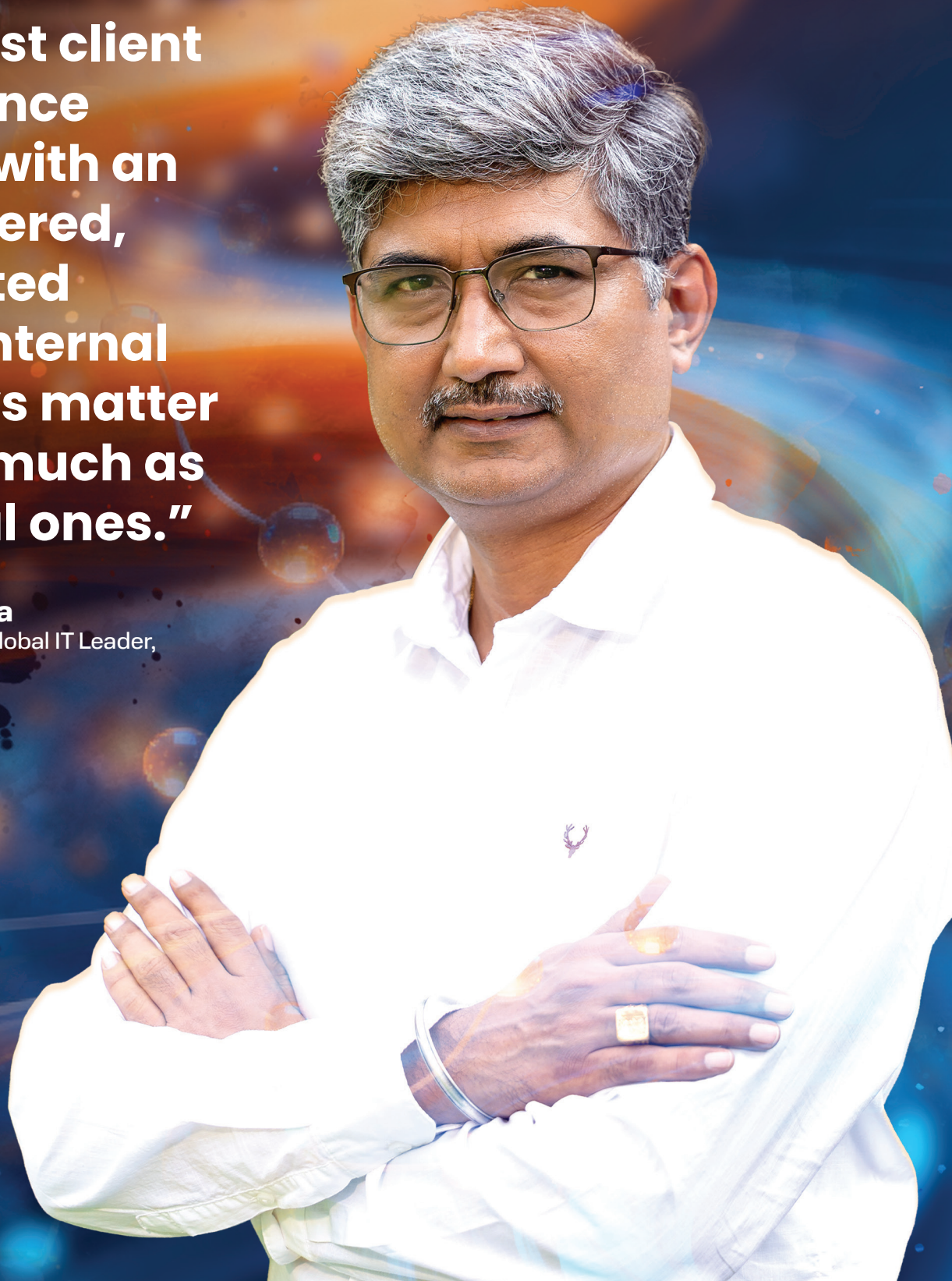
It's about Connecting Internal Experience to External Excellence

Empowered teams create better outcomes— internal experience drives external excellence.

IN THE realm of IT services, the emphasis often falls on client delivery, system uptime, and service level agreements (SLAs). However, what frequently remains underappreciated is the experience of the individuals responsible for these achievements: our internal users. For our organization, enhancing the digital experience is an endeavor that commences internally.

