

**When Even The Brick
Became Smart**

— Christof Domenig
CEO
Wienerberger Global



**The 6 Essential Rules Of
Being A Business Disruptor**

— Shahid Nizami
MD-APAC
HubSpot



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The Importance Of
Intelligent Transformation

— Vivek Sharma
MD—India
Lenovo DCG



DIGITAL ACCELERATION

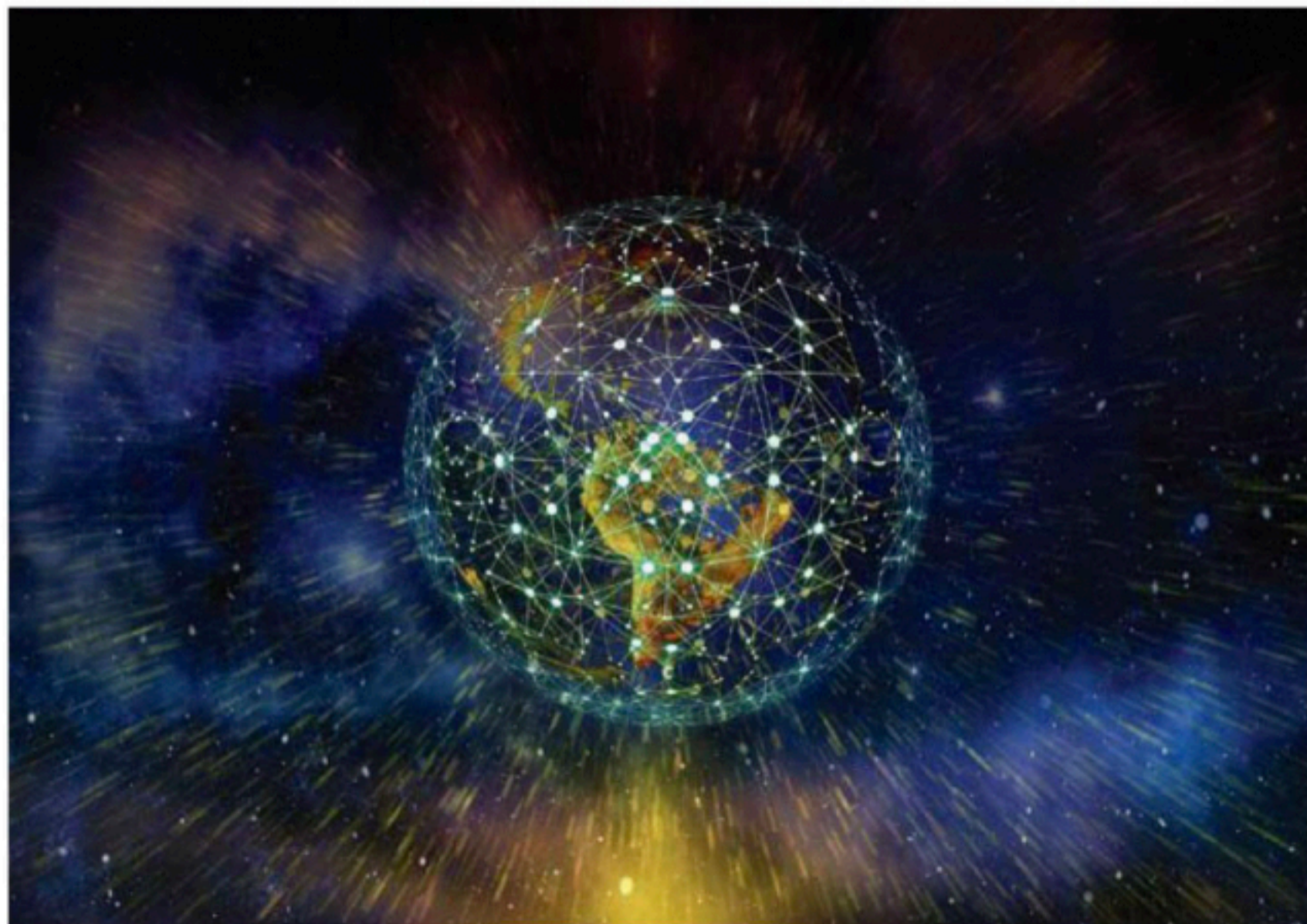
Top trends for the New Year



THE ERA OF DIGITAL ACCELERATION

The 2010s was a decade of rapid digital acceleration with the emergence of new buzz words like Industry 4.0 and Hyper-converged Infrastructure (HCI); the refinement of concepts like DevOps and Robotic Process Automation (RPA) and the mainstreaming of Augmented Reality-Virtual Reality-Mixed Reality. Other things went really big: Consumer Internet, data (a perennial favourite), cloud, Artificial Intelligence, Machine Learning, Internet of Things (IoT), smart everything, cybersecurity, etc. Here, industry experts give their opinions on what they think will happen in 2020 and beyond...

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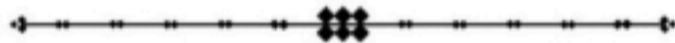
Move from disruption to transformation



The decade is full of possibilities with regard to AI-ML, IoTs, etc. This boom in digital technology adoption has put India on the global map and is enabling corporates to simplify their processes to become future-ready.

According to reports, 20 billion+ devices will be connected to IoT by 2021. This is testament to the fact that IoT is growing at an exponential rate and will make headway into various industries and services. ML-predictive analysis will be adopted by organizations for data analytics, data mining and pattern recognition. The ML market is expected to grow to US\$8.81 billion by 2022. These technologies will create a significant impact with much of the world's business and everyday life. This new wave of innovation will also accelerate the move from disruption to transformation.

—Bhavin Turakhia, Founder & CEO, Flock



Reimagine the way business was done in past



Technology is changing people's lives by enabling ongoing digitalization of business and driving organizations to continually refresh their business models. In this quest towards digitalization, technology is

