



The Nine Dot puzzle  
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The Covid era has shaped our thoughts and point of view into believing that technology and magic walk hand in hand. We believe that there are phenomenal powers in today's technology that will unravel anything and everything. But to a great degree, we forget that this magic is only possible because of the superior powers that lie within us - human cranium.

Today, the share of the Financial Services industry in India's market capitalization has increased from 6% in FY01 to 24% in FY21. The industry with the least usage of technology is also the Financial Services sector. The fact that the Financial Services industry is the least user of technology with 24% market capitalization, delineates incomparable distress in the society, country, and its growth.

The financial services industry must comprehend the necessity of technology & its drivers to manage the changes in operations, as EXCEL- AGE has long gone now.

Technology drivers are the experts responsible for collating data, checking and deduplicating, defining models and metrics, and ensuring they iron out the tiny errors that can add up to an unbalanced sample to provide predictive and prescriptive models for future transactions.

The Financial Services Industries must not let amateurs take control over the missions that require superior's supervision & inspection. Reason being that without any thorough supervision the machine will take whatever information that is available without any differentiation and predict otherworldly things which are equal to rubbish in, rubbish out.

It is the job of the drivers to solve this nine-dot puzzle and arrive at accurate data and serve the same to the different areas of an organization for maintaining long-term relations with customers and clients, cause technology is all about unraveling the hidden gems and providing them as a solution to the unresolved issues of its users.

[← Present's condition of Banks and NBFCs](#)

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