

# Digital Banking: Transforming Consumer Habits in the Modern Financial Landscape

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## Abstract

Knowing how digitalisation affects consumer behaviour is crucial as it continues to change the banking services industry. This study looks into the relationship between customers' use of online banking and their financial management techniques in Delhi NCR. The study employed a primary research approach with a sample size of 123 respondents to investigate the motivations behind online banking use and how it influences financial decision-making. The results indicate that consumers primarily use online banking because of its exceptional ease of use, using it for both transactions and more general financial management needs. The study does, however, point out some limitations, the most significant of which being the time limits that were present during the data gathering process, which might have impacted how thorough the results were. By illuminating the subtleties of consumer behavior in the context of online financial services, this study adds to the growing conversation on online banking. It also highlights the need for more study to completely understand the intricate mechanisms underlying online banking and how they impact financial practices.

**Keywords:** Online banking, customer behaviour, financial management, banking services.

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## Introduction

In the digital age, the rise of online banking has drastically altered how consumers interact with financial institutions and manage their finances. By examining the primary factors that impact the adoption and use of digital banking services, this study aims to explore the ways in which online banking impacts consumer behavior.

Online banking's introduction has drastically changed the financial landscape by altering how customers deal with financial organizations and handle their own money. The rapid advancement of technology and the widespread availability of the internet have made online banking—which provides unprecedented comfort, convenience, and accessibility—a mainstream service rather than a novel idea. This invention has had a significant influence on consumer behavior, altering how individuals approach banking, saving, spending, and investing in addition to altering how banks function.

Online banking's introduction has drastically changed the world of banking by altering how customers deal

with financial organizations and handle their own money. As technology advances and the internet becomes more widely available, online banking—which provides unprecedented comfort, efficiency, and accessibility—has gone from being a novel idea to a widely used service. Apart from altering the way banks function, this development has significantly impacted consumer behavior, altering how individuals approach banking, investing, saving, and spending.

To identify significant trends and patterns in online banking consumer behavior, a range of theoretical frameworks and empirical studies will be explored. This research will also look at the broader effects of these changes, as well as the potential benefits and challenges that banks may encounter as they move toward a future with more sophisticated technology. The study's ultimate objective is to contribute to the ongoing conversation about how technology affects consumer behavior by offering practitioners and academics in banking and finance enlightening perspectives.

## **Introduction to Online Banking and User Behavior**

The rise of online banking, which offers users unprecedented levels of accessibility and convenience, has been a significant change in the financial services industry. Researchers have studied the effects of online banking on customer behavior in great detail. They have examined how this technological shift influences several aspects of consumer decision-making, including overall satisfaction, money management, and bank choice. This review of the literature looks at the key findings and themes from earlier studies, focusing on the factors affecting the adoption of online banking and the resulting behavioral changes.

## **Digital banking in Indian context**

India's consumer behaviour are being drastically changed by digital banking, thanks to encouraging government measures, rising smartphone ownership, and growing technological development. Indians' financial management and interactions with financial services are changing as a result of this change.

### **Growth of payment apps and mobile banking:**

#### *Smartphone Penetration:*

Mobile banking services are becoming more widely available as smartphones gain popularity, especially in rural and semi-urban regions.

By facilitating affordable, immediate, and real-time payments, the National Payments Corporation of India (NPCI) created the Unified Payments Interface (UPI), which has revolutionized peer-to-peer transactions. In 2016, when demonetization encouraged digital payments, UPI payments surged.

#### *Electronic wallets:*

Thanks to services like Paytm, PhonePe, Google Pay, and others, cashless transactions are becoming more and more common even among small stores and vendors.

## Accessibility and financial inclusion

The Pradhan Mantri of the Indian government is the Jan Dhan Yojana. Millions more Indians may now use the formal banking system thanks to the Jan Dhan Yojana. Digital banking is becoming more widely available as bank accounts are connected to mobile phones.

### *Microfinance and Digital Lending:*

By offering financial services to people and companies who were previously unbanked, digital platforms such as MobiKwik and KreditBee improve financial inclusion. They accomplish this by employing different data to assess credit.

### Convenience and changing consumer habits

#### *24/7 Access:*

Consumers now have access to banking services round-the-clock, changing habits and reducing dependency on physical bank branches.

