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INTERVIEW
Amit Agrawal
President
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SUSTAINING INNOVATION IN AN AI-FIRST ENTERPRISE

SHARAD KUMAR AGARWAL
CDIO, JK Tyres

LINSON PAUL
CTO, Muthoot Microfinance

AMIT KAPIL
CTO, Caparo India

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FROM CITY LIGHTS
TO DIGITAL BYTES

THE EVOLUTION OF OOH

Ooh PHOENIX AWARDS

27TH FEBRUARY 2026

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Ashish Srivastava (L) and Anupam Gupta (R), Founders, Bharat Network Group (BNG)

FROM THE FOUNDERS' DESK

INNOVATION AS AN ENTERPRISE DISCIPLINE

Dear Prime Reader,

The enterprise is getting rewritten; not by a single technology, but by a collective shift in how organisations think about progress. Innovation has moved beyond disruption for its own sake and has become a discipline, one that demands structure, accountability, and long-term vision.

In this edition of **Tech Disruptor Media**, we explore how leading organisations are institutionalising innovation across their ecosystems. From modernising core systems and adopting AI at scale to strengthening security postures and building data-led cultures, enterprises are redefining what sustainable transformation truly means.

The voices featured in this issue offer a grounded perspective on this shift. Their experiences highlight that innovation succeeds not when it is fast alone, but when it is purposeful, governed, and aligned with business outcomes.

As organisations continue to navigate complexity and change, this edition stands as a reflection of how innovation, when embedded deeply, becomes the enterprise's greatest advantage.■

FOREWORD

Dear Prime Reader,

As we unveil the second edition of **Tech Disruptor Media**, we do so with a deep sense of purpose and momentum. What began as a platform to spark meaningful conversations around enterprise technology is steadily growing into a trusted space for those who shape it. **Tech Disruptor Media** stands for more than just news or trends. It stands for clarity in a fast-changing digital world. It stands for thoughtful leadership over noise. And most importantly, it stands for the people behind the technology. The CIOs, CTOs, CISOs, product leaders, and digital architects who carry the responsibility of transforming organisations while balancing security, scale, and speed.

This magazine is our way of telling their stories. Not as headlines, but as journeys. We believe that real value is created when we shine a light on how technology leaders think, decide, and execute inside complex organisations. Their challenges, their breakthroughs, and their long-term vision deserve to be documented and shared, because that is where the industry learns and moves forward.

Alongside these leaders are the partners who continuously push the boundaries of what is possible. The solution providers, innovators, and technology brands who do not just sell products, but co create outcomes. This platform exists to bring both sides together in a way that is honest, relevant, and rooted in real world impact. With every edition, our aim is simple. To curate insight that is useful. To spotlight leadership that is credible. And to build a community that is focused on progress, not hype.

We hope these pages inform you, inspire you, and perhaps even challenge you to think differently about the role technology plays in your organisation and beyond. Welcome to the second edition of **Tech Disruptor Media**. The conversations are just getting started.■

Vaibhav Kumar
Vice President
Bharat Network Group

With every edition, our aim is simple. To curate insight that is useful. To spotlight leadership that is credible. And to build a community that is focused on progress, not hype

INNOVATION AT THE CORE

Dear Reader,

Enterprise innovation has entered a decisive phase, one where experimentation is giving way to execution, and vision is measured by real-world impact.

Today's CIOs, CTOs, CISOs, and digital leaders are no longer asking whether to innovate, but how fast and how meaningfully they can embed it into the fabric of their organisations.

This edition focuses on Innovation in Enterprise; not as a buzzword, but as a strategic imperative shaping modern business. From AI-led operating models and cloud-native architectures to security-first thinking and data-driven decision-making, enterprises are redefining how value is created at scale.

Because the enterprises that will lead tomorrow are not those chasing disruption for its own sake, but those building innovation into every layer of how they operate, compete, and grow. ■

Aishwarya Saxena
Sr. Associate Editor
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A closer look at how enterprises are embedding innovation into strategy, systems, and culture

COVER STORY

SUSTAINING INNOVATION IN AN AI-FIRST ENTERPRISE

With AI and agentic AI accelerating enterprise transformation, **Balaka Baruah Aggarwal** speaks with **Sharad Kumar Agarwal**, **CDIO, JK Tyres, Amit Kapil, CTO, Caparo India** and **Linson Paul, CTO, Muthoot Microfinance** to explore how organisations are adopting AI-first approaches to enhance efficiency, decision-making, and business resilience

Indian enterprises are rapidly scaling AI initiatives. There is an urgency to scale proof of concepts and take it to production and this is becoming evident in CIOs' decision to buy solutions rather than build them in house. Today the emphasis has moved from digital transformation and digital-first to how businesses can become AI-native.

Even as technology evolves rapidly, AI stands out because of its ability to process information intelligently, transforming the way people live, work and entertain. It uses data to to learn, adapt and make autonomous decisions. Trained on vast data sets, AI models can summarize, write codes, engage in conversations and reduce the skills barrier to facilitate problem solving while performing tasks at speed and at scale driving productivity and efficiency gains.

From intelligent answers to taking autonomous decisions, AI is helping businesses to cut down on repetitive work and even participate in complex decision making. Use cases range from managing customer care services to orchestrating backend in supply chain, logistics; predictive maintenance and troubleshooting for machineries; empowering IT in support work, strengthening cyber security, collapsing developers time in designing better and faster software with empowered coding and testing support.

All along this, AI has taken up much of the grunt work facilitating employees to focus on value creation. Customer care executives are engaging more meaningfully with customers; developers are able to spend more time in understanding business and designing applications that create impact; while supply chain and operations people are empowered with faster decision making as AI agents cuts down manual work, reroutes shipments for higher efficiency, checks inventory and negotiates with suppliers.

According to the latest report by Ernst and Young there is a frenzy in AI

"With basic digitisation largely in place, enterprises are now re-architecting the workplace around AI. The conversation has evolved from collaboration enablement to intelligence at the core of workflows, where AI increasingly augments human judgment rather than merely assisting tasks

SHARAD KUMAR AGARWAL
CDIO, JK TYRES

adoption and leaders are busy scaling pilots where speed is of essence with 91% of leaders favoring buying off shelf solutions to leverage speed of deployment. Many companies are already harvesting the benefits of Agentic AI with 24% businesses transforming the workforce and empowering them with AI-powered team mates working alongside humans to support better, faster informed decision making at every stage of business processes.

Large organizations employing AI to step up the act. Sharad Kumar Agarwal, CDIO of JK Tyres says, "With basic digitisation largely in place, enterprises are now re-architecting the workplace around AI. The conversation has evolved from collaboration enablement to intelligence at the core of workflows, where AI increasingly augments human judgment rather than merely assisting tasks."

Strategic approach to reimagine AI-first business

Reimagining the business for an AI-first world demands a deliberate, strategic approach. While digital-first initiatives are focused on efficiency and automation, AI-first transformation reshapes how decisions are made, processes adapt, and value is created. Enterprises must align data, governance, talent, and operating models to ensure AI is embedded responsibly and purposefully across the organisation. Without this strategic foundation, AI initiatives cannot become a sustained driver of innovation and competitive advantage.

Across industries as diverse as manufacturing, microfinance, and services, enterprises are reimagining their businesses as they move from being digital-first to becoming AI-first. What began as a push to digitise processes and enable efficiency is now evolving into a deeper transformation—one where AI, connectivity and autonomy is embedded into core operations, decision-making, and customer engagement. From intelligent factories and predictive supply chains to data-driven financial inclusion and AI-powered service delivery, organisations are redefining how work gets done and value is created.

"We are currently finalizing an AI-driven Industry 4.0 initiative focused on predictive maintenance and manufacturing optimization, scheduled to go live shortly. During early simulations, we saw strong indicators of reduced maintenance costs, better die utilization, and lower tooling expenses. Those early signals are critical in building organizational confidence to move forward

AMIT KAPIL
CTO, CAPARO INDIA

Caparo India is a top automotive components manufacturer in India, offering precision-engineered automotive parts for OEMs and global vehicle manufacturers. As business scaled, operational complexities grew and the company knew it needed to leverage advanced technologies not just to smoothen its path but innovate continuously to cement its leadership position.

Amit Kapil, CIO of Caparo India says, "A key trigger was the growing complexity of our operations. We were dealing with fragmented systems, inconsistent data quality, and siloed applications. This was affecting visibility and slowed decision-making. At the same time, expectations around security, compliance, and speed of execution were rising sharply."

"From an opportunity standpoint, we saw a clear chance to use technology not just to optimize costs, but to fundamentally improve decision-making and operational outcomes. Modern data platforms, automation, and AI gave us the ability to move from reactive operations to a more predictive and proactive model and that became the foundation of our innovation agenda."

For enterprises operating at scale, the complexity of managing distributed operations lies in balancing smooth execution with cost efficiency, while innovating continuously. Operating across vast rural and semi-urban geographies, Muthoot Microfinance relies on a highly distributed, mobile field officers who deliver financial services to underserved communities. With tens of thousands of

employees working from villages and remote locations, traditional office-centric systems were simply not fit for purpose. What the organisation needed was a mobile-first, intuitive, and intelligent digital backbone—one that could empower field workers rather than overwhelm them.