amplifying continuous change at an ever-increasing velocity. Innovation is advancing quicker than ever and accelerating the pace of the industrial evolution by adopting AI-ML, blockchain, etc. The need of hour is not just transformation and innovation, but to achieve both with much greater speed that can match the rate of change in industry, which should be prepared for significant impact of these trends and fundamentally relook and reimagine the way business was done in past.

—Dharmender Kapoor, Chief Executive Officer, Birlasoft

Emerging tech to redefine possibilities



GPS tracking, online shopping and content contributes to an overwhelming 2.7 Zettabytes of data in the world today. Technologies like AR-VR help people to gain access to optimum information at the opportune time

and place, as they are inundated with that level of data. This emerging tech has the power to redefine various possibilities for customer experience. VR transports people into another digital world/reality and AR layers the world with relevant digital data. Businesses' enormous investments in this tech are indicative of a new era of customer experiences, interactions, insights and intimacy. AR-VR is set to give companies a competitive advantage unlike any before. Immersive experiences will ensure that the consumer is no longer just a brand ambassador but, becomes one with the brand itself.

—Priya Lahe, Lead Consultant, ThoughtWorks India



Industrial Robotics and ERP



Automotive is one of the leading verticals for industrial robotics and recently demand has been driven by Tier 1/2 suppliers. OEMs are pushing suppliers to invest in robotics to ensure better quality and faster production.

Collaborative robots (Co-Bots) allow sharing heavy payloads and improve cycle times achieving an optimal degree of automation. Strong growth of the e-commerce industry in India and of logistics subsequently has pushed automation to keep up with high throughput requirements. ERP could not be better automated without robotics forming part of most manufacturing automations.

