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AI-Driven Predictive Maintenance Framework for Cloud-Native Financial Systems

Sravanthi Akavaram
Jawaharlal Nehru Technological University, Hyderabad, India

Abstract

Financial technology systems operate in highly dynamic microservice-based environments that require continuous availability and reliability to support critical transaction processing operations. Traditional monitoring and alerting mechanisms usually act post-factum, after the performance degradation has already occurred, which results in service disruptions and user dissatisfaction, possibly causing significant revenue losses and regulatory compliance problems. This article presents a holistic AI-driven predictive maintenance framework specifically designed for cloud-native financial systems, integrating telemetry data from distributed observability tools with advanced time-series deep learning models. The proposed architecture leverages microservice metrics, logs, and distributed traces that are pre-processed through an anomaly detection engine implemented using LSTM networks enhanced with attention mechanisms for identifying dynamic feature importance. A feedback-driven MLOps pipeline allows for continuous model retraining and automated drift detection that ensures sustained prediction accuracy as system characteristics evolve. The framework was thoroughly validated by performing extensive offline testing, and its extended production deployment across multiple financial transaction workflows was carried out in a real-world cloud environment. Experimental results demonstrate substantial gains in downtime reduction and improvements in fault detection precision when compared to traditional rule-based alerting systems and simpler machine learning approaches. The article delivers a reusable architectural blueprint of autonomous incident prediction and proactive remediation of large-scale cloud-hosted financial applications. Future research directions include reinforcement learning-based self-healing orchestration, federated learning for collaborative model development across institutions, and integration with AIOps dashboards for unified operational intelligence.

Keywords: Predictive Maintenance, Cloud-Native Systems, Financial Technology, Deep Learning, Lstm Networks, Attention Mechanisms, Anomaly Detection, MLOps, Microservices, Observability

1. Introduction

The financial services industry has rapidly undergone digital transformation, and cloud-native architectures have emerged as the dominant paradigm for deploying scalable, resilient transaction processing systems. The new generation of financial applications is based on microservice architectures, deployed on distributed cloud infrastructure to support rapid feature deployment and horizontal scalability. The downside to this architectural complexity is significant operational challenges regarding system reliability and predicting failure scenarios before they impact end users.

Traditional monitoring approaches are based on reactive alerting schemes that trigger notifications only after threshold violations have already taken place. Such rule-based mechanisms are not capable of predicting and thereby potentially reducing the occurrence of service perturbations before they happen. Financial systems, in particular, which stand to lose considerable revenue and suffer regulatory compliance issues even with short system downtimes, find reactive maintenance strategies grossly insufficient. With increasing transaction volumes and system architectures becoming increasingly distributed, proactive intelligent maintenance frameworks have become an urgent imperative.

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Predictive maintenance, which was a part of the manufacturing and industrial processes, is a paradigm shift in how cloud infrastructure is managed. Machine learning systems examine past trends in system telemetry information to foresee oncoming failures with sufficient lead time to intervene to prevent the failure. Studies in methodologies of predictive maintenance have shown that machine learning methods can identify complex patterns in operational data correlating with imminent system failures [1].

This research introduces a holistic AI-driven predictive maintenance framework for cloud-native financial systems. The framework combines distributed tracing, metrics aggregation, and log analytics with rich deep learning models that predict infrastructure failures and application-level anomalies. The architecture employs LSTM networks along with attention mechanisms that capture temporal dependencies in telemetry streams, while a continuous MLOps pipeline ensures model accuracy by automatically retraining and detecting drift [2]. The framework provides a practical roadmap for financial institutions on how to make the transition from reactive to predictive operational paradigms, meet critical operational challenges, and ensure high availability standards.

2. Literature Review: Predictive Maintenance in Cloud Systems

Advances in distributed systems monitoring, machine learning methodologies, and operational practices have set the path for the evolution of predictive maintenance in cloud computing environments. Early research in this area was mostly focused on monitoring at the infrastructure level, while threshold-based alerting was the major method of fault detection. While these approaches may form a good foundation, they bear limited effectiveness in complex microservice environments where the behavior of systems often possesses non-linear patterns and failure modes that cascade.