When engineers, support teams, and operations staff can perform their duties efficiently, confidently, and without friction, it has a direct and positive impact on the client's experience. One of the most significant challenges we face is the establishment of real-time visibility across our distributed teams and systems. With thousands of users, hundreds of applications, and continuous changes permeating the environment, minor glitches can have disproportionate effects.

A delay in a deployment pipeline, an outage in a developer sandbox, or a permissions lag in onboarding—these issues may not make headlines, but they disrupt work, erode morale, and create downstream impacts for our customers. Therefore, we have intentionally extended our observability efforts to encompass not only production environments but also engineering platforms and internal processes. We are meticulously tracking user interactions across crucial internal systems, including request portals, development environments, and incident dashboards, to identify and address any obstacles that impede productivity. This comprehensive approach provides valuable insights into both the health of our infrastructure and the overall employee experience and productivity.

We have also recognized that an increase in tools does not necessarily equate to greater control. At one juncture, we utilized multiple monitoring platforms, each providing different segments of data. However, without integration, the overall picture remained fragmented. Consequently, we have transitioned to a more integrated observability layer that unifies user behavior, system events, and business impact. Now, when an internal service fails, we can ascertain not only the occurrence of the failure but also its impact on users, their objectives at the time, and the implications for our operations. Security is naturally a core concern as well.

We're working in a sensitive environment with enterprise clients. So whatever we build— internally or externally—must meet compliance standards without slowing people down. That means building secure-by-design experiences that enable productivity while keeping risks in check. It is evident that the distinction between internal and external experiences is becoming increasingly blurred. Inefficiencies in our internal processes inevitably impact client satisfaction, delivery schedules, and innovation cycles. Therefore, it is imperative for Chief Information Officers to scrutinize internal operations with the same rigor applied to external client engagements. The optimal client experience is rooted in a team that is empowered and adequately supported. ∎
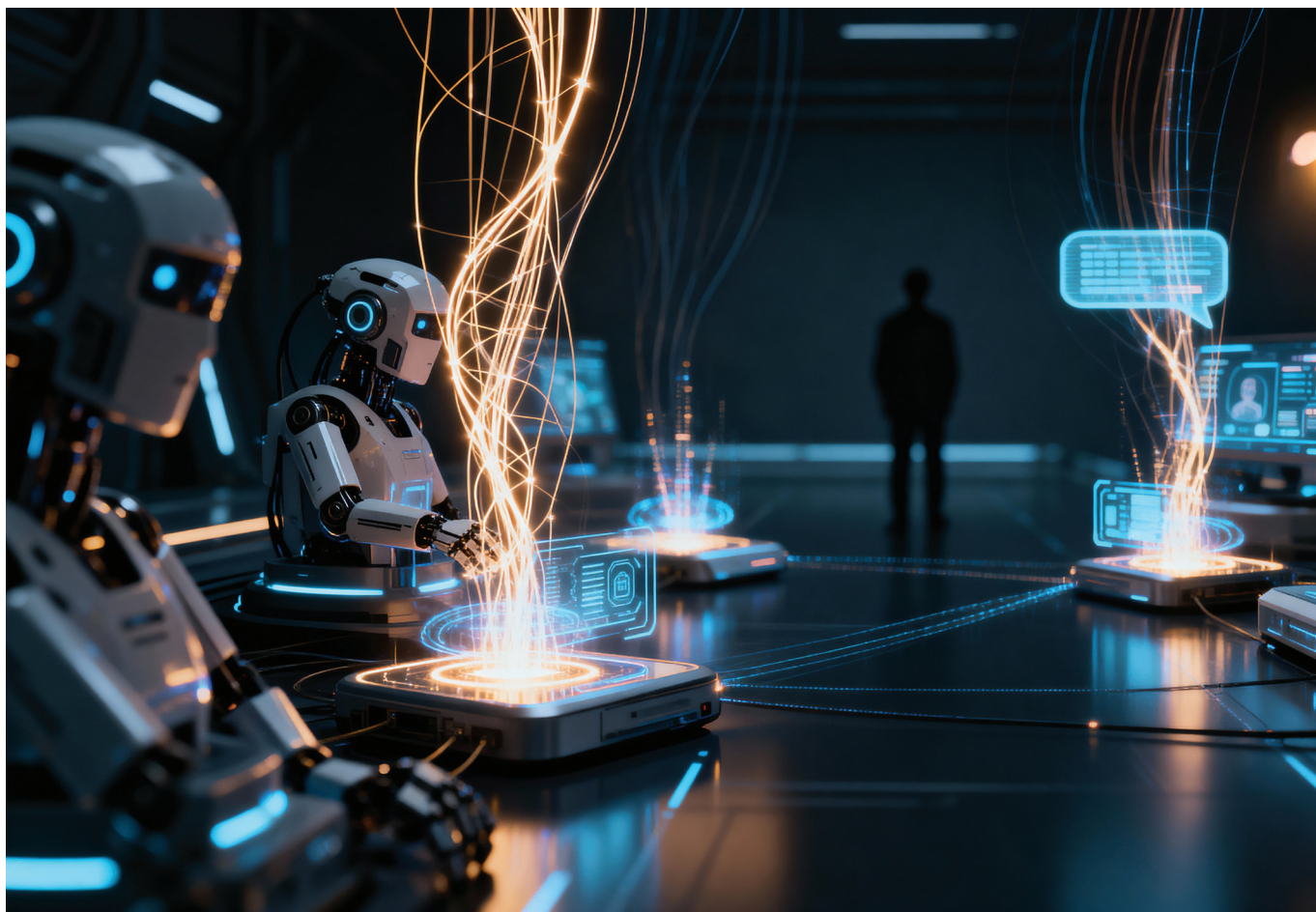
When Systems Talk, Let Humans Listen Last