—Padmanabhan Iyer, Managing Director and Global CEO, 3i Infotech

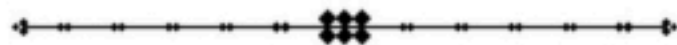
Container adoption to be mainstream



In 2020, container adoption will lead to faster software production through more robust DevOps capabilities. Kubernetes will consolidate as de facto container orchestration platform. The popularity of

container adoption or 'containerization' is driven by speed and ease. Containers are abstract data types that isolate an application from an OS. With containers, microservices are packaged with their dependencies and configurations. This makes it faster and easier to develop, ship and deploy services. The trend towards multi cloud means businesses need data to be portable across various clouds — especially major providers — AWS, Microsoft Azure and Google Cloud. 451 Research projects the market size of application container technologies to reach US\$4.3 billion by 2022 and in 2020 more businesses will view containers as a fundamental part of their IT strategy.

—Dave Russell, Vice President of Enterprise Strategy, Veeam Software



Wider adoption of WhatsApp



We foresee for digital lending companies, a lot of action happening on Account Aggregator front helping financial services companies with clean banking data which can enable instant approval of the loan and other financial

services. API ecosystem evolving between non-financial and financial services companies to leverage alternate data for credit and risk assessment leading to newer business models evolving. Deeper NLP based bot technology capabilities being developed and adopted for both multilingual and multi-channel communications; and we see wider adoption of WhatsApp as a default channel for customer communications across entire customer journey including on boarding, processing, and support.

—Mukesh Kumar Singh, Chief Technology Officer, Lendingkart

DevOps will drive the digital



Most enterprises have implemented DevOps to achieve tangible business outcomes by improving customer and developer experience. However, DevOps adoption is still siloed. In 2020, we see continued investments to move

towards single-click deployments of infrastructure and apps. Engineering teams are moving from building pipelines to DevOps assembly lines for more complex scenarios. Enterprises are also looking to address security early in their development process. It could be in the area of secure microservices, device security, compliance testing, or testing of their cloud infrastructure for vulnerabilities. Ops teams are applying AI to address predictable events and automate low-value activities. AI models built on operations data are being used for detecting events early, reduce noise levels, and avoid duplicate incidents.

—Ankur Pawa, Senior VP – Digital Services, Sasken Technologies



Acceptance for computer vision models



Computer Vision technology is going to be a really exciting domain to watch out for in 2020. Computer vision models usually combine the advanced camera with deep learning, transfer learning solutions

and advanced image processing to replicate certain functions of human vision, but with better speed and accuracy. We call it providing eyes and mind to the machine. This technology is quickly gaining acceptance in many industrial applications like autonomous vehicles, food, and product delivery bots, medical auto diagnosis based on radiation imaging, food quality assessment, incident detection via CCTV footage, etc. It is essentially the branch of AI. We will continue to deep dive into the domains of AI to effectively incorporate them into the real world applications in 2020.

—Naga Kasu, Director Engineering and Hyderabad Site Lead, Uber

AI: Adaptive intelligence the key

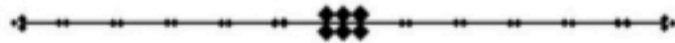


AI, with the growing adoption of cloud and advancements in mobile network technology will lead to further growth of data and the need for solutions to make that data useful and actionable. The

true value of AI can

only be unlocked by combining it with knowledge of the clinical and operational context in which it is used—a people-centred approach that we call ‘adaptive intelligence’. AI will change the way we treat patients by providing personalized treatment plans. Ongoing digitalization and the introduction of new technologies like telehealth are already breaking down boundaries and creating patient-centric healthcare systems. This trend will increase in 2020, as the benefits of shifting care to less intensive care settings or even at home become increasingly recognized.

—Kalavathi GV, Head,
Philips Innovation Campus



Blockchain in food, manufacturing, pharma



Use of Blockchain to solve supply chain sustainability and compliance challenges will move from proofs of concept and pilot efforts to full fledge deployments in 2020 driven by large global brands with well-defined supply chains.

The projects that get funded will be those that have proven return like provenance tracking, contract compliance, supplier diversity and ethical sourcing. Separately, these same companies along with others with more fluid supply chains, will begin building out industry consortiums to identify industry wide challenges that blockchain can address. Early movers will be the food, manufacturing and pharma industry.

