**FinTech: A Technology Evolution study, implementation and customer perception analysis in banking sector**

Financial Technology, also known as FinTech, has begun to revolutionize the financial services and are par above the traditional approaches being followed in the same. FinTech helps in augmenting the financial operations, and some of its extensions are banking, borrowing, investing, trading and transacting using smartphones. Also, cryptocurrencies are greatly transacted using FinTech, which indicates its exponential evolution in recent days. It has emerged jubilantly and even the general public (say in terms of margining people based on literacy and economic circumstances) enjoy the saliencies of FinTech in all possible means.

FinTech has given hope for entrepreneurs to create start-ups, and even the established organization are awaiting/exploring the slightest chance of imbibing the technology into the conventional mode of finance operations.

FinTech has created a breakthrough in finance operations as it employs the technologies such as Artificial Intelligence (AI), Machine Learning (ML), Blockchain, Bigdata and Robotic Process Automation (RPA). These technologies are the roots of FinTech and there are plethora of opportunities to produce favourable outcomes to the bankers and the customers as well.

The core of this research proposal is to have a deep insight into the incorporation of FinTech in banking sectors and understanding the aftermath (Analysing the cause and effect after the implementation of the FinTech). The proposal aims to have a structured analysis on the implementation pattern of FinTech, enumerating its benefits to the bankers and customers, and understanding the customer perception. And providing proactive action plans to tweak the technology intervention. These could also be explicated as research objectives:

1. Understanding the philosophy of FinTech (realization of the applications of FinTech)
2. Incorporation of FinTech in Banking sectors
3. Impact analysis of FinTech in banking sectors
4. Assimilation of customer's perception
5. Rendering proactive suggestions to the firm involved in the development of FinTech.