## Responsible for Group Technology, Security and operation, digitalization of the bank, vendor/partner selection.

## **Arivuvel Ramu**

Heading the Bank IT Security, Ops, Innovation and Product development for the TONIK Digital bank, Inc Philippines

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## Abstract

In recent years, metal oxide nanoparticles have attracted substantial interest because of their unique optical, magnetic, and electronic properties, which are different from their bulk and highly dependent on their sizes, shape, orientation, and crystallinities. Amona various transition metal oxide nanostructures, ZnO and TiO2 are particularly important due to their positive qualities, such as low cost, good stability, nontoxicity, and their applications in electronic devices (such as, sensors, solar cell), catalysis, and adsorption. The one-dimensional and porous nanostructured films of metal oxides with very large internal surfaces offer a number of fascinating features that are advantageous in designing optoelectronic devices and sensors. In this work, we report the synthesis and characterization of self-aligned nanostructured thin films of ZnO and TiO2 by chemical vapor deposition (CVD) and anodization methods, respectively. The as-prepared films were characterized by XRD, SEM, and XPS analysis. The results show that deposition temperature and time have drastic effects on the crystallinity and morphology of the nanostructured ZnO films. At 400~450°C, compact platelike structures of ZnO are obtained which are perpendicular to the substrate (Figure 1a). Keeping the deposition temperature constant at 400°C, change in deposition time shows that a minimum of 10 minutes is necessary for the formation of whiskershaped nanostructures. After 120 min of deposition time, flower-like nanostructures are obtained. On the other hand, films of TiO2 nanotube array (TNA) are markedly affected by the composition of electrolytes that are used during the anodization process. When an electrolyte solution of ethylene glycol and NH4F was used, closepacked nanotube arrays were formed and when a solution of diethylene glycol and HF is used, individually separated nanotubes arrays (Figure 1b) are obtained. The as-prepared TNA films are amorphous but the highly crystallized anatase phase can be obtained by low-temperature hydrothermal treatment. These films are expected to show high performances in gas sensors or other electronic devices (such as solar cells, photoelectrochemical hydrogen production systems). Further research is underway in our lab.

## **Biography:**

Mr. Arivuvel Ramu working for TONIK Bank as Chief Technology Officer and Heading the Group IT. He brings over 17+ years of information technology enterprise architecture and innovative product development experience in both banking and telco having been held various positions in SI's/Fintech involved in Digital banking, microfinance and digital transformation programmes

He holds a bachelor's degree in mathematics and Master in Computer Application and an holding professional organization certifications such as TOGAF, ITIL, Six Sigma, Scrum, Cloud etc