—Sunu Engineer,
Principal Architect, Icertis

M&A will end the era of “AI-washing”



Everyone wants a hand in AI, and many emerging businesses have been guilty of “AI-washing” rather than delivering true self-learning and operating smart technology. In 2020, the true AI providers

will distinguish

themselves from the impostors through capital investments and purchases. As more large telecom companies and enterprises look to utilize advanced AI capabilities for streamlined network operations and connectivity, we will see a spike in M&A deals targeting smaller AI startups in 2020. After all, AI and automation are critical to managing ever increasing network complexity and ensuring fast delivery of services in the 5G era.

—Sally Bament, VP of Service Provider Marketing
Juniper Networks



Multi-experience platforms in focus



The blazing pace of digital disruption propelling growth and innovation is pushing strategic ambitions to newer levels. Sales domain with its sharp focus on customer experience is the breeding ground of experimentations with

immersive technologies and heralding development of multi-experience platforms. AI-powered smart interfaces, high volume of advanced analytics and real-time intelligence shall continue to get refined and pervade industries driving business opportunities. Data proliferation shall continue unabated and improvements in data science shall ensure multi-fold surge of whitespace discoveries, new market penetration and net new customer acquisition. Hyper-automation shall pick up pace and continue to disrupt industries. Surely, a transformative 2020 awaits us with more real-world solutions to combat real-world challenges.

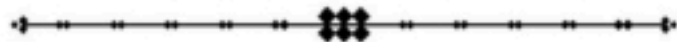
—Snehashish Bhattacharjee,
Global CEO, Denave

5G-Edge to change how we interact



With hybrid and multi-cloud going conventional, 2020 is going to be the year where we get to notice enterprises taking up the trend of keeping their option of transitioning to single or a multi-cloud platform open. This can help enterprises unlock their potential by helping them explore varied benefits that each cloud service provider offers. Another area attracting a lot of investment by major infrastructure players is multi-cloud led by Kubernetes, which may lead to it going mainstream in 2020 and beyond. With 5G, Edge computing can change the way we interact with platforms and IoT. While India still awaits the launch of 5G, this will open doors to innovation disruption in areas like public utilities, farming, industrial IoT among others.

—Varoon Rajani, Co-Founder and CEO,
Blazeclan Technologies

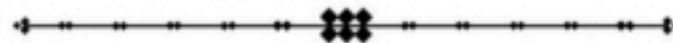


5G-Edge-AI will be unique



What a decade this has been! We moved from technology being an enabler to technology as a differentiator, and today every business is a technology business. Underpinning this digital transformation, we've seen very strong pillars emerge—5G, Edge, quantum computing and AI. Quantum computing is still evolving and needs more research to go mainstream and blockchain is awaiting favourable ecosystems to emerge. I am positive that in 2020 that 5G, edge and AI will help businesses create unique experiences for customers supported by a combination of connectivity, data and intelligence. I also look forward to the next decade of transformation as we march towards singularity.

—Ashok Balasubramanian, Chief Technology Officer,
Business and Platforms Solutions, Atos



The future is Edge

With the adoption of data intense technologies and devices, the quantity of data we're dealing with continues to increase. While processing data, many organizations realize that there are shortfalls such as latency, cost and bandwidth in cloud computing. To help eliminate these drawbacks, companies are moving towards Edge computing—an alternative approach to the cloud environment. Edge computing can lower the dependency on the cloud and can simultaneously improve the speed of data processing as a result. With numerous applications in smart cities, autonomous vehicles, AR & VR, and the Industrial Internet of Things (IIoT), the future of edge computing looks bright.