Muthoot wanted to do away with time-consuming, resource-intensive Excel-based reporting. It also wanted a robust data storage solution and comprehensive analytics tools to handle growing data volumes and generate meaningful insights fast.

Reflecting on the transformation journey, Linson Paul, CTO of Muthoot Microfinance, says, "When we began looking at workplace transformation, it was clear that the conversation had to go beyond tools or efficiency. In an organisation as distributed and diverse as ours, the real question was how intelligence—particularly agentic AI—could be embedded into everyday collaboration to support people working far from traditional offices."

Paul then quickly goes on to say how the organization has benefitted, "Today, AI and agentic AI have transformed the workplace from a productivity tool into a platform for empowerment—enabling distributed teams, advancing financial inclusion, and delivering scalable impact."

Speaking about the AI-based strategic approach at JK Tyres, Agarwal says, "The organization is fundamentally changing its approach to manufacturing by embedding AI connectivity, intelligence and autonomy at the core of JK Types manufacturing sites, offices and operations."

Elaborating further, Agarwal adds that the company realised early on that traditional plant management systems

> **"When you are serving millions of customers across rural India, technology has to work in the real world—not in ideal conditions. Our focus has been on building a secure, cloud-native foundation where AI can enhance decision-making at scale, support field officers on the ground, and help us respond faster to risk and opportunity**
>
> **LINSON PAUL**
> CTO, MUTHOOT MICROFINANCE

would not be enough to keep pace with the competitive environment, and so the overarching aim was to move towards AI-orchestrated factories—where decisions happen in real time, digital twins simulate outcomes, and agentic AI supports continuous collaboration between people and machines.

"The idea was never just automation. We started asking what it would take to build factories guided by AI—capable of real-time decision-making, simulation through digital twins, and closer human–machine collaboration. That immediately made it clear that we first needed to understand the digital reality across our plants. By recognizing that not every plant begins from the same starting point, especially when you consider the differences between newer facilities and older plants."

The outcome of this exercise was a clearly defined transformation framework, anchored around five foundational pillars designed to systematically guide the company's journey from legacy operations to AI-enabled manufacturing. "The assessment helped JK Types to our transformation around five clear pillars—from digitizing manual processes and consolidating fragmented data, to strengthening IT-OT infrastructure, reskilling our workforce, and identifying high-impact use cases that could truly move the needle."

AI innovations in the real world

Serving more than three million rural women across 20 states, Muthoot Microfinance has built its operations on a cloud-native, digital-first foundation to deliver financial inclusion at scale. From the outset, technology has been positioned not as a support function, but as a core enabler of outreach, resilience, and growth.

At the infrastructure level, a zero-trust security architecture combined with a

> **"We started asking what it would take to build factories guided by AI—capable of real-time decision-making, simulation through digital twins, and closer human–machine collaboration. That immediately made it clear that we first needed to understand the digital reality across our plants**

SHARAD KUMAR AGARWAL
CDIO, JK TYRES

multi-cloud environment underpins all customer-facing and operational platforms. For field operations, certified mobile devices play a critical role, equipping field officers to conduct real-time collections, loan processing, and customer onboarding—even in rural regions with limited or intermittent connectivity. These mobile-first capabilities ensure continuity of service at the last mile, where traditional systems often fall short.

AI and machine learning are embedded across core business processes to enhance decision-making and customer engagement. AI-driven credit scoring models improve risk assessment accuracy, while early warning systems enable proactive identification of potential delinquencies. At the same time, multilingual AI-powered engagement tools help bridge language barriers, deepening reach and improving customer experience among first-time and underserved borrowers.

"When you are serving millions of customers across rural India, technology has to work in the real world—not in ideal conditions," says Linson Paul, CTO, Muthoot Microfinance. "Our focus has been on building a secure, cloud-native foundation where AI can enhance decision-making at scale, support field officers on the ground, and help us respond faster to risk and opportunity. For us, AI is not an add-on; it is embedded into how we design processes, engage customers, and extend financial services responsibly."

Beyond core lending operations, Muthoot Microfinance is also leveraging technology-led co-lending models to reshape partnerships within the microfinance ecosystem. Supported by robust API integrations, these models enable seamless collaboration with financial institutions, expanding outreach while strengthening repayment performance.

While the context differs across industries, the imperative to drive efficiency, resilience, and smarter decision-making is universal. In manufacturing, this translates into a growing focus on AI-led Industry 4.0 initiatives that optimise operations and reduce downtime at scale.

Amit Kapil of Caparo India says, "We are currently finalizing an AI-driven Industry 4.0 initiative focused on predictive maintenance and manufacturing optimization, scheduled to go live shortly. During early simulations, we saw strong indicators of reduced maintenance costs, better die utilization, and lower tooling expenses. Those early signals are critical in building organizational confidence to move forward."

Manufacturers are beginning to see AI not just as a cost lever, but as a way to fundamentally rethink how operations are orchestrated. Sharad Agarwal of JK Tyres says, "Beyond cost efficiency, Agentic AI is disrupting manufacturing by playing an orchestrator of multiple AI agents. The industry has processes and systems that

are highly repetitive and Agentic AI can play a crucial role in bringing all these processes together to not just make it efficient but also add intangible value such as minimizing accidents on the shop floor and empowering operators to make environment friendly decisions."

Towards a future where AI and humans work together

Sustaining the innovation steam within organization is the tightest job. But winning companies ensure that innovation starts at the user level, when employees not just use the new technology but also asks for more. They are interested in understanding how the technology can be employed to solve their unique challenges and whether existing solutions can be adapted to suit specific scenarios. As enthusiasm around AI and agentic AI grows, CIOs and CTOs must clearly articulate how these capabilities differ from traditional AI, ML, and automation to align expectations at the board and business level.

Savvy technology leaders recognise that AI is not just another technology, but a fundamental shift in how work is done. Rather than viewing AI as a threat to jobs, they are actively retraining employees—particularly Gen Z talent—to collaborate with AI in ways that enhance their roles, creativity, and decision-making capabilities. While certain tasks and roles will inevitably evolve or fade, the emphasis is on reskilling people to move into higher-value responsibilities, where AI acts as a force multiplier.

The real differentiator is adaptability: organisations that invest in AI literacy, continuous learning, and mindset change are empowering their workforce to thrive in an AI-augmented future. Winning organisations are those that treat AI and agentic AI as catalysts for continuous learning by aligning strategy, talent, and culture to ensure innovation remains both scalable and human-centred. ■

INTERVIEW

ENGINEERING THE FUTURE OF AI–DRIVEN INFRASTRUCTURE

Amit Agrawal, President, Techno Digital, in conversation with **Aishwarya Saxena**, shares his perspective on building AI-ready, power-first digital infrastructure for India's next phase of growth

As India's data center and digital infrastructure market moves toward a USD 100 billion opportunity, what should CIOs and CTOs fundamentally rethink in how they plan infrastructure for AI, cloud, and mission-critical workloads over the next 3–5 years?

India is entering a fundamentally different phase of digital growth. This is not a linear expansion of enterprise IT or cloud adoption; it is a shift driven by AI, data-intensive platforms, and always-on digital services operating at national scale. Industry estimates suggest that India's data center capacity will more than double over the next few years, but the real shift is not just in megawatts, it is in how infrastructure is consumed and stressed by AI workloads.

Over the next three to five years, CIOs and CTOs will need to rethink infrastructure as a strategic backbone of business resilience and growth, not merely a support function. AI and cloud workloads demand far greater power density, predictability, and uptime than traditional IT environments. Planning must therefore move away from short-term capacity optimisation toward power readiness, scalability, and long-term architectural flexibility.

At Techno Digital, we see this shift clearly. AI and cloud workloads demand far greater power density, resilience, and predictability than traditional IT environments. Planning must therefore move away from short-term capacity optimisation towards power readiness,

scalability, and long-term flexibility. Infrastructure decisions made today must remain relevant across multiple technology cycles, regulatory changes, and sustainability expectations. Organisations that design for adaptability rather than just capacity will be best positioned to scale with confidence.

AI workloads are challenging traditional capacity models from power per rack to cooling and network design. How are operators rethinking infrastructure design to support high-density AI workloads sustainably?

AI has fundamentally changed how data centers need to be engineered. We are moving from environments designed for intermittent enterprise workloads to facilities that must support sustained, high-density compute without compromise.

Our approach has been to design AI-ready infrastructure from the ground up. That means starting with scalable power architecture, followed by cooling systems engineered for continuous thermal loads, and network designs optimised for traffic within AI clusters. Sustainability comes from efficiency-driven engineering not by limiting performance, but by eliminating waste. Modular design also plays a critical role, allowing density to be deployed where required without overbuilding the entire campus.

Power availability and quality have emerged as the single biggest constraint for AI infrastructure globally. How important is power-first planning including substations, grid integration, and long-term energy strategy in building future-ready data centers in India?

In the AI era, power is not an operational element; it is the strategic foundation of digital infrastructure. Without assured access to high-quality, scalable power, AI ambitions cannot move beyond prototypes.