AI resolves routine DevOps issues; humans handle meaningful escalations only.

By **Gaurav Duggal** | editor@cioandleader.com

AT RELIANCE Jio Platforms, scale is not just a characteristic—it's a defining constraint. With a digital ecosystem that spans hundreds of millions of users, thousands of services, and billions of daily telemetry signals, DevOps cannot function as a manual, reactive model. For us, the only sustainable path forward is one where observability is not just intelligent, but automated—where systems handle the routine, and people focus on the exceptional.

Jio Platforms has built a highly evolved approach to incident management, driven by AI and issue categorization that prioritizes autonomy over intervention. Incidents are dynamically classified based on pattern recognition, persistence, and impact. The vast majority of what

would traditionally be considered "alerts"—momentary latency spikes, packet drops, retry attempts—are absorbed and resolved by automation before they ever surface on a dashboard. These are considered part of the system's operational noise floor, not meaningful deviations.

Where patterns persist, or when impact expands in scope or severity, the system escalates intelligently—first to enriched diagnostics and correlation layers, and only then to human teams. In this model, an engineer rarely touches an incident unless AI has already filtered, suppressed, enriched, and attempted remediation. We've built our observability layers to ensure that humans don't get involved until absolutely necessary. If something still reaches you, it's already escalated beyond the trivial.

This automation strategy is powered in part by ATK—a platform we use to encode and orchestrate its first-response reflexes. Through ATK, predefined workflows are triggered based on observed conditions, whether it's rolling back faulty releases, adjusting runtime configurations, isolating noisy services, or rebalancing infrastructure loads. Crucially, these actions are not only automated but traceable, auditable, and dynamically updated based on operational learnings.

We leverage ATK as more than a remediation engine—it's an evolving DevOps brain. With each incident, the system learns, adapts, and expands its scope of autonomy. Over time, engineers shift from firefighting to curating the conditions under which the system decides to act. It's not just that we fix faster—we fix smarter, and we know exactly when to escalate and when not to.

Another breakthrough in Jio's model is its emphasis on client-side observability. It should be noted that many system degradations don't originate in the backend. They start at the edge—within the browser, inside a mobile cache, or during a device-network handoff. These failures rarely show up in logs or server traces, but they distort the user experience in ways that are commercially significant. To close this gap, Jio instruments the client environment, analyzes behavioral anomalies, and builds baselines of

Gaurav Duggal
Senior Vice President – AI & IT,
Jio Platforms

"AI handles our first line of defense. If an alert still needs a person, it's already escalated beyond the trivial."

"normal" user flows. When those flows deviate—sudden drop-offs, erratic navigation, silent session failures—the system responds as if it were a backend incident. We don't wait for logs to tell us there's a problem—We let user behavior tell us.

By combining automated RCA, self-healing actions, client-side intelligence, and platformized decision logic, we have turned DevOps into an architecture of trust. Engineers are not removed from the loop—they're elevated. Their time is spent improving system design, refining suppression logic, and working on issues that truly require human reasoning.

The future of DevOps is not about adding more dashboards or writing better scripts. It's about building systems that can sense, act, and learn with minimal handholding. We're not trying to eliminate people from DevOps. We're trying to give them back their time, so they can solve the problems that matter. ∎

India's AI Push Governance for a Responsible and Inclusive Future

Swastik Chakroborty, VP of Technology, Netweb Technologies sees AI Governance for a Responsible and Inclusive Future.