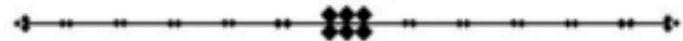
—Vikas Bhonsle CEO Crayon Software Experts

5G-IoT set to dominate



5G with emerging technologies like AI and IoT will not just upgrade existing services, but lead to creation of new, improved alternatives. Its impact is expected to be felt across automotive, defence, education etc. Industrial and consumer infrastructure will materially get impacted with 5G implementation. By 2022, 70% of enterprises will be experimenting with immersive technologies for consumer and enterprise use. 25% will have them deployed in production, according to Gartner. Although technologies will continue to evolve and find application in business processes, the 5G plus IoT can be expected to dominate the foreseeable future. Staying competitive will ultimately mean adapting, and there will be plenty in 2020 and beyond for companies to catch up with. So, it's time to get started.

— Sameer Mahapatra, Country Sales Head-India
and SAARC, Aeris Communications



Dense fiberization the key



The demand for data has only been soaring. 5G will have the maximum disruptive impact as a lot of the other technologies will cascade from the speed, low latency, and high reliability

that 5G can offer. Today, 5G commercial launches are already underway across major markets and there are estimated to be 1.2 billion 5G connections by 2025. A number of key technology implementations are crucial for 5G deployment, dense fiberization being the most important. Currently, there is only about 25-30%, amounting to about 4 billion fkm deployed across the globe, while 5G will require 70% tower fiberization to happen globally.

—Dr Anand Agarwal, Group CEO,
Sterlite Technologies

“DIY” learning will become prominent in future

There is a shift towards personalised learning, making it more engaging and fun for students. According to the our Global Learner's Survey, technology and innovation are giving educators, governments and companies the

greatest opportunity in history to rise to the occasion and improve lives through education. AI is enabling digital assessments to learners, leading to accurate and unbiased outcomes. Tech is enhancing learning experience, accessibility, better teaching and learning pedagogies by influencing the ecosystem. People of all ages are embracing it as the future of education. With ready access to online education, it is believed that, “DIY” learning will become prominent in future as people get older and need more flexible learning mechanisms. Digital transformation will pave the way for education hereon.

—Ramananda SG, Vice President - Sales & Marketing, Pearson India

**Strategic automation to be explored**

Customer expectations will evolve as real-time AI becomes more ubiquitous, and speed and relevancy start to become table stakes. Cutting-edge companies will look to infuse empathy in their customer interactions

to deeply engage with them. Businesses will also have to deal with their customers' personal “bots”, which will call and email on behalf of the customer. While it can greatly reduce friction for consumers, it can also increase the complexity for businesses, as the emotional factor will be missing during service interactions. Finally, businesses struggling with RPA will realize it may never reach the promised scale. Frontiers like strategic automation will be explored. (Forrester says 85% have not yet scaled beyond 10 bots.)

—Suman Reddy, MD, Pega India

AR to reduce dependence on field

In a fast evolving tech ecosystem, AR has emerged as a compelling option to provide premium customer experience, especially in a hardware context. AR allows support agents to view the same thing that a

customer sees and to accurately guide a consumer during troubleshooting. AR also has applications in accelerating agent training. It is important to integrate AR/VR, CRM systems and KBs to create seamless workflows in customer support. Increasing use of smartphones and handheld devices have ensured that technologies like AR can be effectively leveraged, thus reducing dependence on field support. We are gradually moving towards a mixed reality ecosystem merging the virtual world with the real world in real time by harnessing the power of AR/AI.

—Sunil Mittal, EVP & Chief Sales and Marketing Officer, CSS Corp

**Automation to cut across verticals**

Automation has become an integral part of the architectural industry. We have keyless locks, devices working on voice command and HVAC controls and smartphones have replaced switches.

AI is expected to revolutionise home automation and will run devices according to user preferences. Smart homes are expected to rise substantially in Tier 2/3 cities. Automation as an optional package will be offered by developers. In the commercial space, automation will significantly contribute in activities such as monitoring the usage of space, security system, building intelligent management systems for ACs to inculcate energy-efficiency in an effort to fall under gold or platinum categories as per International Green Building Council's terms. In the hospitality sector, the 'wow' element created by lighting automation will appeal not only to the hotel chains but also to single hotel owners.