At Techno Digital, our power-first philosophy is rooted in the four-decade legacy of our parent, Techno Electric & Engineering Company Ltd (TEECL), which has played a meaningful role in building India's transmission and substation backbone. Deep integration with substations, grid infrastructure, and long-term energy ecosystems is built into our design DNA, enabling predictable, high-density capacity that can scale over the entire lifecycle of the data center.

> **"As AI workloads grow, inefficiency directly translates into higher cost, lower reliability, and greater environmental impact**

Operators who treat power as a core engineering capability, not just a utility input will define the next generation of AI-ready infrastructure in India.

As AI workloads dramatically increase energy and cooling intensity, sustainability is no longer optional. How can operators balance AI performance, efficiency, and environmental responsibility without slowing innovation?

There is a misconception that sustainability and performance are opposing goals. In reality, efficiency is what enables AI performance at scale. As AI workloads grow, inefficiency directly translates into higher cost, lower reliability, and greater environmental impact.

At Techno Digital, sustainability is engineered into every layer from high-efficiency power systems and advanced thermal management to water conservation and renewable integration. Our focus is on measurable, verifiable outcomes rather than symbolic targets. Sustainable infrastructure is not about slowing innovation; it's about ensuring that innovation can scale responsibly, reliably, and economically.

Many enterprises see value in AI inferencing closer to users and data sources, but struggle with execution. Where does edge computing practically fit into enterprise AI architectures, and which use cases are already seeing real impact?

Enterprise AI architectures are becoming inherently distributed. While large-scale training remains concentrated in core or hyperscale environments, inferencing increasingly needs to happen closer to users, devices, and data sources. This is where edge computing becomes critical.

Through our edge-to-core approach, we see real impact in use cases such as real-time analytics, digital payments, content delivery, smart manufacturing, and public digital platforms. The key is integration. Edge cannot operate in isolation; it must

be part of a unified architecture where workloads move seamlessly between edge and core based on latency, cost, and compliance requirements.

India's digital growth is no longer metro-centric — BFSI, manufacturing, gaming, OTT, and government platforms are scaling simultaneously across regions. How should infrastructure providers design platforms that serve such diverse and distributed demand?

India's digital landscape is scaling across BFSI, manufacturing, OTT, gaming, and civic platforms from metros to emerging cities. Serving such distributed expansion demands infrastructure that combines standardisation with flexibility.

Our strategy is to create uniform design frameworks that ensure consistency, performance, and compliance everywhere, while modular deployment allows customization for regional or sectoral needs. Deep collaboration with connectivity providers and an understanding of local market dynamics are essential. The data center future will hinge not only on hyperscale capacity but also on distributed resilience, and that's the balance Techno Digital is purpose-built to deliver.

If you look ahead to 2030, what will distinguish the infrastructure operators that truly shape India's digital and AI future from those that simply add capacity?

By 2030, capacity will no longer be the differentiator. What will matter is how intelligently that capacity is engineered, powered, interconnected, and sustained.

The leaders of India's AI future will integrate power readiness, efficiency, sustainability, and resilience into a cohesive ecosystem. At Techno Digital, our focus is on creating connected infrastructure that unites hyperscale, edge, power, and connectivity giving enterprises a dependable backbone for growth. The next decade's leadership will be defined not by ambition but by executional depth the ability to deliver consistent, scalable, and sustainable digital infrastructure at every layer. ■

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INTERVIEW

BUILDING GROWTH WITHOUT ADDING COMPLEXITY

Jai Prakash Sharma, Executive Vice President – Technology, Info Edge India Ltd, speaks with **Jeevika Srivastava** on the quiet technologies shaping efficiency, trust, and sustainable growth

Which emerging technologies are currently creating the most meaningful impact on business growth and efficiency?

In my view, the most impactful technologies today are not the loudest ones, they are the ones that quietly reduce existing mess. In a world already drowning in tools, complexity is the real tax on growth. AI is clearly front and center, but its real power shows up when it does very unglamorous things well, forecasting demand more accurately, spotting anomalies early, or taking repetitive work off people's plates. From a security and DPDP standpoint, modern platforms also make it easier to enforce data minimization, purpose limitation, and tighter access controls, principles that regulations now rightfully demand. Automation is the quiet hero in all this. Whether in IT operations or security workflows, it prevents small cracks from turning into business outages or compliance headaches. Sustainable growth today comes from stable, secure, and compliant foundations that let the business move faster without accumulating invisible risk.

How are AI, data analytics, and automation reshaping decision-making and operational models across organisations?

Decision-making has moved from periodic reviews to continuous awareness. As a CIO, I see observability and analytics replacing hindsight with foresight. As a CISO, I see the same capabilities helping organisations identify risk and behavioural patterns early, before they escalate into incidents or regulatory exposure. AI does not replace judgment; it challenges it. It surfaces uncomfortable truths, exposes blind spots, and removes the comfort of guessing. Automation then ensures that decisions, once made, are executed consistently, whether that means scaling infrastructure or isolating a suspicious activity involving personal data.

Humans still define intent, ethics, and accountability, especially critical under DPDP, where responsibility cannot be delegated to an algorithm.

How important is cross-functional collaboration between technology and business teams in driving successful tech adoption?

From a technology and security standpoint, collaboration is the difference between adoption and abandonment. Most technology failures are not technical, they are conversational, or worse, governance failures. Successful organisations align early, on outcomes, constraints, and trade-offs, including data protection obligations. Security teams, especially in a DPDP-driven environment, must move from being perceived as blockers to being design partners. When security and privacy are built in early, controls become accelerators rather than speed bumps. Shared ownership, plain language, and mutual respect drive adoption faster than any new platform ever will.

From your perspective, what aspects of digital transformation are working well today, and where do organisations still need to evolve?

Digital transformation has definitely matured. Most organisations now understand distributed architectures, segmentation, data platforms, cybersecurity basics, and, importantly, limited and purposeful data collection. There is also growing recognition that resilience, privacy, and compliance under laws like DPDP are business responsibilities, not IT checkboxes. Where organisations still struggle is sustainability. Transformation is often treated like a project with an end date, rather than a muscle that must be exercised continuously. Legacy governance models, slow decision-making, and rigid role definitions continue to slow progress.

Another real issue is fatigue. New systems are introduced, but old processes rarely retire. Employees end up doing double the work, which quietly kills adoption. The next phase demands simplification, sharper accountability, and leadership courage to let go of what no longer serves the business, or compliance expectations.

> **“AI doesn’t make decisions for leaders—it simply makes weak decisions harder to defend**

Looking ahead, which technology capabilities should leaders prioritize to remain competitive over the next few years?

Leaders should prioritise resilience over novelty. Strong data governance, scalable architectures, and embedded security and privacy controls will matter far more than chasing the latest trend. From a CISO lens, cyber and data resilience, detect, respond, recover, and explain, will be a board-level differentiator, especially under DPDP’s accountability framework. From a CIO lens, adaptable platforms and talent models will define how quickly organizations can pivot without breaking trust. Sustainable competitiveness will come from balancing speed with control, innovation with responsibility, and ambition with trust.■

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INTERVIEW

THE INTELLIGENT FUTURE OF LOGISTICS

Dr Balvinder Singh Banga, Group CTO, V-Trans (India) Ltd, shares insights with **Jeevika Srivastava** on how emerging technologies are reshaping operational efficiency, decision-making, and customer experience in logistics

Which emerging technologies do you believe will have the most significant impact on the logistics and supply chain sector in the next 5–10 years?

Over the next decade, logistics will quietly transform from a largely reactive industry into a predictive, intelligence-driven ecosystem. Artificial Intelligence and Machine Learning will be at the center of this shift not just as buzzwords, but as practical tools that forecast demand, predict delays, optimize routes, and even recommend corrective actions before disruptions occur. In my experience, the real value of AI is not automation alone, but anticipation.

Alongside AI, the Internet of Things (IoT) will continue to mature. Sensors embedded in vehicles, cargo, and infrastructure will provide continuous visibility fuel usage, driver behaviour, temperature compliance, and asset health. This will significantly reduce uncertainty, which has traditionally been the biggest cost driver in logistics.

Cloud and hyper-cloud platforms will redefine scalability. They allow logistics organisations to move from rigid, capacity-bound systems to flexible, consumption-based models. This flexibility is critical in an industry where seasonality and demand volatility are the norm.

We will also see gradual but meaningful

adoption of autonomous and semi-autonomous vehicles, especially in controlled environments such as hubs, yards, and long-haul corridors. Robotics and automation in warehouses will accelerate, improving speed, safety, and consistency. Finally, Blockchain will find practical use cases in documentation, compliance, and cross-border trade - less as a disruptive force, and more as a trust layer that simplifies complexity.

How has digital transformation reshaped operational efficiency and decision-making in your work?

Digital transformation, when done right, fundamentally changes how decisions are made not just how fast operations run. Earlier, many decisions in logistics were based on experience, intuition, and delayed reports. Today, data speaks first.

In my work, digital platforms have enabled real-time visibility across fleets, branches, and customers. Instead of waiting for end-of-day or end-of-month reports, teams now see performance as it happens. This has shortened decision cycles dramatically. For example, a route deviation or delivery delay is no longer discovered after the fact, it is addressed while the shipment is still in motion.