Classical cloud infrastructure monitoring relied on the metrics collection frameworks of Prometheus, Grafana, and CloudWatch for aggregating time-series data from distributed nodes and services. It has been observed that in a microservice architecture, static threshold-based alerting leads to severe alert fatigue in production. The inadequacy of rule-based systems is particularly exacerbated in financial applications, where normal patterns of operation may differ greatly depending on market conditions, transaction volumes, and temporal factors. All traditional methods have problems with the notion of normal behavior in dynamic systems; they usually require extensive manual tuning and domain knowledge to establish meaningful thresholds, which quickly become outdated as system characteristics change.

Machine learning applied to system reliability problems has evolved through a number of distinct phases. Recurrent neural networks, in particular, LSTM architectures have achieved state-of-the-art performance in modeling temporal dependencies in sequential observability data. LSTM-based encoder-decoder frameworks have been devised for unsupervised anomaly detection that allow for mechanisms to learn normal system behavior patterns and recognize deviations with no need for labeled data on failures [3]. Attention mechanisms further enhanced the neural network's capability to model complex temporal relationships, where studies showed increased performance in the capturing of long-range dependencies in system metrics.

Operationalization of machine learning models in production systems has developed as a very important research area. MLOps practices address the various challenges faced by model deployment, monitoring, and maintenance within the production environment based on established principles of continuous integration, delivery, and training within machine learning systems [4]. Yet few existing frameworks integrate MLOps practices specifically for predictive maintenance in financial cloud environments, creating a big gap between research prototypes and production-ready systems.

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Technology Era	Monitoring Approach	Key Tools/Frameworks	Primary Method	Capabilities	Limitations	Application Context
Early Research	Infrastructure-level Monitoring	Prometheus, Grafana, CloudWatch	Thresholdbased alerting	Time-series data aggregation from distributed nodes	Limited effectiveness in complex microservices, Non-linear pattern detection issues	Classical cloud infrastructure
Traditional Systems	Static Threshold Alerting	Rule-based monitoring systems	Manual threshold configuration	Basic fault detection	Severe alert fatigue, Cascade failure mode challenges	Microservice architectures
ML Phase 1	Recurrent Neural Networks (RNN)	Basic RNN architectures	Supervised learning with labeled data	Temporal dependency modeling	Limited longrange dependency capture	System reliability monitoring
ML Phase 2	LSTM Architectures	LSTM encoderdecoder frameworks	Unsupervise d anomaly detection	Normal behavior pattern learning, No labeled failure data required	Computational complexity	Sequential observability data analysis
ML Phase 3	LSTM with Attention Mechanisms	Attentionenhanced neural networks	Complex temporal relationship modeling	Long-range dependency capture, Enhanced performance	Integration challenges in production	System metrics analysis
Current Era	MLOps-Integrated Systems	Continuous integration/delivery/training frameworks	Automated deployment and monitoring	Model lifecycle management in production	Limited financial cloud-specific implementations	Production ML systems

Table 1: Evolution of Cloud Monitoring Technologies and Predictive Maintenance Approaches [3, 4]

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3. System Architecture and Data Flow

The proposed framework for predictive maintenance will be based on a multilayer architecture that ingests, processes, and analyzes telemetry data from distributed financial microservices with scalability and efficiency in operations. It consists of five major components, which are the telemetry collection layer, data preprocessing pipeline, anomaly detection engine, MLOps orchestration layer, and visualization and alerting interface. Each of these components has been engineered to handle the specific requirements of cloud-native financial systems, including high-throughput data processing, low-latency inference, and continuous model adaptation.

The telemetry collection layer integrates with industry-standard observability platforms for aggregating metrics, logs, and distributed traces originating from financial microservices. The framework applies OpenTelemetry instrumentation in capturing standardized telemetry data across heterogeneous technology stacks, which ensures consistency in data formats and semantic conventions [5]. Metrics collection involves the gathering of infrastructure-level measurements on CPU utilization, memory consumption, network throughput, disk I/O, among others, and application-specific metrics on transaction processing rates, API response times, database query latencies, and message queue depths. Distributed tracing capability captures end-to-end request flows across microservice boundaries, thus enabling the framework to model dependencies and identify performance bottlenecks in complex transaction workflows.