—Alok Hada, Director, Anusha Technovision Pvt. Ltd

Renewed focus on data literacy

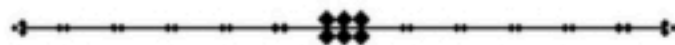


2020 will witness a renewed focus on data literacy. Organizations will be on the lookout for professionals who can read and analyze volumes of data to facilitate deeper insights and informed

decisions about the organization's workforce.

Reskilling will be a priority for existing employees. Data suggests that there will be 29 million skills in deficit by 2030. The bulk of these missing skills will be soft skills, with two-thirds of the jobs created between now and then expected to be strongly reliant on skills like communication and empathy. To address this skills shortage, recruiters are shifting their focus to hiring professionals with the ability to adapt to changing roles inflexible organizational structures. Since huge numbers of Gen-Z professionals will be entering the workforce over the coming years, the current workforce will have to reskill itself extensively to stay relevant.

—Zairus Master, CEO – Shine.com



Bluetooth Low Energy to power wireless



2019 saw intelligent lighting solutions gain momentum as wireless lighting installations began to be used at larger scales across segments such as street lighting and advanced motion sensors; owing to energy-efficiency, reduced operational cost, longevity and quick deployment. Our automated lighting controls reached out to both commercial and

non-commercial consumer bases. Moving forward, wireless lighting in 2020 is most likely to be powered by BLE (Bluetooth Low Energy) protocols that allow for grid communication possibilities for large-scale light installations. This technology is now more economically viable than before and we expect to see its large-scale emergence in the mainstream lighting projects soon.

—Dhruva Kakar and Udayan Kakar, Partners, LTECH

Domestic appliance ecosystems with IoTs



Existing products like robotic floor vacuum cleaners are now building their own product ecosystems with IoTs. Robotic floor vacuum cleaners are communicating with floor mopping robots without

human intervention. As per Gartner by 2022, 70% of the enterprises will be experimenting with immersive technology for consumer and enterprise use. Domestic smart appliance innovations can be expected in refrigerators, ACs, dishwashers. There will be a push for products like autonomous driving cars, AI products like citizen robots. We already saw the beginning with promo of Sophia in 2019. Automation like cashier-less Amazon go-to store, automated check-in systems at the airport. There is a lot to look forward and everything will be eyeing on end-user making life easy.

—Pulak Satish Kumar, COO, Puresights Systems



RPA will emerge as a complementary technology



Key benefit of RPA is that it plays well with other existing technologies. RPA has the potential to adapt quickly to changing circumstances and learn accordingly. Hence it enhances processes rather than replacing

them. Since it's not always feasible to redesign workflows from the ground up, automating inefficient processes with RPA can greatly improve productivity. Secondly, in 2020, the automation market will see a shift from point solutions to more comprehensive offerings that will address integration challenges and enable best-in-class features that enterprises require. Digital transformation is a journey. RPA implementation shouldn't be treated as a short term project to gain cost efficiency. It must be integrated in the processes from the beginning to avail comprehensive benefits.

—Neelesh Kripalani, Sr. VP and Head Center of Excellence (CoE) of Clover Infotech

Network threats to be bigger



In 2020, the biggest network security threats will be created by the network's continuing proliferation, movement to the cloud and extension to critical infrastructure and industrial control systems. To make

matters worse, the advent of 5G will allow attackers to siphon data out of compromised devices at a speed not imaginable before. All of the above will push the cyber security skills gap beyond a threshold that is acceptable to business operations. Not solving this serious issue will have a deeply profound impact on the business bottom line.

—Klaus Gheri, VP, Network Security, Barracuda Networks



Health data explosion via wearables



Technology advancements are touching every aspect of health care, including solving the cost challenge, improving care delivery and patient experience, collectively providing whole person care. The

advent and rise in the usage of connected wearables and medical devices has increased manifold the amount of health care data being generated, which will continue to grow through 2025. As a result, big data and predictive analytics are expected to play an even bigger role in health care, specifically in the field of disease forecasting, clinical decision support and personalized medicine.