Operational efficiency has improved because processes are now designed digitally from the ground up. Manual handoffs, duplicate data entry, and fragmented systems have been replaced with integrated workflows. More importantly, digital transformation has democratised information. Frontline teams, managers, and leadership all look at the same data, which builds alignment and accountability.

Perhaps the most human impact has been cultural. Teams feel empowered when they are supported by reliable systems. Decision-making shifts from firefighting to problem-solving, and from blame to improvement.

In a fast-changing industry, what strategies help ensure technology initiatives stay ahead of market demands?

> **“Technology only stays ahead when teams are trained, curious, and encouraged to experiment**

The biggest mistake organizations make is treating technology as a one-time project. In logistics, technology must be a living capability. One strategy that consistently works is aligning technology roadmaps tightly with business outcomes. Every initiative must answer a simple question: “What real problem are we solving?”

Another critical strategy is modularity. Building systems that can evolve through APIs, micro services, and cloud-native

architectures allows organizations to adapt without starting over. This reduces both risk and resistance.

Equally important is staying close to operations and customers. Market demands change first on the ground, not in boardrooms. Continuous feedback from drivers, warehouse teams, planners, and customers helps ensure technology remains relevant.

Finally, investing in people is non-negotiable. Technology only stays ahead when teams are trained, curious, and encouraged to experiment. A culture that rewards learning and accepts small failures will always outperform one that fears change.

My first piece of advice is to lead with clarity, not complexity. Digital transformation does not require chasing every new technology. It requires a clear vision of where the organization wants to go and why that journey matters

Can you share an example where technology-driven innovation directly improved customer experience or operational performance?

At V-Trans India Ltd., one of the most impactful innovations was the implementation of an integrated digital control tower. The objective was simple but powerful: provide customers and internal teams with a single, real-time view of shipments across the network.

Before this, customer queries often

required multiple calls and manual tracking across systems. With the control tower, customers gained proactive visibility, shipment status, expected delivery times, and alerts in case of exceptions. Internally, operations teams could identify bottlenecks early and rebalance loads dynamically.

The results were tangible. Customer satisfaction improved because communication became proactive rather than reactive. Operational performance improved through better asset utilisation and reduced delays. Perhaps most importantly, trust increased, customers felt informed and in control, even when challenges arose. This reinforced the belief that technology, when thoughtfully applied, enhances human relationships rather than replacing them.

Looking ahead, what advice would you give to leaders aiming to drive meaningful change in large-scale logistics or transportation operations?

My first piece of advice is to lead with clarity, not complexity. Digital transformation does not require chasing every new technology. It requires a clear vision of where the organization wants to go and why that journey matters.

Second, respect the scale and legacy of logistics operations. Change cannot be imposed; it must be absorbed. Pilot programs, phased rollouts, and strong change management are essential. Listening to frontline teams and addressing their concerns builds trust and accelerates adoption.

Third, balance ambition with patience. Large-scale transformation takes time. Leaders must celebrate small wins while staying committed to long-term goals.

Finally, remember that technology is ultimately about people customers, employees, and partners. When leaders focus on improving lives, simplifying work, and creating transparency, meaningful change follows naturally. As logistics becomes increasingly digital, the true differentiator will not be technology alone, but the intent behind it. Systems may optimise routes and predict outcomes, but leadership gives direction and purpose to that intelligence. Sustainable transformation happens when innovation is grounded in empathy, discipline, and long-term thinking.

"Technology gives logistics its speed and scale, but leadership gives it direction- without purpose, even the smartest systems can take you nowhere."■

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INTERVIEW

FROM DIGITAL TO INTELLIGENT: JK TYRES' JOURNEY TOWARDS AI-LED MANUFACTURING

In a conversation with **Balaka Aggarwal, Consulting Editor**, **Sharad Agarwal, Chief Digital and Information Officer (CDIO), JK Tyre & Industries Ltd.**, offers a closer look at how one of India's leading automotive manufacturers is building resilient, intelligent factories and embedding innovation at scale

In an industry where scale, precision, and cost efficiency are critical, how is JK Tyres using enterprise innovation to transition from conventional manufacturing models to intelligent, AI-driven factories?

At JK Tyres, we view digital innovation as a strategic enabler for building the factory of the future, one that seamlessly integrates automation, connected devices, and AI-driven intelligence. Our focus is not on replacing conventional factory management systems, but on augmenting them with real-time insights, where multiple processes are orchestrated through AI, digital twins simulate outcomes before execution, and agentic AI enables deeper, continuous collaboration between humans and machines.

The direction we are moving toward is one where machines continuously sense, learn, and adapt, allowing manufacturing operations to evolve from a largely forecast-driven model to a more demand-responsive

> **Our focus has been on applying AI where it can drive tangible impact, automating repetitive processes, improving speed and accuracy, and augmenting human decision-making**

state. In this future-ready setup, factories are designed to be self-optimising, capable of dynamically adjusting to market signals, improving efficiency, and responding to change with minimal manual intervention. For us, enterprise innovation is about creating intelligent, resilient manufacturing ecosystems that can scale sustainably while remaining agile to business needs.

With increasing pressure on automotive manufacturers to digitise operations and adopt AI-driven models, what has been JK Tyres' approach to embedding AI across manufacturing and customer-facing processes?

Our AI journey at JK Tyres began in 2018 with a deliberate focus on getting the fundamentals right, particularly around data. We recognised early on that meaningful AI adoption is only possible when data is reliable, accessible, and consistent across the enterprise. To address this, we implemented a centralised data lake that brings together data from manufacturing systems, supply chain operations, quality processes, and customer touchpoints, creating a single source of truth. This data foundation has enabled better visibility, faster insights, and a more integrated approach to decision-making across the organisation.

Building on this strong data backbone, we have progressively introduced AI and machine learning use cases across both manufacturing and customer-facing functions. Our focus has been on applying AI where it can drive tangible impact, automating repetitive processes, improving speed and accuracy, and augmenting human decision-making. From optimising operational workflows to enhancing customer experience, these initiatives are designed to scale responsibly while aligning with business priorities. For us, AI is not a one-off initiative but a continuous

capability that is steadily being embedded into how the organisation operates and evolves.

Can you share a specific AI use case that has delivered tangible business impact?

One of our most impactful AI implementations has been in warranty and claims processing. Earlier, tyre claims involved manual inspections, physical documentation, and SAP-based data entry, resulting in turnaround times of several days. Today, through a native mobile application for dealers and distributors, AI and ML engines assess tyre images, identify faults, and estimate remaining usable life automatically. This has reduced claim processing time from days to around fifteen minutes, eliminated manual interventions, and significantly improved customer and dealer experience.

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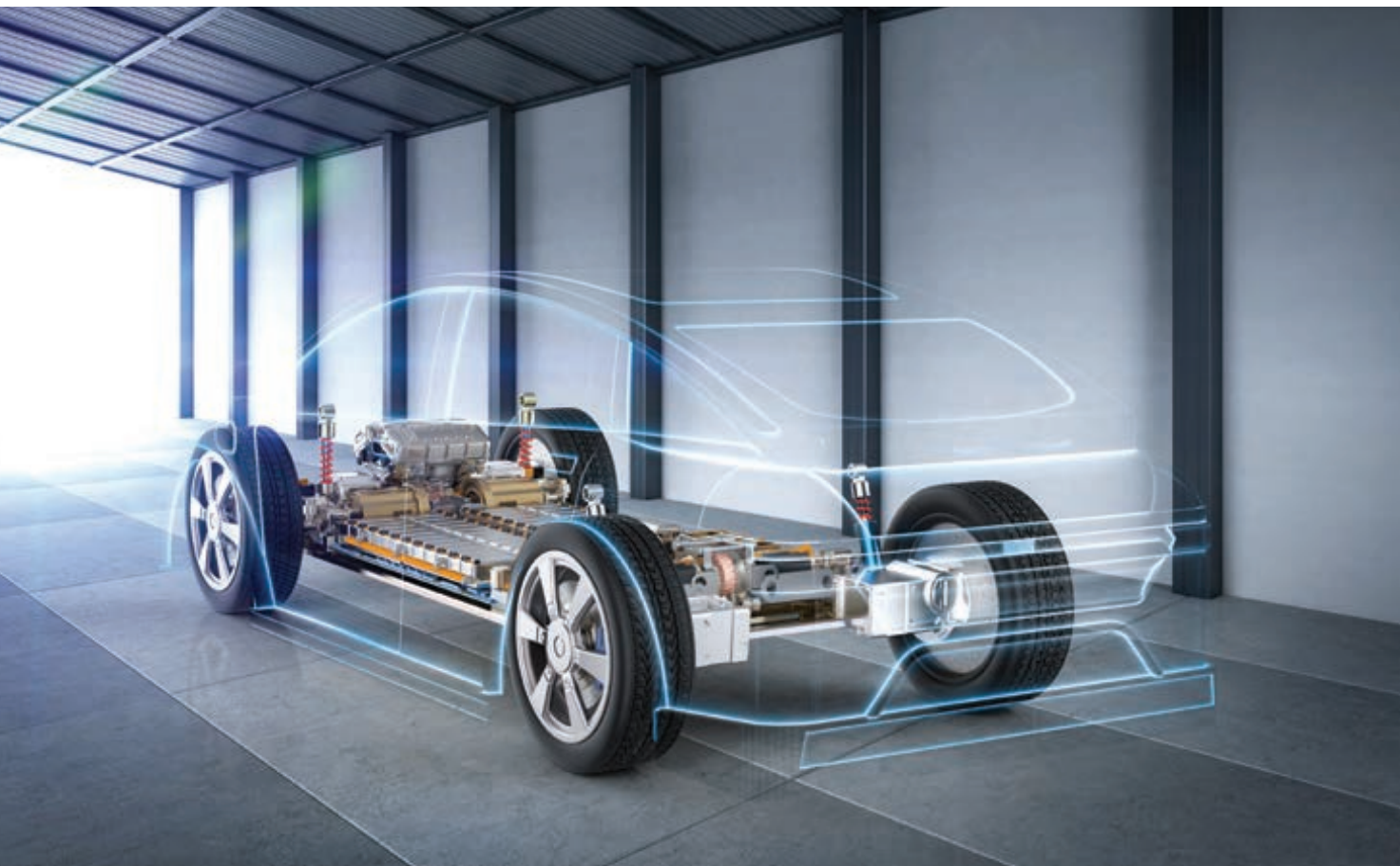

intelligence as we continue to expand our AI-driven capabilities.