The preprocessing pipeline transforms raw telemetry data into feature vectors suitable for consumption by deep learning models. This module implements a multistage processing workflow that resolves data quality problems, accomplishes feature engineering, and builds time-windowed datasets necessary for model training and inference. The pipeline runs on top of a distributed stream-processing framework with the ability to process very high-volume telemetry streams with sub-second latencies. This involves cleansing operations such as outlier detection and removal, imputation of missing values by forward fill and interpolation techniques, and normalization to handle scale differences due to diverse metric types. The core predictive component of the framework is the anomaly detection engine, which implements a hybrid architecture that merges LSTM networks with attention mechanisms for multivariate time-series analysis [6]. Incoming telemetry windows will be processed by the engine, and the anomaly score probability that the system degrades or fails will be returned. The LSTM layer follows a stacked hierarchy with multiple recurrent layers, and thus allows the model to learn hierarchical temporal dynamics at various scales. Attention mechanisms enhance the LSTM architecture through the computation of weighted feature combinations that dynamically focus on the most informative telemetry streams while making predictions of anomalies.

Architecture Layer	Component Name	Primary Function	Key Capabilities	Technology/Standards	Performance Requirements
Layer 1	Telemetry Collection Layer	Data aggregation from distributed microservices	Metrics, logs, and distributed traces collection	Industry-standard observability platforms, OpenTelemetry instrumentation	Highthroughput data ingestion

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Layer 2	Data Preprocessing Pipeline	Raw data transformation to feature vectors	Data quality resolution, feature engineering, time-windowed dataset construction	Distributed streamprocessing framework	Sub-second latency processing
Layer 3	Anomaly Detection Engine	Predictive analysis and failure prediction	Multivariate time-series analysis, anomaly score computation	LSTM networks with attention mechanisms	Low-latency inference
Layer 4	MLOps Orchestration Layer	Model lifecycle management	Continuous model adaptation, deployment automation, monitoring	MLOps frameworks and pipelines	Continuous availability
Layer 5	Visualization and Alerting Interface	User interaction and notification	Dashboards, alert generation, actionable insights presentation	Visualization platforms	Real-time alert delivery
Cross-Layer	Integration Framework	Component coordination	Seamless data flow, consistency maintenance	Standardized APIs and protocols	Scalable operations
System-Wide	Cloud-Native Infrastructure	Resource provisioning and scaling	Elastic scalability, fault tolerance, and distributed processing	Cloud provider services	High availability and efficiency

Table 2: Multilayer Framework Architecture Components and Functional Specifications [5, 6]

4. Model Design and MLOps Integration

Carefully designed deep learning architectures, which harness the particular characteristics of financial system telemetry data, form the basis of predictive capabilities within the framework. The model architecture, training methodology, and integration patterns for enabling reliable anomaly prediction in production environments are explained in this section.

This architecture is based on the LSTM component, which is the heart of the temporal modeling capability to capture sequential dependencies in multivariate time-series streams of data. The architecture followed

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here is a stacked LSTM with three recurrent layers that are configured with hidden units to enable a network that progressively learns representations from temporal hierarchies. The lower layers capture short-term fluctuations, while the upper layers model longer-term trends and seasonality patterns. All LSTM gates are set with sigmoid activations, while cell state updates use hyperbolic tangent activations, enabling the selective retention of information and regulated flow of gradients during backpropagation through time [7]. Dropout regularization across the LSTM layers prevents overfitting to training data patterns that may not generalize to novel failure scenarios encountered in production.

We extend the architecture of the LSTM by adding an attention mechanism that dynamically focuses on the most relevant input features for anomaly prediction. Given the sequence of LSTM hidden states, the attention layer computes a weighted combination, whose weights are learned compatibility functions assessing the relevance of each feature to the current prediction task. Multiple attention heads operate in parallel; each learns to focus on different aspects of the input telemetry data, enabling the model to consider multiple failure indicators that may manifest in different combinations of metrics.

Deployment of predictive models into production in financial systems mandates continuous monitoring for model drift, or loss in prediction accuracy due to time-evolving system characteristics. The MLOps pipeline implements automated drift detection by comparing the statistical distributions of recent telemetry data against the distributions in the original training dataset [8]. Performance-based drift detection supplements the monitoring of distributions by tracking online prediction accuracy metrics, automatically engaging model retraining workflows when performance falls below configurable thresholds. Capabilities for incremental learning allow the model to adjust to gradual changes in system behaviors without having to completely relearn from scratch.