#### *Increased Adoption Post-Pandemic:*

The COVID-19 pandemic accelerated the shift towards digital banking, as people preferred contactless transactions and online services for safety and convenience.

## Literature review

The research now in publication identifies a number of elements that support internet banking's broad adoption. Offering effective and competitive online banking services is essential as it may improve customer service delivery and promote bank performance (*Raza et al., 2020; Reddy & Megharaja, 2021; & Sreejesh, 2024*). Support, ease of use, accuracy, convenience, control, and better lifestyle and social considerations are among the benefits that customers are increasingly seeking when using online banking services (*Dutta & Makkar, 2008, Banu et al, 2019, Dwivedi et al., 2021*).

Furthermore, the influence of society and individual financial behavior cannot be disregarded. People's values and beliefs, which are shaped by their culture, can significantly impact their financial behavior and decision-making when it comes to digital banking (*Sikarwar 2019, Bai 2023, Dehnert & Schumann 2021, Rahman et al., 2021*).

Online banking is progressively, yet some customers are still reluctant to use it. According to *Rotchanakitumnuai and Speece (2003), Fang and Quintos (2023), Jafri et al. (2023), and Rahman et al. (2024)*, adoption rates may be hampered by elements including perceived complexity of digital banking systems, security concerns, and a lack of confidence. and technological competence, may also have an impact. Furthermore, demographic factors, such as age and technological proficiency, can also influence an individual's propensity to use online banking services. (*Alafeef, et al., 2011, Rahman et al., 2012*).

## Adoption of Online Banking

A number of variables, including as perceived utility, convenience of use, and technological trust, have affected the uptake of internet banking. The Technology Acceptance Model (TAM) developed by *Davis (1989)* states that these factors are essential in predicting whether or not people would accept new technology. Applying TAM to online banking, later studies have discovered that consumers are more likely to use online banking services if they think they are beneficial and simple to use (*Pikkarainen et al., 2004, Ly and Ly, 2022, Almaiah, et al., 2022*). Such findings may influence an individual's propensity to use internet banking services. *Alafeef and colleagues (2011) and Rahman and colleagues (2012)*. Because customers are worried about the security and privacy of their financial information, trust is also important (*Yousafzai et al., 2010, Jafri et al., 2024*).

## Behavioral Changes in Financial Management

The way that consumers handle their finances has changed dramatically as a result of online banking. With the capacity to conduct transactions at any time and real-time access to account information, customers now have more financial control (*Windasari et al., 2022, Chauhan et al., 2022, Matlala 2024*). As a result, customers now monitor their accounts more frequently and are more financially literate (*Lassar & Lassar, 2005*). Additionally, because internet banking makes it easy to track spending and savings, customers are more expectedly to embrace proactive financial practices like investing and budgeting (*Jayawardhena & Foley 2000, Bai 2023, Branin 2022, Ramrakhyani & Shrivastava 2024*).

## Effect on Bank Loyalty and Customer Satisfaction

The accessibility of online banking services has also had an effect on customer satisfaction and loyalty. Studies show that consumers are typically satisfied with their banking experiences since online banking is more efficient and easy (*Mols, 1998, Gautam & Sah 2023, Li et al., 2021*). Nevertheless, the shift to digital channels has also altered bank loyalty; consumers are now less devoted to a single bank and are more likely to transfer based on the quality of online services (*Shankar et al., 2003, Kitsios 2021, Haq, & Awan 2020*). This trend has prompted banks to invest in enhancing their digital platforms to retain customers and attract new ones.

## Challenges and Concerns

Despite the benefits, the rise of online banking has also introduced challenges, particularly concerning security and privacy. Consumers are increasingly wary of cyber threats, such as hacking and identity theft, which can undermine their trust in online banking (*Grabner-Kräuter & Faullant, 2008, Li & Liu 2021*). The digital divide is another issue, whereby some groups of people, especially the elderly and those living in rural areas, might not be able to take advantage of online banking because they have limited access to technology (*Lee et al., 2007, Alawida et al., 2022, Oyewole et al., 2024*).

## Objective of the Study

- To know the types of transactions usually performed using online banking by the respondents.

- To study that has online banking helped to save more money compared to traditional banking methods.
- To understand the main reasons of using online banking

## **Research Methodology**

### *Research Design:*

In this study, the research employs a descriptive research design, the focus is on examining various aspects related to the influence of online banking on customer behavior among individuals residing in the Delhi NCR region.