By **Swastik Chakroborty** | editor@cioandleader.com

THE AGE of Artificial Intelligence (AI) is upon us. The impact of this technology is as disruptive as the advent of the internet, PCs, and steam engines. The outcome of rapid AI adoption is clearly visible across various daily use cases, including question answering, sentiment analysis, information extraction, image labelling, object recognition, and content creation. India has been quick to embrace this technology with investment in AI at par with some of the most industrialized countries in the world. The total private investment in AI & R&D stood at USD 1.16 billion in 2024. Just like any other powerful technology, there is also the flip side to AI, with cases of deepfakes, misinformation and biases threatening the fabric of national security.

To counter these, the Government of India have come up with a comprehensive guideline for balancing AI innovations, with transparency, accountability and trust.

What is India's Newly Announced AI Governance Framework

AI governance framework marks a transformative step toward creating an AI ecosystem that aligns with the nation priorities of inclusion, security and public trust. Built on seven guiding principles – Trust as Foundation, Human-centricity, Innovation over Restraint, Fairness and Equity, Accountability, Understandable by Design, and Safety, Resilience & Sustainability.

These values are operationalized through six governances' pillars, which include:

- Risk Classification and Safety Protocols
- Robust Data Governance and Privacy Protections
- Technical Standards and Benchmarks for Model Quality
- Oversight, Auditability, and Redressal Mechanisms
- Sector-specific Accountability Frameworks
- Strong Cybersecurity and responsible deployment Safeguards with India's constitutional values.

The framework strengthens sector-specific accountability by recognizing that healthcare, BFSI, public services, and manufacturing each face unique risks and therefore require tailored compliance and audit structures.

Enabling Responsible AI across Key Sectors

- **Healthcare:** In healthcare, AI promises life-changing breakthroughs - early disease detection, predictive analytics, and precision medicine. However, the stakes are high: an error or bias can result in costly consequences, including loss of life. The India AI Framework mandates data integrity, algorithmic transparency, and auditability, ensuring that medical AI

Swastik Chakroborty
VP of Technology,
Netweb Technologies

systems are safe, unbiased, and ethically deployed.

- **BFSI:** In BFSI, AI drives credit scoring, fraud detection, and customer analytics, but also brings risks like algorithmic bias and opaque decisions. A risk-focused, accountable framework helps regulators such as RBI and IRDAI embed AI ethics into compliance. With explainable models, responsible data use, and regular audits, financial institutions can preserve trust while accelerating innovation—proving that strong governance can enable progress, not restrict it.

- **Public Sector and Governance:** The AI governance roadmap extends this philosophy to AI-enabled citizen services, ensuring fairness, accessibility, and transparency. The governance framework safeguard citizens through transparency mandates for AI systems that affect welfare benefits or rights, human oversight in sensitive decision systems such as eligibility verification and dispute redressal, bias detection, consent and data sovereignty requirements for citizen datasets. These initiatives ensure that AI.

- **Manufacturing:** Smart factories

and industrial environments increasingly rely on AI for predictive maintenance, robotics, quality automation, supply-chain optimization, and energy-efficiency. The governance roadmap supports responsible industrial AI by ensuring safety certifications, accountability, secure and compliant data practices, guidelines for human-machine collaboration, and encouragement for upskilling.

Alignment with India's AI Framework

As India strengthens its AI governance landscape, we have proactively aligned its innovation strategy with the Government's vision for trusted, secure, sovereign, and responsible AI. The indigenous AI compute, private cloud, and HPC platforms - designed, engineered, and manufactured in India - embody the core principles of the national framework: data sovereignty, transparency, accountability, and safety-by-design. Through solutions such as Skylus Private Cloud, Tyrone AI and GPU servers, and high-performance storage systems, Netweb enables enterprises and public-sector institutions to adopt AI within a controlled, compliant, and audit-ready infrastructure. The company's architecture emphasizes secure data handling, explainable AI workflows, resilient hardware design, and governance-ready deployments, directly reflecting the guiding principles and six governing pillars outlined by MeitY.

The next phase of India's AI revolution will not merely be powered by algorithms; it will be powered by trust, governance and a shared national commitment to responsible innovation. This is India's opportunity to lead the world in building AI that is equitable, ethical, and truly human-centric. ∎

Premalakshmi PR
Vice President, Technology Cloud,
Oracle India

We May Have Been Late, But Our AI Stack Lets CIOs Leapfrog Legacy Systems

Premalakshmi PR, Vice President, Technology Cloud, Oracle India in conversation with CIO&Leader highlights AI strategy for modern enterprises.