Have you been able to measure the impact of AI-enabled warranty claims, and what benefits have you seen so far?

Yes, the impact has been both measurable and meaningful. The most significant outcome has been a dramatic reduction in turnaround time for warranty claims, from several days to roughly fifteen minutes. This improvement has directly enhanced customer and dealer satisfaction, while also improving operational efficiency.

Beyond speed, the automation of inspection and data entry has eliminated many manual interventions, reducing dependency on physical inspections and minimising the risk of human error. The process is now far more consistent and scalable, enabling teams to handle higher volumes without proportional increases in effort or cost.

This initiative also reflects how we see ourselves as a technology-driven manufacturing organisation. By leveraging AI, ML, cloud platforms, and IoT, through innovations like our Smart Tyre initiative with embedded sensors capturing real-time pressure and temperature data, we are laying the groundwork for more advanced use cases, including predictive maintenance and more intelligent claims processing in the future.

How are you empowering employees to take advantage of AI-enabled processes

Reskilling and upskilling employees is a strategic initiative. It begins with a mindset wherein employees view AI as an enabler that helps them to complete repetitive, error prone tasks easily and correctly without much effort.

We have a structured program wherein we are working with a team of cross-functional people from HR, training, operations and AI experts to map the skills and role of the employees and align them with the requirements of AI tools. Naturally some may require more training, while others may not require that much based on the specific role.

People are excited about the new tools and how it is enabling them to do things faster, better and more accurately. ■

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VIEWPOINT

MANAGING AI AGENTS LIKE EMPLOYEES: THE NEW FRONTIER OF ORGANISATIONAL SUCCESS

Anand Kumar Sinha, Chief Digital and Information Officer, Tata Technologies Ltd., expresses his views on how AI agents are becoming permanent members of the workforce

AI agents are becoming permanent members of the workforce. When we treat them like employees, managing them with clarity and accountability, we create lasting value. The future of work is about humans and AI working together responsibly.

Introduction

Not long ago, artificial intelligence (AI) was something only data scientists or IT teams dealt with. Now, AI agents are part of everyday work. They help write emails, analyse reports, answer customer questions, monitor systems, and support decision-making. As AI becomes more capable, it starts to act less like a tool and more like a team member. This means we need to manage AI agents with the same clarity, accountability, and care as we do with people.

The problem with "Set-and-Forget" AI

Many organisations still treat AI like regular software: install it, set it up, and then forget about it. But this can cause problems confusing results, unclear ownership, and

increased risk. The real issue isn't the AI itself, but the lack of ongoing management. AI agents need active attention, not just passive oversight.

Seeing AI as digital employees

To get the most from AI, we need to change our mindset. AI agents aren't just tools they're digital employees. They have jobs, access information, produce results, and affect business outcomes. Managing them like employees brings clarity and trust. This means giving them clear responsibilities, setting expectations, and making sure they fit into the company culture.

Clear roles and responsibilities

Every AI agent should have a clear job. What should it do? What shouldn't it do? When should it ask a human for help? By setting these boundaries, organisations can make AI more reliable and build confidence in how things get done. For example, an AI agent helping with customer service should know when to answer a question and when to pass it to a person.

Setting expectations and measuring performance

Just like people, AI agents need clear goals. These might include how accurate they should be, how quickly they respond, and how well they follow rules. It's important to check in regularly to see how they're doing. If an AI agent isn't performing well, it might need more training or adjustments just like an employee would.

Onboarding AI agents

Onboarding isn't just for new hires. AI agents need a proper introduction to the company too. This means giving them access to the right data, teaching them how to communicate, setting up security, and testing them before they start real work. A well-onboarded AI agent is more likely to succeed and stay secure.

Setting rules and guardrails

AI agents need clear rules to follow. These rules protect customers, company data, and the business as a whole. For example, an AI agent that handles sensitive information

> **The trend is towards integrating AI agents as collaborative partners, not just tools, with a focus on transparency, ethical use, and continuous learning**

should have strict limits on what it can access and clear instructions on when to involve a human. Setting these guardrails helps prevent mistakes and keeps everyone safe.

The Role of human managers

Even though AI is powerful, people must remain in control. Business leaders not just IT teams should be responsible for managing AI agents. Technology makes AI possible, but leadership ensures it's used in the right way. Human managers are responsible for the results, risks, and making sure AI follows the rules.

Continuous feedback and improvement

AI agents aren't perfect, and they need regular updates and feedback. By monitoring their work and making improvements, you can keep them effective and aligned with business needs. This might mean correcting mistakes, updating their knowledge, or refining how they make decisions. Continuous improvement is key to long-term success.

Ownership and accountability

Every AI agent should have a human owner someone who is responsible for its actions and outcomes. This person makes sure the AI is doing its job, manages any risks, and ensures it follows company policies. Clear ownership means problems get solved quickly and AI agents remain valuable team members.

Building trust through transparency

People are more likely to trust AI if they know when it's being used, how it makes decisions, and what its limits are. Being open about AI's role helps everyone feel comfortable and encourages adoption. Transparency also makes it easier to spot and fix any issues, ensuring AI is fair and effective.

AI agent trend insight

AI agents are rapidly transforming the

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workplace. By 2025, the global AI agent market is projected to reach $7.6 billion, with a compound annual growth rate of 45.8% expected through 2030. The trend is towards integrating AI agents as collaborative partners, not just tools, with a focus on transparency, ethical use, and continuous learning. As AI capabilities grow, companies are investing in training, governance, and clear management frameworks to ensure these digital employees deliver value while aligning with human teams and organisational goals.

Conclusion

AI agents are becoming a permanent part of the workforce. Treating them like employees, by managing them with clarity and accountability, creates lasting value. The future of work isn't about humans versus AI, but about humans and AI working together responsibly. By giving AI agents clear roles, setting expectations, onboarding them properly, establishing rules, ensuring human oversight, and building trust, organisations can make the most of AI while protecting their people and reputation.■

VIEWPOINT

SMART INSIGHTS: UNDERSTANDING CUSTOMER PREFERENCES THROUGH TECHNOLOGY

Kalyana Chakravarthy, Vice President - Technology, GRT Jewellers (India) Private Limited, discusses how AI, context graphs, and privacy-first intelligence are reshaping customer engagement and growth

The strategic imperative nobody saw coming (except everyone who was paying attention)

Remember when "knowing your customer" meant having a good memory and a firm handshake? Those days are as gone as the Rolodex, and frankly, good riddance. Today's CXOs face a paradox that would make ancient philosophers weep: we have more customer data than ever before yet truly understanding customer preferences remains maddeningly elusive. The difference between data and insight has never been more expensive or more lucrative to navigate.

The organizations winning in this environment aren't just collecting data; they're building intelligent systems that transform digital exhaust into strategic oxygen. And they're doing it in ways that would make their 2015 selves deeply jealous.

The technology stack that actually matters

The conversation around customer

intelligence has evolved far beyond basic CRM systems and web analytics. Modern customer preference engines operate at the intersection of several converging technologies, each multiplying the effectiveness of the others.

Behavioral analytics platforms now track not just what customers do, but the micro-moments of hesitation, the abandoned journeys, and the context surrounding every interaction. These systems have moved from descriptive to predictive to prescriptive, essentially serving as early-warning systems for preference shifts before they fully materialize. The strategic value isn't in knowing that Customer A bought Product B, it's in understanding why they almost didn't, and what that near-miss tells you about your next thousand customers.

AI and machine learning engines have graduated from buzzword status to become genuinely indispensable. The latest models don't just find patterns; they understand context, sentiment, and even intent with accuracy that borders on unsettling. More importantly for the C-suite, they scale human judgment rather than replace it. Your best customer service rep can handle dozens of interactions daily. An AI-augmented team can apply those same insights across millions of touch points simultaneously while learning from each one.