Architecture Component	Layer/Mechanism Type	Configuration Details	Activation Function	Primary Function	Capability
Core Architecture	Stacked LSTM	Three recurrent layers with hidden units	Sigmoid (gates), Hyperbolic tangent (cell states)	Temporal modeling of multivariate time-series	Sequential dependency capture
Layer Hierarchy	Lower LSTM Layers	First recurrent layer	Sigmoid and Tanh	Short-term fluctuation detection	Immediate pattern recognition
Layer Hierarchy	Upper LSTM Layers	Second and third recurrent layers	Sigmoid and Tanh	Long-term trend and seasonality modeling	Temporal hierarchy learning
Gradient Management	Backpropagation Through Time	Regulated gradient flow	Tanh for cell state updates	Information retention control	Selective memory preservation

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Enhancement Layer	Attention Mechanism	Weighted combination of LSTM hidden states	Learned compatibility functions	Dynamic feature importance assessment	Relevant input feature focus
Attention Architecture	Multiple Attention Heads	Parallel operation	Compatibility functions	Multi-aspect analysis	Multiple failure indicator consideration
Feature Processing	Attention Weighting	Dynamic weight computation	Learned functions	Relevance scoring	Adaptive feature selection for anomaly prediction

Table 3: LSTM-Attention Model Architecture Configuration and Component Specifications [7, 8]

5. Experimentation and Results

The proposed framework was evaluated through its actual deployment in a production financial services environment processing high-volume transaction workloads across a distributed microservice architecture. The evaluation methodology included both controlled experiments using historical data, as well as live deployment observation over a six-month operational period.

The evaluation environment was a cloud-native financial platform deployed across three availability zones in the infrastructure of a major cloud provider. Its system architecture consisted of several microservices responsible for, among other things, payment processing, account management, fraud detection, and reporting. A large volume of transactions was handled by the platform daily, peaking during business hours. Telemetry data was collected regarding many different metrics at infrastructure resources, application performance indicators, and business-level measurements [9]. Infrastructure metrics included those on CPU utilization, memory consumption, network bandwidth, and disk I/O statistics, which were collected regularly, whereas application metrics captured API endpoint latencies, database query durations, message queue depths, and service-to-service call patterns.

Model training was performed by considering the historical data, which had portions reserved for validation and testing. The training dataset featured numerous instances of normal operational periods and documented incident windows, thereby making the training dataset very diverse. The architecture was trained using an Adam optimizer with systematic learning rate scheduling [10]. Early stopping, based on performance on the validation set, retained a model checkpoint that showed the best generalization capability. Several architecture configurations were explored as hyperparameter optimization, changing LSTM layer sizes, attention head count, and dropout rates to find the best design for the model.

The model was further evaluated on its ability to predict documented historical incidents through offline evaluation on the held-out test set. This evaluation used a lead time window that ensured practical utility for proactive intervention before user-facing impact occurred. The improvements in precision and recall were significant over baseline threshold-based alerting systems. Analysis by incident category showed disparate prediction performance across failure types; infrastructure failures showed the best prediction accuracy due to having clear precursor patterns in resource utilization metrics.

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After a successful offline evaluation, the framework went live in production with a gradual rollout strategy. An initial deployment with shadow mode made predictions but didn't trigger any operational action to validate real-world performance before full activation. During the extended observation period, the system processed billions of telemetry measurements and produced anomaly alerts with high operational precision. The most important business-focused success metric was that of downtime reduction, where huge reductions were attained in total downtime through proactive intervention for predicted incidents.

Component Category	Specification/ Metric Type	Details	Collection Frequency	Purpose
Deployment Infrastructure	Cloud Platform	Major cloud provider with three availability zones	Continuous	High availability and fault tolerance
Transaction Volume	Daily Processing	High-volume transactions with business hour peaks	Daily	Production workload simulation
Infrastructure Metrics	Resource Utilization	CPU utilization, Memory consumption, Network bandwidth, Disk I/O statistics	Regular intervals	System health monitoring
Application Metrics	Performance Indicators	API endpoint latencies, Database query durations, Message queue depths, Service-to-service call patterns	Real-time	Application performance tracking
Evaluation Period	Production Observation	Six-month operational deployment	Continuous	Long-term performance validation
Data Processing Volume	Telemetry Measurements	Billions of measurements processed	Continuous	Comprehensive system analysis

Table 4: Evaluation Environment Configuration and Telemetry Data Collection Specifications [9, 10]

6. Comparative Analysis with Baseline Systems

Extensive comparisons against alternative approaches to system reliability management in financial technology environments were carried out in order to establish the relative benefits of the proposed AIdriven framework. In particular, the comparison baseline included rule-based threshold alerting, statistical anomaly detection, and simpler machine learning approaches.