By **Jatinder Singh** | jatinder.singh@9dot9.in

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RACLE ADMITS it entered the cloud AI race later than some competitors, yet underscores how its engineering strengths, high-performance infrastructure, and integrated AI innovations now enable enterprises to leapfrog legacy limitations and accelerate smarter, faster, AI-driven outcomes. Oracle has announced several significant innovations aimed at redefining data, cloud, and AI strategy for modern enterprises.

Fresh from Oracle AI World, Premalakshmi PR, Vice President, Technology Cloud, Oracle India shares exclusive insights with CIO&Leader on the company's latest announcements, from the AI-native Oracle Database 26ai and the new AI Data Platform to the Zettascale10 supercluster, AI Factory, and Oracle's expanding multi-cloud partnerships.

In this conversation with Jatinder Singh, Editor, CIO&Leader, she discusses what these developments mean for India and APAC, how Oracle is addressing enterprise AI challenges and infrastructure readiness, industry-wise adoption trends, and how CIOs should prepare for the next era of AI-native leadership..

CIO&Leader: Oracle is known for its legacy in databases and ERP, but in cloud AI, hyperscalers like AWS, Azure, and Google lead the way. How is Oracle changing that perception and proving it can compete at the same scale to win customer trust?
PREMALAKSHMI PR: Absolutely, Jatinder. Even if we were the last to enter, we are the latest in terms of technology. We bring all the latest innovations, informed by a decade of learnings from the market and

industry. That's what differentiates OCI, delivering superior price-performance, enhanced security, and innovation at scale.

By embedding AI directly into the database layer, at no additional cost, where the intelligence actually lives, we eliminate latency, avoid costly data movement, and enhance advanced analytics. Today, the Oracle Database is truly AI-native.

Our differentiation extends across the stack:

- **Infrastructure-level AI/ML:** OCI's global infrastructure itself is powered by AI.
- **Data-layer AI:** Vector search, Select AI for natural-language insights, and autonomous capabilities that secure, tune, and patch systems automatically. AI is now at the core of data management.
- **Open architecture:** Partner-

ships with multiple AI providers, LLMs, and foundation models give customers flexibility to leverage AI across the stack.

Through multi-cloud partnerships, OCI services can be consumed anywhere, on-prem, hybrid, or multi-cloud. The Dedicated Region Cloud@Customer brings nearly 200 cloud and AI services directly into enterprise data centers in as little as three racks.

These innovations allow Oracle to leapfrog what other hyperscalers have done over the last decade. In India, 55–60% of Oracle's revenue comes from cloud-native, digital-native, and AI workloads. While we may have been a later entrant, we've built a compelling value proposition for customers to leverage the latest technology and accelerate their business.

CIO&Leader: At the recent Oracle AI World, you made several announcements, including Oracle Database 26ai, highlighting AI. Could you share how AI is being integrated across data management and what these developments mean for Oracle?

PREMALAKSHMI PR: Over the three days at Oracle AI World, there were several major announcements. Let me start with Oracle Database 26ai. This brings AI into the core of data management, marking a milestone in Oracle's vision for AI-driven data. It integrates AI across the entire data and development stack, including vector search, data management, AI for development, applications, and analytics, enabling customers to extract insights from raw data while combining private and public datasets. It represents a leap forward in embedding AI natively into database capabilities.

The second announcement was our AI Data Platform, designed to help customers innovate in the AI era. This comprehensive platform connects industry-leading GenAI models with enterprise data, applications, and workflows. It automates data ingestion, semantic enrichment, vector indexing, and integration with GenAI tools, simplifying the journey from raw data to production-grade AI. As part of this initiative, leading global system integrators and consulting firms are collectively investing $1.5 billion in the Oracle AI Platform, training over 8,000 practitioners and building more than 100 industry-specific use cases for the market.

The third announcement was the Autonomous AI Lakehouse, which provides interoperable data access across multi-cloud environments. By combining Autonomous Database capabilities with Apache Iceberg standards, it breaks down data silos and enables analytics and data discovery across multiple clouds and platforms.

We also reinforced our multi-cloud strategy. Last year, Oracle partnered with Azure, GCP, and AWS, and this year we launched Oracle Multi-Cloud Universal Credits. Originally available only on OCI, these credits now allow customers, new and existing, to consume Oracle Cloud services on other hyperscalers, simplifying operations and cloud procurement while maximizing flexibility.