Real-time data integration platforms and context graphs together solve what might be the most underrated challenge in customer intelligence: transforming fragmented data into actionable relationship intelligence. The average enterprise has customer data scattered across 15-20 different systems, creating a fragmented view that's about as useful as a jigsaw puzzle missing half its pieces. Modern integration platforms don't just connect these silos; they create a living, breathing customer profile that updates in real time as preferences evolve. But here's where it gets intellectually fascinating: layering context graphs on top of this integrated data reveals the invisible web of relationships between customers, products, behaviors, and contexts in ways that expose non-obvious attraction patterns. Unlike traditional analytics that treat each

> **"For commercial leaders, the challenge is reimagining customer engagement around genuine understanding rather than demographic stereotypes and campaign blasts**

customer interaction as an isolated event, context graphs treat your entire customer ecosystem as a network where influence flows, preferences cascade, and attraction patterns emerge from the statistical structure itself but this only works when your data integration is sophisticated enough to feed the graph with complete, real-time context.

The strategic breakthrough is what these graphs reveal: customers who look nothing alike demographically often respond identically to specific combinations of circumstances. This enables "circumstantial precision" targeting, reaching customers at the exact intersection of conditions where attraction peaks, not based on who they are but what contextual moment they're in. One financial services firm found customers contacted during specific life events with particular content engagement histories converted at 8x their standard rates, despite coming from across all demographic segments. Beyond conversion optimization, context graphs identify "context pioneers" customers whose behavior in specific situations predicts broader market movements before traditional signals detect them, providing months of strategic advantage in fast-moving categories.

From data points to strategic advantage

The technology itself is table stakes. The real competitive moat comes from what you do with it, and this is where strategic thinking separates the winners from the well-funded losers.

Consider the concept of "preference velocity," the rate at which customer preferences are changing within specific segments. Traditional analytics tell you what customers prefer today. Strategic systems tell you how those preferences are trending, which cohorts are shifting fastest, and most crucially, which preference changes predict broader market movements. This is the difference between responding to change and profiting from it.

Leading organizations are also moving beyond demographic and behavioral segmentation to what might be called

"contextual micro-segmentation." The same customer who price-shops aggressively on Tuesday morning might value speed over cost on Friday evening. Technology that can detect and respond to these contextual shifts in real-time doesn't just improve customer satisfaction; it fundamentally changes unit economics. The margin difference between showing someone the right offer at the right moment versus treating every interaction the same compounds rapidly at scale.

The privacy paradox and the DPDPA dilemma

Here's where things get interesting in the boardroom. Every technology that improves customer understanding also increases privacy concerns and regulatory scrutiny. This isn't a problem to be solved; it's a strategic reality to be navigated with sophistication.

Organizations earning premium valuations in customer-centric categories share a common trait: they've reframed privacy from a compliance burden into a competitive advantage. They're transparent about what data they collect and why, give customers meaningful control, and demonstrate that better personalization serves customer interests, not just company margins. This approach builds what economists call a "trust premium". Customers who trust how you use their data engage more deeply, share more context, and demonstrate significantly higher lifetime value.

The technology stack supporting this includes privacy-preserving analytics, federated learning systems that improve models without centralizing sensitive data, and consent management platforms that make privacy controls actually usable rather than deliberately opaque. For CXOs, the strategic question isn't "How do we collect more data?" but rather "How do we build systems that earn the right to deeper customer understanding?"

The organizational challenge technology can't solve

Even the most sophisticated customer intelligence platform will fail spectacularly if it feeds insights into an organization that can't act on them. This is the dirty secret of digital transformation: technology is rarely

the binding constraint.

The real challenge is organizational velocity, the time between insight and action. In fast-moving markets, a customer preference insight that takes three months to become a product change might as well not exist. Leading organizations are redesigning decision rights, crushing approval layers, and building what some call "insight action teams" that combine analytical capability with execution authority.

This requires rethinking sacred cows. Product development cycles built for annual releases struggle to capitalize on preference insights that have weekly half-lives. Marketing campaigns planned in quarterly cycles can't exploit real-time preference shifts. The technology enables continuous learning, but the organization has to enable continuous response.

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The emerging frontier: anticipatory commerce

The next frontier in customer preference technology moves beyond understanding and responding to actually anticipating needs before customers articulate them. This sounds like science fiction but is increasingly science fact.

Advanced systems are combining purchase history, contextual signals, life event detection, and predictive models to identify moments of unacknowledged need. The strategic opportunity is profound: acquiring a customer at the moment they realize they need something is good business. Creating the solution before they consciously recognize the need is transformational.

This requires a fundamentally different approach to customer intelligence. Instead of analyzing past behavior to predict future actions, anticipatory systems look for weak signals of changing circumstances a new home

purchase, a life transition, a schedule disruption and model what needs will emerge as a consequence. The organizations mastering this don't just respond faster; they reshape when and how customers think about solutions.

Strategic imperatives for the C-Suite

For technology leaders, the path forward requires balancing sophisticated capability building with pragmatic value delivery. Start with use cases where preference insights directly impact P&L, prove the model, then expand. The organizations that stumble are those that build comprehensive customer intelligence platforms before proving they can monetize basic insights.

For commercial leaders, the challenge

is reimagining customer engagement around genuine understanding rather than demographic stereotypes and campaign blasts. This means fewer, better, more contextual interactions rather than the spray-and-pray approach that made email marketing the digital equivalent of junk mail.

For CXOs, the strategic imperative is recognizing that customer preference intelligence is becoming a core competency rather than a supporting function. In categories where switching costs are low and alternatives are abundant, the ability to understand and anticipate customer needs faster than competitors is increasingly the primary source of sustainable advantage.

The bottom line (or: what your board actually cares about)

Technology that genuinely understands customer preferences translates directly into outcomes that matter: higher conversion rates, improved retention, increased customer lifetime value, and reduced acquisition costs. The math is compelling. Organizations in the top quartile for customer analytics sophistication demonstrate 2-3x higher revenue growth and 1.5-2x higher profit margins than their peers in the same sectors.

But perhaps more importantly, this capability creates optionality. When you deeply understand customer preferences and can detect shifts in real-time, you can enter adjacent markets faster, test new offerings with higher success rates, and make strategic bets with better odds. In an era where digital disruption can emerge from adjacent industries without warning, this strategic flexibility might be the most undervalued benefit of all.

The technology to understand customer preferences isn't coming it's here. The question for leadership isn't whether to invest in these capabilities but how quickly you can turn insight into advantage before your competitors do. Because somewhere, someone is building a customer intelligence engine that will make your current approach look quaint. The only question is whether that someone is you.

After all, in a world where customers have infinite choices and finite patience, understanding what they want before they want it isn't just smart business, it's survival.■

VIEWPOINT

FROM CASH TO CODE: IS INDIA READY FOR DIGITAL CURRENCY?

Atul Pandey, Director – IT & Digital, Bharat Network Group, observes that as the digital rupee moves from pilot to possibility, India must carefully balance innovation, inclusion, and trust, guided by AI and technology leadership across both urban and rural economies

In the rapidly evolving world of money and payments, nations across the globe are exploring central bank digital currencies (CBDCs)—digital forms of sovereign money designed to function as legal tender. India is no exception. In fact, India stands at a unique crossroads in its financial journey.

Over the last decade, the country has transitioned from a predominantly cash-driven economy to one where digital payment are embedded in daily life. From roadside vendors accepting QR codes to enterprises settling transactions in real time, digital money is no longer aspirational—it is operational. Against this backdrop, the introduction of the Digital Rupee raises a critical question: Is India truly ready for digital currency at scale?

"Digital currency is not about replacing cash—it is about redefining how trust and value move in a digital economy."

A strategic shift, not a technological experiment

A central bank–backed digital currency represents a fundamental shift in how money itself is designed, governed, and distributed. Unlike private cryptocurrencies, the digital rupee is anchored in regulation, monetary policy, and national economic priorities.

For India, this transition is not merely about digitising payments—it is about digitising money itself. This shift demands a new way of thinking across governance models, core banking infrastructure, cybersecurity frameworks, and public trust mechanisms.

At the heart of this transformation lies Artificial Intelligence. AI will be essential in

managing transaction integrity, detecting fraud in real time, optimising liquidity flows, and enabling scalability across millions of simultaneous transactions. Without intelligent systems, digital currency cannot function reliably at India's scale.

The role of AI: The invisible engine of digital currency

AI will not be a visible feature for most users, but it will be the backbone of the digital currency ecosystem.

From a technology leadership perspective, AI will play a decisive role in:

- Real-time fraud detection and anomaly monitoring
- Transaction pattern analysis to prevent misuse
- Scalable identity verification and risk scoring
- Intelligent settlement and reconciliation systems
- Predictive system monitoring to ensure uptime and resilience

As digital money becomes programmable, AI will also enable conditional payments, automated compliance checks, and smarter policy execution. Simply put, digital currency without AI is operationally incomplete.

"AI will not just power digital currency systems—it will determine how securely and responsibly they scale."

Urban India: Adoption will follow advantage

Urban India already operates within a mature digital ecosystem. Consumers are accustomed to cashless transactions, and enterprises expect speed, transparency, and control. In such an environment, digital currency adoption will be driven not by novelty, but by clear advantages.