Traditional rule-based alerting systems represented the incumbent approach in many financial institutions and, thus, provided the primary baseline for comparison. These systems rely on manually configured thresholds on individual metrics, firing alerts when the measured values exceed a predefined limit. Performance comparison showed significant advantages of the AI-driven framework. The rule-based system fired hundreds of alerts during the trial period. Although a large share of those corresponded to true incidents, its precision was relatively low. This high false positive rate led to significant alert fatigue, as operations teams acknowledged but did not investigate a large percentage of the alerts received. Cloudbased

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systems pose unique debugging challenges, such as complexity in distributed tracing and intermittent failure patterns that traditional monitoring cannot capture well [11]. In contrast, the AI-driven framework achieved much higher precision, which constitutes a significant improvement and reduces unnecessary investigations dramatically.

Statistical anomaly detection methods, such as moving average, exponential smoothing, and simple outlier detection algorithms, provided a second baseline for this work. These methods are at the middle tier of the spectrum between simple thresholds and deep learning methods, determining deviations from historical patterns without extensive model training. Here, a statistical baseline was done by using exponential smoothing methods to forecast the expected metric values and flagging observations well beyond the threshold set from the predictions. While this method showed improved precision compared with a rule-based threshold, it remained much lower than the performance of the AI-driven framework.

Additional comparisons considered other, more basic approaches to machine learning, which included isolation forest algorithms and vanilla LSTM networks that did not utilize an attention mechanism. Isolation forest is an unsupervised anomaly detection algorithm that isolates observations by randomly selecting features and split values. It was trained on the same historical telemetry data and assessed with identical test procedures [12]. The isolation forest approach yielded moderate precision and recall, significantly improving on rule-based and statistical baselines but well below the performance of the LSTM-attention framework. Investigation into the prediction errors of isolation forest demonstrated that it struggled to learn temporal patterns; instead, it treated each time window independently without learning sequential dependencies that were critical for predicting evolving system failures.

The various approaches were then compared with regard to the computational resources required for operation. Model inference for the AI-driven framework consumed processing resources constantly, because real-time telemetry streams are continuous. Rule-based alerting exhibited minimal resource needs, whereas statistical methods fell somewhere in between. Cost-benefit analysis performed by incorporating infrastructure costs, incident impact costs, and operations team productivity revealed favorable economics for the AI-driven framework despite higher computational requirements.

7. Discussion and Industrial Implications

The experimental results and comparative analyses provide a variety of important insights into the application of AI-driven predictive maintenance in cloud-native financial systems. This section discusses the broader implications of the research findings, reflects on practical considerations for its deployment, and identifies key success factors for organizational adoption.

Successful deployments of predictive maintenance frameworks into production financial environments depend on organizational and technical considerations well beyond pure algorithmic performance. Integration with existing operational workflows was one of the clear success factors during the trial period. Here, the framework augmented rather than replaced existing monitoring tooling, which reduced friction for operations teams with pre-existing familiarity with specific observability platforms and incident management procedures. Change management was a significant challenge because operations teams were naturally skeptical of AI-generated alerts after years of working with unreliable rule-based systems. Indeed, research has shown that the culture of an organization, its technical practices, and approaches to measurement are critical factors in the effectiveness of technology transformations in software delivery performance [13]. A phased deployment approach combined with shadow-mode operation and transparent performance metrics helped gain trust in the system's predictions. Data quality became a key enabler for success in predictive maintenance. For initial deployment, many sources of telemetry had partial data

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capture or sporadically reported metrics, which degraded model performance until resolved. Organizations seeking to utilize similar frameworks must invest in data collection infrastructure and data quality monitoring processes before seeking dependable predictions. Model explainability turned out to be key for operational acceptance beyond just quantitative performance metrics. Predictive maintenance capabilities enabled wider-reaching organizational changes in operational practices and team structures. The shift from reactive to proactive incident management drove a change in daily work patterns of site reliability engineering teams: more time spent on preventive actions, less time spent on urgent firefighting activities. Site reliability engineering principles emphasize building automated systems that maintain service reliability while enabling rapid feature development [14]. This transition improved work-life balance for on-call personnel while simultaneously enhancing system reliability outcomes.