Another innovation is Acceleron, which enhances networking in Oracle Cloud Infrastructure. By combining dedicated network fabrics, converged NICs, and zero-trust packet routing, Acceleron allows faster, more secure workload movement at lower cost while delivering high performance.

We also introduced the Oracle AI Factory, a comprehensive suite of services to help organizations leverage AI and accelerate cloud adoption. It includes AI education, playbooks, runbooks, digital engagement through the Cloud Success Navigator, reference

use cases, centers of excellence, and dedicated support from Oracle experts.

On the hardware front, we announced OCI Zettascale10, the largest supercluster with hundreds of thousands of NVIDIA GPUs, delivering 16 zettaFLOPS of peak performance. This flagship cluster, developed in collaboration with OpenAI as part of the Stargate project, is supported by our long-standing partnership with AMD, helping customers scale their AI initiatives efficiently.

CIO&Leader: Many enterprise CIOs still struggle to integrate AI workloads with decades-old on-prem ERP, HCM, and legacy systems. Scaling AI demands massive infrastructure, advanced networking, and mature MLOps practices. Access to Zettascale is limited to select customers, with regional quotas and waiting periods. How is Oracle making large-scale AI more operationally accessible for a broader customer base?
PREMALAKSHMI PR: Oracle Cloud Infrastructure (OCI) Zettascale10 is our largest supercomputer in the cloud. It is designed with extremely low GPU latency across the cluster, enabling high performance and optimal utilization so customers can scale AI workloads effectively.

Enterprises looking to build and deploy AI at scale can either use the Zettascale supercomputer or opt for dedicated AI clusters. From an India data center perspective, dedicated AI clusters are already available and equipped to support enterprise use cases, whether the goal is performance, efficiency, cost optimization, productivity improvement, or operational acceleration. For the Zettascale10, it is 16 zettaFLOPS of peak performance.

Indian enterprises typically approach GenAI in two ways. First, by leveraging AI agents built into

"We've built a compelling value proposition for customers to leverage the latest technology and accelerate their business."

—Premalakshmi PR, Vice President, Technology Cloud, Oracle India

Oracle SaaS and applications, which are fully integrated into the stack and allow customers to leapfrog using agentic AI models. Second, by using AI-powered infrastructure at the IaaS level. OCI offers multiple LLMs and foundation models through partnerships with Cohere, Meta Llama, Grok AI, and others.

CIO&Leader: With industry clouds becoming a key differentiator in the AI era, which sectors in India are driving adoption for Oracle?
PREMALAKSHMI PR: Our top industry verticals in India are banking and financial services (30% of revenue), ITES/professional services (23%), and public sector (11%). We are also seeing momentum in retail, media and entertainment, startups, digital natives, and manufacturing/automotive. These industries adopt OCI for both Oracle and non-Oracle workloads, cloud-native or migrated from on-prem.

Last year, bookings in India grew 65% year-on-year, with a 35% increase in consumption. We expect this momentum to accelerate further in FY26 with the new AI innovations.

CIO&Leader: Enterprise AI adoption is rapid, but CIOs worry

about hallucinations, bias, and explainability. How is Oracle addressing that?**
PREMALAKSHMI PR: It starts with high-quality enterprise data combined with public datasets for the right use cases. Properly trained models on AI-powered infrastructure produce more accurate insights. While hallucinations cannot be fully eliminated, this approach delivers successful outcomes, as we've seen across industries.

CIO&Leader: What capabilities and mindset will define effective technology leadership, and what trends are emerging in cloud innovation and AI-native services?
PREMALAKSHMI PR: Continuous skilling and hands-on learning are critical. Leaders must understand new technologies daily, break down data silos, and leverage AI for application development, data management, and operational insights. Data and AI are central to economic growth, enabling informed decisions, new products, and deeper insights into consumer behavior.

CIO&Leader: Are enterprise customers comfortable with all AI workloads delivered through Oracle? Could centralizing everything pose risks?
PREMALAKSHMI PR: Enterprises operate in a complex world with multiple applications and siloed data. Oracle's AI innovations across the stack help remove silos, standardize technology, and embed AI capabilities at every layer. Customers leverage existing technology rather than reinventing it, focusing on outcomes rather than managing multiple layers. Integrating Oracle databases, applications, and AI creates a cohesive, AI-infused ecosystem that customers welcome, delivering tangible value and simplifying AI adoption at scale. ∎

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