— Sunil Raheja, Head Technology, Optum Global Solutions



Hybrid multi-cloud strategy

Adoption of cloud technologies within Indian organizations will be on the rise in the next few years, with a majority of them moving towards a hybrid multi-cloud strategy starting 2020 onwards. We believe automation using AI to manage hybrid multi-cloud complexities, enhanced focus on security with security command centers becoming mainstream, adoption of Kubernetes and Containerization to modernize infrastructure and accelerate application modernization and lastly modernizing the Information Architecture to create self-service data platforms will be the key trends for 2020.

— Vikas Arora, Vice President, Cloud & Cognitive Software & Services, IBM India/South Asia

Tech and FinTech collaboration



The digital industry observed advent of multiple innovative but niche apps that have contributed to customer convenience. For instance, being able to educate one's child or leveraging RFID to

refuel a vehicle with just a click; this new generation of apps open the possibility of a very different kind of collaborations between Tech and FinTech players in the near future. The next few years will see an increased dependency on smart technologies with improved adoption of mobile payments becoming the norm. Customers will continue to benefit from UPI QR, interoperability will drive digital payments in 2020 and pave the way for financial inclusion in the country."

—Ravi B. Goyal, Chairman & MD, AGS Transact Technologies Ltd



WhatsApp to integrate with CX strategy



In 2020, we will more companies integrating messaging solutions like WhatsApp into their CX strategy. Customers will continue to expect more from businesses, regardless of whether they are digitally

native, disrupting, or transforming their industry. In line with this, more companies will recognize the power of adopting an omnichannel CX strategy to give their customers an increasingly seamless experience. I also expect to see a higher adoption of AI and self-service, particularly amongst millennials and Gen-Zers who, according to our data, are more comfortable finding solutions online via FAQs and help centers."

—KT Prasad, Country Sales Director, Zendesk

Data moves from an analytical to decision-making tool



In 2020, the shift to leveraging data for real-time decision-making will accelerate for a growing number of business functions. In the coming year, many more organizations will start to realize the potential of their data

to intelligently guide business decisions and leverage it to reach even greater levels of success. And looking even further into the future, they will eventually be able to determine whether potential suppliers' policies adhere to international laws and social ethics, and be able to use data to identify, in advance, a host of potential supply chain disruptions, such as a small number of suppliers concentrated in a region vulnerable to weather or manmade disasters.

—Mankiran Chowhan, Managing Director,
SAP Concur, India



Opportunities in cybersecurity



The losses due to certain cybercrimes are expected to reach US\$6 trillion by 2021 according to a report by Cybersecurity Ventures. This is when almost 60% of organizations have unfilled cybersecurity positions

owing to the skill gap and 77% of leaders believe that an infrastructure breach can take place with far-reaching consequences. The need of the hour is to quickly fill this void by adopting next-gentech like as cybersecurity simulation and training platform to equip our nation with the required skillsets and thereby generating over 1 million jobs for India's youth. 2020 could turn out to be a year of unbridled opportunities for India if it is able to successfully align itself in this landscape.

—Rakesh Kharwal, Managing Director - India/South
Asia & ASEAN, Cyberbit

Growth of AI democratization

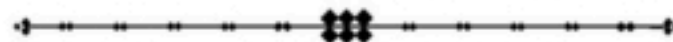
The biggest opportunities are the growth and



adoption of 5G worldwide, meaning a plethora of opportunities for IoT to thrive and expand. Many solutions that are in ideation phase could see life. The sole reason being 5G is the solution to all challenges posed

by IoT in terms of connectivity. Extended reality mainstream adoption enables new doors towards many new opportunities. Besides, more adoption by industries means a reduction in cost. As more and more providers gives AI-as-a-Service, we will see a massive growth of AI democratization. Hence, the top 3 predictions for 2020 could be that IoT with 5G would be more prevalent; Industries would be more adoptive towards AI, more and more such industries would be data intensive and we will see a rise of extended reality application all over again.