For businesses, AI-enabled digital currency systems can offer real-time settlement, reduced reconciliation overhead, and programmable disbursements. For consumers, simplicity and seamless integration into existing digital habits will be critical.

In cities, the digital rupee will succeed only if it is more efficient than existing systems.

> **Digital currency is not about replacing cash—it is about redefining how trust and value move in a digital economy**

"Urban users will not adopt digital currency because it is new—they will adopt it because it works better."

Rural India: Where AI-led training becomes essential

The most transformative impact of digital currency lies beyond metropolitan centres. Rural India continues to face challenges around financial access, liquidity constraints, and heavy dependence on cash. A well-designed digital currency framework can address these gaps, but technology alone will not be enough.

This is where AI-led enablement and training become critical.

For rural adoption to succeed, India must focus on:

- AI-powered voice assistants in regional languages
- Visual, icon-based user interfaces
- Offline and low-bandwidth transaction capabilities
- Context-aware AI that adapts to user behaviour
- On-ground digital literacy programs supported by intelligent tools

Training rural users cannot rely on traditional manuals or complex apps. AI can simplify onboarding through conversational guidance, automated support, and real-time assistance—making digital currency usable even for first-time digital users.

"Digital inclusion is not achieved through innovation alone, but through intentional, human-centric design."

Trust, privacy, and institutional responsibility

As digital currency becomes more intelligent, questions around privacy and data usage become even more important. While traceability strengthens compliance and fraud prevention, citizens must feel confident that their financial autonomy is respected.

> **Digital inclusion is not achieved through innovation alone, but through intentional, human-centric design**

AI systems must therefore be deployed responsibly transparent, auditable, and aligned with ethical frameworks. Trust will not be built through technology alone, but through clear communication and accountable governance.

In the digital economy, confidence is built through consistency, not complexity.

Readiness is a journey, not a milestone

Is India ready for digital currency?

The answer lies between ambition and execution. The intent is strong, foundational infrastructure exists, and pilot programs are delivering valuable insights. What remains is the challenge of scaling responsibly.

Digital currency cannot evolve in silos. Its success will depend on collaboration between policymakers, financial institutions, AI practitioners, technology leaders, and community-level educators, especially in rural India.

The road ahead

Digital currency represents the next chapter in India's digital public infrastructure story. Its success will not be measured by adoption numbers alone, but by its ability to deliver urban efficiency and rural inclusion simultaneously.

For India, readiness is not binary. It is a continuous process of learning, training, adapting, and leading with intent.

"The future of digital currency in India will be shaped as much by AI-led leadership choices as by technological capability." ■

GLIMPSES

GLIMPSES OF CIO HORIZON 2025

A glimpse into **CIO Horizon 2025** where 70+ CIOs, CTOs and technology leaders gathered in Mussoorie for an intimate, offsite-style experience. The event was shaped by open conversations, peer learning, and shared insights laden with meaningful dialogues in conferences and in-depth discussions

A snapshot of the venue that brought everyone together

Attendees registering for the CIO Horizon event at the hotel's welcome desk

Marking a milestone with the official magazine unveiling

An insightful discussion with Ramesh Narayanaswamy at the Digital Mandate zone

Engaging minds come together at our Mix & Meet session

Expert ideas unfold as Jaspreet Singh leads the roundtable discussion

Industry leaders share perspectives during a lively panel discussion

Insightful voices in a focused roundtable dialogue

A candid fireside chat with Ashneer Grover

Networking in action as leaders moved through the partner booths

Where ideas met insight — AI as a frontier at the Writer's Bar

The entrance sets the stage for what's coming next

FEATURE STORY

LEADING CIOS DECODE THE HUMAN SIDE OF DIGITAL TRANSFORMATION

CIOs decoded why culture, leadership, and human alignment are the true foundations of meaningful digital transformation

Organisations are coming to understand that the most complex barriers to transformation extend well beyond technology, and are rooted in cultural norms, leadership behaviours, and the human dynamics of change.

This was the central theme of the panel discussion titled "Beyond Technology: Culture, Leadership & the Human Side of Digital Transformation". Moderated by Balaka Baruah Aggarwal, the discussion brought together an esteemed lineup of industry leaders: **Kripadyuti Sarkar (Group CIO, AmbujaNeotia Group), Rajesh Kumar Sehgal (CDO, Imperial Auto Industries), Mehjabeen Taj Aalam (CIO, Raychem RPG), Rajeev Soota (VP–Head IT, Usha International), Rahul Sangal (Chief Digital & Strategy Officer, Dixon Technologies), Arvind Koul (Global Head – IT Infrastructure & Security, Uno Minda Group), Pankaj Kumar (CIO, VIP Industries), and Nikhil Rijhwani (VP Sales, CtrlS).**

Opening the discussion, the panelists agreed that digital transformation must be perceived as an enterprise-wide cultural evolution rather than an IT-driven mandate. They emphasised that technology alone cannot deliver outcomes unless the organisation's people, processes, and mindsets move in the same direction. Several leaders highlighted that transformation gains traction when business teams co-own the vision and when digital initiatives are clearly aligned with organisational priorities, customer expectations, and strategic goals.

A recurring theme was the importance

of mindset shift as the foundation for any successful transformation. Panelists shared that employees often cling to legacy processes or resist change out of fear, habit, or lack of clarity. To address this, organisations must foster a culture of curiosity, experimentation, and shared responsibility. Leaders spoke about breaking down silos, encouraging collaboration across functions, and helping teams see the value of new digital ways of working. Quick wins, continuous communication, and leadership role-modelling emerged as effective mechanisms for driving behavioural change.

The discussion also explored how resistance can be transformed into collaboration. Panelists stressed the need for empathetic and transparent communication, engaging employees early, explaining the purpose of transformation, and demonstrating how digital tools simplify work rather than add complexity. When people feel heard and understand how change benefits them personally, skepticism gradually turns into willingness and eventually advocacy.

Beyond traditional metrics such as cost savings and efficiency improvements, panelists emphasised more human-centric signals that indicate true transformation. These included employees proactively adopting digital tools, teams becoming more agile in decision-making, and a noticeable rise in collaboration across business and IT. Increased customer-centricity, openness to innovation, and a readiness to experiment were cited as signs that cultural change is taking root.

Looking ahead, the leaders agreed that the most critical capabilities for future CIOs and technology leaders will be deeply human, empathy, storytelling, influence, adaptability, and resilience. As technology becomes democratised and ubiquitous, the differentiator will be leaders who can inspire, align diverse teams, communicate with clarity, and guide organisations through continuous waves of change.

The panel concluded with a powerful insight: Technology can enable transformation, but people make it real. Building a culture that embraces learning, adapts to change, and collaborates across boundaries will ultimately determine which organisations thrive in the digital future.■

EVENT INSIGHTS

FROM COLLABORATION TO COGNITION: HOW AI POWERS THE NEXT PHASE OF TRANSFORMATION

As enterprises move beyond basic digitisation, AI is rapidly emerging as the new backbone of workplace transformation. This evolution was at the heart of a recent panel discussion on **"Empowering Work Transformation with Google Workspace & Gemini,"** which highlighted how organisations like Muthoot Microfinance are leveraging AI and agentic AI to drive impact at scale

The panel comprised **Linson Paul, CTO, Muthoot Micro Finance; Jaspreet Singh Narang, Customer Engineer, Google Cloud; and Rajesh Warrier, Head of Sales, Ecoonz**. The discussion moderated by Tech Disruptor Media's editor, Balaka Aggarwal, explored how workplace transformation shift is no longer about simply enabling collaboration, but about embedding intelligence into everyday workflows, where AI does not just assist employees, but actively augments decision-making.

For Muthoot Microfinance, the challenge was uniquely complex. Operating across vast rural and semi-urban geographies, the organisation relies on a highly distributed, mobile workforce of field officers who deliver financial services to underserved communities. With tens of thousands of employees working from villages and remote locations, traditional office-centric systems were simply not fit for purpose. What the organisation needed was a mobile-first, intuitive, and intelligent digital backbone—one that could empower field workers rather than overwhelm them.

The migration to Google Workspace marked the first phase of this transformation. By moving away from legacy platforms, Muthoot Microfinance enabled seamless collaboration across its workforce, with Gmail, Google Meet,

Drive, Docs, and Sheets becoming everyday tools for communication and coordination. The familiarity of Android-based interfaces ensured rapid adoption, even among employees with limited exposure to formal digital tools. Collaboration became real-time, decision cycles shortened, and operational friction was reduced significantly.

However, the real inflection point came with the introduction of Gemini-powered AI capabilities, pushing the organisation from collaboration into cognition. The speaker highlighted that frontline employees often receive critical regulatory updates, policy changes, and operational instructions in voice messages. This is where AI moved from being a productivity enhancer to a force multiplier.

With Gemini's natural language intelligence, communication became more accessible and actionable. AI helps interpret, summarise, and contextualise information so that field workers can understand and act on it immediately. This is particularly impactful in a microfinance environment, where speed and clarity directly affect customer trust and service delivery.

The discussion also underscored the emergence of agentic AI—AI systems that don't just respond to prompts but proactively assist users within workflows. Instead of waiting for central teams to generate reports or dashboards, managers can now interact with data conversationally, asking questions in natural language and receiving insights in real time. This marks a shift from static reporting to AI-driven decision enablement, where intelligence is embedded directly into the flow of work.

