



# International Journal of Research Publication and Reviews

Journal homepage: [www.ijrpr.com](http://www.ijrpr.com) ISSN 2582-7421

## Impact of Digital Banking on Customer in Delhi (NCR) (2022 – 2025)

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### ABSTRACT :

This research investigates adoption of digital banking services, use patterns, levels of satisfaction and safety perceptions among users in the Delhi-NCR region. The purpose of the study is to understand how demographic factors such as age, gender, business, education and income affect digital banking behavior. The data was collected through a structured questionnaire, and findings suggest that digital banking is highly popular among young, educated and medium -income users. The UPI platform and mobile banking application emerged as the most commonly used services, most of which are attached on the weekly or daily basis. The user's satisfaction was generally high, especially in terms of interface -purpose and transaction speed, although customer aid was identified as a major area that required improvement. While most respondents felt safe using digital banking services, a notable ratio expressed concern about fraud and data privacy. The study ends with the improvement in service distribution, enhancing the user trust and making digital platforms more inclusive and user friendly.

### Introduction

In the last decade, digital change in the banking sector has redefined customers' expectations and service distribution. Traditional face-to-face banking has developed into mobile and internet-based banking services, with a growing penetration of smartphones, high-speed internet and financial technology (Fintech) innovations. This change has revolutionized how banks connect with customers, rapidly, offer more convenient and cost -effective services. India is one of the fastest-developing digital economies, with the government actively promoting a cashless society via initiatives like Digital India, UPI (Unified Payments Interface), and Aadhaar-linked banking. These developments have drastically boosted the adoption of digital banking, particularly in urban regions like Delhi-NCR, which is home to a large, diverse population of tech-savvy users, specialists, students, and groups. Delhi-NCR, being a hub for monetary offerings, startups, and digital customers, offers a really perfect demographic for studying the actual impact of virtual banking on patron revel in. Users right here regularly interact with cell banking apps, online fund transfers, credit card portals, consumer chatbots, and other virtual banking structures. Their reviews, both tremendous and negative, provide treasured insights into how nicely digital banking meets expectations and what improvements are necessary.

While digital banking offers benefits inclusive of 24/7 get admission to, paperless transactions, and faster services, numerous worries nevertheless exist. Customers in Delhi-NCR have reported issues related to app crashes, login disasters, cyber frauds, loss of customer support, and the absence of a private contact. Therefore, it will become essential to have a look at how digital banking impacts customer delight, accept as true with, and loyalty on this area. This examine objectives to investigate the actual studies of customers in Delhi-NCR, pick out essential ache points, and advocate upgrades which can help banks provide a better and more reliable virtual enjoy.

### Literature Review

Digital banking has been the focus of many research in current years, each in India and across the world. These research have explored how technology influences consumer conduct, pride, loyalty, and service high-quality. The findings are blended—at the same time as many customers admire the velocity and comfort, others specific concerns approximately usability, safety, and assist.

#### Key Studies and Their Insights:

- Singh (2020) in his studies on cellular banking in urban India found that 78% of respondents desired mobile apps over travelling financial institution branches, citing comfort as the primary cause. However, approximately 30% said problems in navigating bank apps and shortage of timely help.
- Sharma & Gupta (2019) performed a comparative observe on conventional and digital banking stories. They concluded that although virtual platforms provide quicker transactions, they lack the emotional connection and agree with related to human interactions in bodily branches.
- Kaur & Arora (2021) analyzed how protection worries affect person adoption in Delhi-NCR. Their examine observed that even digitally literate clients fear about phishing attacks, OTP frauds, and unauthorized transactions, which negatively have an effect on their usual enjoy.

- Choudhary (2022) studied the function of UI/UX design in mobile banking apps and emphasized that an intuitive, litter-free interface substantially enhances consumer pride. Customers are much more likely to stay unwavering to a digital banking platform that is easy to apply and visually attractive.
- Reports by using RBI and NPCI (National Payments Corporation of India) have continually shown increase in digital transaction volumes however also stated an boom in cybercrime lawsuits and transaction disasters, raising questions about reliability.

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## Statement of the Problem

Despite the widespread adoption of digital banking in Delhi-NCR, there is still a considerable gap between **what banks offer digitally and what customers expect**. Users often face difficulties related to usability, security, error resolution, and customer service responsiveness.

Therefore, a structured and focused study is needed to:

1. **To what extent has digital banking improved customer experience**
  - Has it increased convenience, speed, and accessibility?
  - Are customers generally satisfied with the digital services provided by banks?
2. **To what extent has digital banking challenged or negatively impacted customer experience**
  - What common problems do customers face (e.g., technical issues, app errors, poor customer support)?
  - Are there concerns about security, privacy, or lack of personal interaction?
3. **What precise regions in digital banking still require improvement?**
  - User interface and simplicity of navigation
  - Customer support and grievance resolution
  - Security and fraud prevention measures
  - Inclusion of digitally much less-skilled or aged customers

## Objectives of the Study

1. To study how virtual banking has modified the customer revel in in Delhi-NCR.
2. To check purchaser pleasure with mobile banking apps, internet banking, and different digital channels.
3. To discover the important thing challenges faced with the aid of customers while the use of virtual banking structures.
4. To recommend sensible answers for enhancing virtual client enjoy.