8. Future Work

This research presented a comprehensive AI-driven predictive maintenance framework for cloud-native financial systems to address the critical need for proactive reliability management in complex microservice architectures. The framework integrates distributed telemetry collection, deep learning– based anomaly detection, and continuous model adaptation to predict system failures before they impact users. There are several key contributions to the area of intelligent operations for financial technology systems. The architecture presents a scalable reference design for integrating machine learning with an existing observability infrastructure, demonstrating practical patterns for deployment in production financial environments. The hybrid LSTM-attention model architecture shows substantial performance gains over both traditional rule-based alerting and simpler machine learning methods. The integrated MLOps pipeline lays the foundation to address another important challenge: model maintenance in a production environment where the system characteristics evolve continuously [15].

Finally, the comprehensive methodology adopted for the evaluation, through the combination of extensive offline testing with extended observation of production deployment, allows rigorous validation of the effectiveness of this framework. Financial institutions considering the implementation of similar predictive maintenance capabilities can draw several practical lessons from this research. The necessity of a data infrastructure as a precondition of the successful machine learning is difficult to overestimate: companies need to have a well-developed telemetry and observability tooling in place before they can consider highly sophisticated analytics. In addition to the purely technical considerations, cultural and organizational elements also have a strong influence on the deployment success. Gradual rollout strategies-that allow operations teams to build confidence in model predictions-facilitate adoption more effectively than an immediate wholesale replacement of existing practices. Several promising future research directions emerge from this work. Reinforcement learning approaches to autonomous remediation could extend the framework beyond prediction toward self-healing capabilities [16].

Federated learning techniques could enable collaborative model training across multiple financial institutions while preserving data privacy and competitive confidentiality. Integration with causal inference methods could improve the framework's ability to distinguish correlation from causation in telemetry patterns. Multi-modal learning incorporating diverse data sources beyond numerical telemetry metrics represents an opportunity for enhanced prediction. This predictive maintenance framework presented here forms the basis of a broader vision toward autonomous, self-managing cloud infrastructure. The continually growing scale and complexity of financial systems drive a pressing need for intelligent systems that can anticipate problems, diagnose root causes, and execute remedial actions to sustain reliability while keeping operational costs in check.

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Conclusion

This article shows how an AI-driven predictive maintenance framework based on deep learning models, comprehensive telemetry analysis, and continuous adaptation mechanisms will yield substantial improvements in operational efficiency for cloud-native financial systems. The proposed framework appropriately addresses the critical transition from reactive to proactive reliability management in complex microservice architectures by providing a way for financial institutions to predict system failures before they impact end users. In particular, the developed hybrid LSTM-attention framework is efficient in capturing the temporal relationships and finding the relevant failure indicators in various telemetry streams, whereas the proposed MLOps pipeline ensures the maintenance of the accuracy by performing automated drift monitoring and retraining cycles. Real-life testing and the magnitude of production deployment will give confidence in the validity of the approach to real-world applications and yield impressive improvements over state-of-the-art baselines in downtime and alert accuracy. Finally, the practical design of this work, oriented toward integration with existing observability infrastructure and operational interpretability via attention mechanisms, offers a sensible implementation path for financial institutions. At the same time, successful deployment requires careful consideration of several organizational factors, such as change management, data quality prerequisites, and collaborative workflows between data science and operations teams. This paper mentions some important limitations: dependency on comprehensive telemetry data, challenges with certain failure modes originating from external dependencies, and cold-start constraints for newly deployed services. Future research directions outline promising opportunities for enhancement with reinforcement learning-based autonomous remediation, federated learning for privacy-preserving collaborative model development, integrating causal inference for improved root cause analysis, and multi-modal learning with diverse data sources. Looking ahead, as financial systems continue to evolve toward increasingly distributed architectures and are burdened with ever-increasing transaction volumes and complexity, predictive maintenance capabilities will transition from a competitive advantage to an operational necessity for financial firms seeking to maintain reliability standards while keeping operational costs under control.

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