For branch managers and regional leaders, this capability is transformative. Decisions that once took days, dependent on data teams and manual consolidation, can now be made in the moment. Agentic AI effectively acts as a digital co-worker, reducing dependency on specialised roles and democratising access to insights across the organisation.

Security and governance, critical for a regulated financial institution, were also central to the conversation. Google Workspace's enterprise-grade security, with unified authentication across platforms, empowered employees while simplifying user management. This ensured that innovation did not come at the cost of compliance and this balance between experimentation and control formed the bedrock of Muthoot Finance's approach to responsible AI adoption.

Ultimately, the Muthoot Microfinance story illustrates how AI is redefining what workplace transformation truly means. By embedding intelligence into collaboration platforms, organisations can empower even the most distributed and digitally diverse workforces. In doing so, technology becomes not just an enabler of efficiency but a catalyst for financial inclusion, workforce empowerment, and scalable impact. As enterprises look ahead, the message from the discussion was clear: the future of work belongs to organisations that move beyond tools and platforms and build intelligent, AI-driven workplaces where technology works alongside people, anticipating needs, simplifying complexity, and accelerating outcomes. ■

SURVEY LENS

ENTERPRISES SHIFT TO SECURITY-FIRST DIGITAL GROWTH AS AI ADOPTION ACCELERATES

A snapshot of a market in transition where security, AI and hybrid cloud are reshaping the foundations of modern digital enterprises

The modern enterprise has a new mantra which is stay secure, think smarter, and keep the cloud close. AI is no longer the shiny gadget on the shelf as it's quietly moving into the boardroom and rewriting how organisations work, scale and win.

In a recent survey organised by Tech Disruptor Media team, the results reveal that cybersecurity has firmly established itself as the single most dominant investment priority, even as AI adoption shifts from curiosity and experimentation to structured pilots and early deployment at scale.

At the same time, enterprises are gravitating toward hybrid cloud ecosystems, with most spending cycles aligned to a pragmatic 6–12-month investment horizon. Workplace modernisation and observability practices are also steadily gaining ground, signalling a renewed emphasis on productivity, resilience, and cost efficiency.

Macro signals: Security, AI and hybrid cloud take centre stage

Three powerful macro-trends define the current direction of enterprise technology strategy. First, cybersecurity stands as the

Industry	Respondents	Percentage
IT/ITES	15	45.45
Manufacturing	6	18.18
BFSI	4	12.12
Automotive	2	6.06
Hospitality	2	6.06
Media and Entertainment	1	3.03
Healthcare	1	3.03
Real estate construction	1	3.03
Legal Firm	1	3.03

**Based on the responses received via Survey*

biggest enterprise priority, with 76 per cent of leaders identifying it as a top focus area. Second, AI adoption is clearly progressing along a maturity curve, with 46 per cent evaluating, 30 per cent piloting, and 24 per cent scaling AI initiatives across the enterprise.

Finally, hybrid and cloud-optimised infrastructure have emerged as the dominant architecture model, led by 42 per cent hybrid data centre adoption and 30 per cent cloud-first environments.

Together, these themes reflect a market that is no longer driven purely by modernisation, but by purposeful digital resilience and intelligent growth.

Technology priorities: Securing the digital core

Over the next 12–18 months, enterprises are sharply aligned in terms of strategic focus. Cybersecurity enhancement (75.8 per cent) leads the investment agenda, followed by AI / GenAI adoption (60.6 per cent) and cloud migration and optimisation (42.4 per cent). Meanwhile, application and data centre modernisation (27.3 per cent each) and cost optimisation (24.2 per cent) continue to anchor operational transformation.

These priorities underline a clear shift in intent: organisations are no longer modernising technology for its own sake but are modernising to reduce risk, strengthen resilience, and enable secure digital expansion.

The business lens: Measurable outcomes over hype

Technology investment today is fundamentally outcome oriented. The survey shows that enterprises are primarily targeting improved efficiency (69.7 per cent), stronger security posture (66.7 per cent), and lower IT costs (51.5 per cent). Enhancing customer experience (48.5 per cent) and enabling higher scalability (36.4 per cent) follow as key ambitions.

This reflects a disciplined investment philosophy, one where every technology decision is tied to productivity, competitiveness, and tangible business value.

Hybrid infrastructure becomes the operating reality

When it comes to infrastructure strategy, hybrid models dominate, with 42.4 per cent of organisations operating hybrid data centres, followed by 30.3 per cent adopting cloud-first environments. Meanwhile, 18.2 per cent continue to rely on on-premises ecosystems, and 3.0 per cent are actively transitioning from on-premises to cloud. Rather than pursuing an all-cloud approach, enterprises are choosing balance, control, and performance-anchored scalability.

Navigating the challenges of modernisation

The journey to infrastructure modernisation remains constrained primarily by cost and complexity. High modernisation cost (48.5 per cent) and scalability constraints (24.2 per cent) represent the biggest barriers, followed by legacy complexity (15.2 per cent), compliance and audit challenges (9.1 per cent), and a skills gap (3.0 per cent). These findings indicate a clear opportunity for OPEX-friendly, modular, and phased transformation models that minimise disruption while accelerating progress.

Cloud adoption: A multi-speed transformation journey

Cloud maturity levels are evenly distributed across the ecosystem. Early-stage adoption (0–25 per cent workloads) stands at 27.3 per cent, while mid-stage (25–60 per cent) and mature (60–90 per cent) environments each account for 24.2 per cent, alongside cloud-native (>90 per cent) at 24.2 per cent.

Meanwhile, the most pressing cloud-related challenges have evolved from migration uncertainty to operational governance. Security and compliance (36.4 per cent) lead the list, followed by cost management (24.2 per cent), operational complexity (24.2 per cent), skills and talent gaps (9.1 per cent) and performance issues (3.0 per cent). Enterprises are no longer asking whether to adopt cloud but are now focused on how to optimise, secure, and scale it effectively.

AI adoption: From experimentation to real-world deployment

AI has confidently moved beyond the exploratory phase. A substantial 45.5 per cent of organisations are exploring or evaluating AI, 30.3 per cent are running

pilots, and 24.2 per cent have progressed to scaling enterprise-level use cases.

Looking ahead to 2026, the top priority applications include predictive analytics (33.3 per cent), productivity and automation (21.2 per cent), customer experience innovations (9.1 per cent), and RPA and process automation (9.1 per cent). For most enterprises, AI is emerging as a decision-enabler and efficiency accelerator and not merely a replacement technology.

Cybersecurity: From defence to resilience engineering

Security priorities are increasingly shifting toward proactive defence and identity-centric protection. Threat detection and SOC modernisation (27.3 per cent), identity and access security (21.2 per cent), and zero-trust implementation (15.2 per cent) dominate investment priorities, with ransomware readiness (3.0 per cent) also gaining board-level attention. This marks a pivot from reactive response to continuous monitoring, resilience engineering, and early-threat intelligence.

The modern workplace: Built for hybrid continuity

Workplace strategy now revolves around employee-centred productivity enablement. Organisations are prioritising digital workplace experience enhancement (36.4 per cent) and hybrid workforce enablement (36.4 per cent), supported by collaboration and communication tools (30.3 per cent). The conversation has clearly shifted from infrastructure upgrades to experience design and workforce continuity.

Investment timelines: Transformation within reach

Technology investment sentiment remains strong, with 60.6 per cent of organisations planning rollouts within 6–12 months, 18.2 per cent targeting 3–6 months, while 18.2 per cent are not planning within 12 months and 3.0 per cent remain dependent on evolving business needs. The momentum suggests a market that is actively investing rather than cautiously observing.

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What enterprises expect from technology partners

Demand is highest for cybersecurity solutions (66.7 per cent), followed by AI and GenAI platforms (51.5 per cent), cloud services and FinOps (39.4 per cent), observability and monitoring (36.4 per cent), and workplace modernisation solutions (36.4 per cent). Additional areas of interest include data centre and colocation (33.3 per cent), network and connectivity (30.3 per cent), and automation / RPA (21.2 per cent). The message is clear that organisations are looking for security-led, AI-powered, and cloud-optimised platforms supported by visibility, automation, and cost governance.

A market poised for intelligent and resilient growth

- Security-anchored
- AI-progressive
- Hybrid-cloud oriented
- Efficiency-driven
- Investment-ready within 12 months

Enterprises today are not simply modernising technology but are strategically reshaping their digital foundations to build intelligent, scalable, and resilient ecosystems for the future.■

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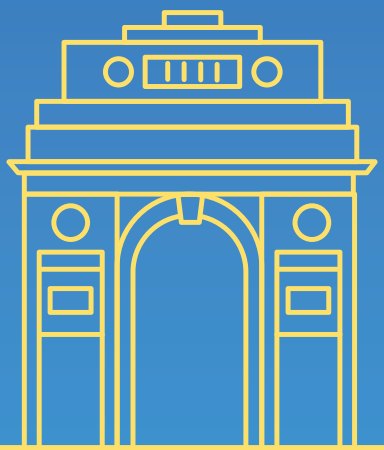

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