—Sukanya Mandal, IEEE Member and
Data Science Professional



Supply chain innovations in urban mobility



In 2020 we expect supply chain technologies to play a big role in changing the face of the daily office commute market. The supply chain innovations around predictive vehicle positioning,

automated dispatch will be based on a city planning model and will deliver the benefits of better vehicle utilization, city decongestion and reduction of our carbon footprint. We also expect that the daily office commute market will lead the adoption of electric vehicles in the country and this will be made possible by deep learning algorithms which take vehicle dispatch decisions based on range, charging infrastructure availability and expected future demand into the day.

—Surajit Das, CEO,
Routematic

AI will be easier to deploy

Industry-specific templates will make AI easier to use and deploy in 2020. In manufacturing, AI and ML systems will take advantage of templated processes to help enterprises better manage their parts inventories, improve demand forecasting and supply chain efficiency and improve quality control and time-to-delivery. In healthcare, organizations will leverage AI-ML to better integrate data that's segregated in application silos, exchange information with partners across the care continuum, and better use that data to respond to regulatory and compliance requirements. And, in retail, companies will use AI-ML to better predict demand patterns and shipment dates, based on defined rules, and improve their short- and long-term planning processes.

—Rick Rider, Senior Director, Product Management, Infor



Dark stores will gain greater prominence

Dark stores are essentially retail distribution centers that resemble a typical supermarket but is used primarily to fulfill online orders. While the concept started out as a way to fulfill grocery orders, several brands are testing out the dark store concept for apparel and food deliveries. For several brands, dark stores have become strategically important in matching the ever-shrinking shipping time and superior customer service levels of major retailers like Amazon and Alibaba. The proliferation of dark stores is a direct consequence of the rise of hyperlocal commerce and the rapid growth of the online grocery market. They also fuel the growth of cross-border commerce by making it easier for retailers to expand their operations into new regions and markets.

—Vikram Bhat, Chief Product Officer, Capillary Technologies



5G enterprise disruption

Moving into 2020, 5G networks will continue to be rolled out in cities across the globe, with devices designed to take advantage of it. This will create more disruption to the enterprise which will have even more difficulty identifying what devices are out there listening to and observing employees via a rogue 5G security camera or smart speaker. We'll have the advent of 5G-only IoT and IIoT devices, which do not require connecting to local network to operate. This will diminish the risk of an IoT device used as an attack vector against the rest of the network. But it will create more disruption for enterprises that already struggle to determine which equipment they have in their digital infrastructure. When their elevators, HVAC, CCTVs and smart speakers start connecting directly to the cloud via 5G, it won't get any easier.

—Renaud Deraison, Co-founder and CTO, Tenable

Breakout year for DARQ tech



For the upcoming decade, while familiar subjects such as cloud computing (including everything-as-a-service, or XaaS) and AI will continue to dominate technology headlines, 2020 could be a breakout year for

“DARQ tech” (the set of new technologies - distributed ledger technology, AI, extended reality and quantum computing). There are also substantial new social and commercial opportunities – such as adult education, care economy, employment services – that make India ripe to be profited and take the leadership spot at the global technology stage. Today, technology can help solve real world problems and provide opportunities for inclusive prosperity. However, in order to accelerate the technological growth, the country needs to attract more foreign investment, offer tailored upskilling programs, retain home-grown talent, as well as create a favorable regulatory environment.

—Sumit Sood, Managing Director, Asia Pacific (APAC), GlobalLogic



Wealth management becoming easier



Technology has made the financial industry more accessible and comprehensible to regular users. An emerging trend we have observed in the FinTech industry, is how technology is enabling individuals who have

a knack for financial matters, take a step forward to become a Wealth Manager. With just a smartphone, individuals with a good understanding of the sector can be empowered to offer advice and counsel to those in their circle and can also choose to offer their services on a FinTech platform at a professional level. A Wealth Manager's service is key to bridging the trust gap that a customer may face while using a Wealth Management app/platform and also provides the individual with a flexible job with a steady source of income.

—Aditya Agarwal, Co-founder, Wealthy