## Hypotheses of the Study

### Main Hypothesis (H<sub>1</sub>) and Null Hypothesis

- H<sub>01</sub>: There isn't any massive trade in patron experience due to digital banking in the Delhi-NCR place.
- H<sub>11</sub>: Digital banking has extensively improved consumer experience inside the Delhi-NCR area.
- H<sub>02</sub>: Customers are not glad with mobile banking apps, internet banking, and other digital channels.
- H<sub>12</sub>: Customers are glad with mobile banking apps, net banking, and different virtual channels.
- H<sub>03</sub>: Users do not face vast challenges at the same time as using digital banking systems.
- H<sub>13</sub>: Users face sizeable challenges while the use of digital banking platforms.
- H<sub>04</sub>: There isn't any need for upgrades in virtual banking offerings to decorate client revel in.
- H<sub>14</sub>: Improvements in digital banking offerings are necessary to beautify patron revel in.

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## Data Analysis

A small-scale survey changed into carried out among 10 respondents from the Delhi-NCR place to apprehend the impact of digital banking on patron revel in. The majority of contributors (forty two%) belonged to the 26–35 age institution, and 60% were male. Most had been working experts or college students, with monthly incomes ranging from ₹10,000 to ₹eighty,000. About 90% of respondents actively used virtual banking services, with UPI and cellular banking being the maximum desired structures. Daily or weekly usage changed into stated through eighty% of customers. Satisfaction degrees were typically excessive, specifically in phrases of consumer interface and transaction speed, though a few users expressed issues about customer support and on-line fraud risks. This records highlights growing adoption and consider in digital banking, while additionally pointing to areas desiring improvement.

Respondent ID	Age Group	Gender	Occupation	Monthly Income (₹)	Uses Digital Banking	Most Used Service	Frequency of Use	Satisfaction Level (1–5)	Faced Issues	Trust Level (1–5)
1	26–35	Male	Working Professional	40000	Yes	UPI	Daily	5	No	5
2	18–25	Female	Student	12000	Yes	Wallet	Weekly	4	Yes	3
3	36–45	Male	Entrepreneur	70000	Yes	Internet Banking	Weekly	4	No	4
4	26–35	Female	Working Professional	55000	Yes	Mobile Banking	Daily	5	No	5
5	18–25	Male	Student	15000	Yes	UPI	Weekly	3	Yes	2
6	46–60	Female	Retired	30000	No	N/A	N/A	N/A	No	1
7	26–35	Male	Entrepreneur	80000	Yes	Mobile Banking	Daily	4	No	5
8	36–45	Female	Homemaker	25000	Yes	Wallet	Monthly	3	Yes	3
9	26–35	Male	Working Professional	45000	Yes	UPI	Weekly	4	No	4
10	18–25	Female	Student	10000	Yes	Mobile Banking	Weekly	4	No	4

## Conclusion

The studies suggests that digital banking has won good sized traction, mainly among younger and middle-income customers. Services like UPI and cell banking are especially favored because of their comfort and speed. While users record high pride with interface and transaction efficiency, issues continue to be about safety and customer support. Some respondents skilled fraud, highlighting the want for more potent defensive measures. To enhance person trust and service first-class, banks should focus on improving protection protocols, simplifying interfaces, and making sure responsive customer service. Overall, virtual banking is flourishing, but non-stop upgrades are critical for sustained user self belief and growth.

## Research Questions

- What is the overall impact of digital banking on client revel in?
- What features of virtual banking are maximum favored by using customers?
- What are the commonplace troubles and frustrations faced by way of clients?
- What improvements do users count on from virtual banking services?

## Scope of the Study

This have a look at is geographically constrained to Delhi-NCR, overlaying customers from numerous sectors which include operating professionals, students, marketers, and homemakers. It will recognition on folks that regularly use digital banking platforms (cellular apps, internet banking, UPI, and many others.). The look at will cowl private banks, public banks, and fintech-led digital platforms wherein relevant.

## Research Methodology

- Area of Study: Delhi-NCR
- Data Type: Primary (via structured questionnaire) and Secondary (via reports, articles)
- Sample Size: 50–100 respondents
- Sampling Method: Convenience or stratified random sampling
- Data Collection Tools: Google Forms, printed questionnaires, or online survey

## Limitations of the Study

- The take a look at is restricted to Delhi-NCR and won't replicate national patron conduct.
- Sample size can be small because of time and useful resource constraints.
- The observe focuses simplest on customers the usage of virtual banking and excludes those who use traditional banking strategies best.

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