A study that uses descriptive research aims to accurately portray the participants. To put it simply, the main goal of descriptive research is to describe the study participants. It facilitates comprehension of the current trends, behaviors, opportunities, and challenges facing the sector.

### *Data Source:*

In this study, both primary and secondary data methods were employed. Primary data is original, first-hand material obtained directly from sources for a specific research endeavor. In this study, primary data is often collected using methods such as surveys. Secondary data is information that has already been published and is readily available for research. In order to discover research gaps from the literature and establish the study's goal, a secondary technique was employed. Although primary and secondary data have different uses, they work best when combined. While secondary data offers a more comprehensive market view and aids in identifying patterns and context for more research, primary data delivers precise, in-depth insights catered to a brand's audience. When combined, they provide thorough study on digital marketing, which results in more informed plans and choices. It has transpired that 123 individuals make up the study's sample size. Respondents over the age of eighteen who use digital applications and online banking as a payment method make up the study's sample unit. People above the age of eighteen who live in the Delhi National Capital Region (NCR) make up the population under study. Participants were chosen from a variety of places within the Delhi NCR area using convenience sampling. The feasibility and effectiveness of this approach in reaching participants who fit the inclusion requirements led to its selection.

### **Data Collection Instruments:**

A structured questionnaire will be developed to collect relevant data pertaining to the research objectives. In order to collect both quantitative and qualitative data, the questionnaire will contain both closed-ended and open-ended questions.

### *Data gathering Procedure:*

To guarantee representation from a range of socioeconomic backgrounds, the data gathering method will entail traveling to several sites within Delhi NCR. Questionnaire was formed based on objective of the

study. First 4 questions were based on demographic variable, then rest 9 questions were related to objective of the study. Questionnaire was prepared on google form and were circulated to through email to the respondents.

## **Data analysis and Interpretation**

### *Demographic variables*

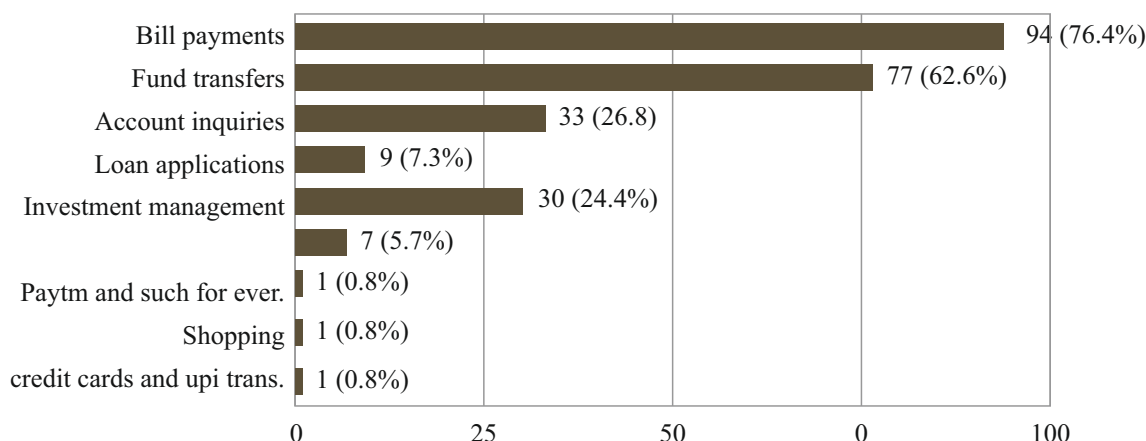
Of those who completed the questionnaire, 36% were women and 64% were men. The preponderance responders are enclosed by the age of 18 and 25, then 26 and 35, and only a tiny portion come from other age groups. The majority of the group has earned a bachelor's degree, as evidenced by the fact that 61% of them have graduate degrees and 20% have postgraduate degrees. The group does, however, include a sizeable percentage of people who have finished high school, 18% of the total. This diversity in educational backgrounds suggests a varied range of perspectives, skill sets, and knowledge bases within the group, which can contribute to a rich and dynamic exchange of ideas and experiences. The provided information indicates a diverse composition within the group, encompassing individuals with varying employment statuses. While some members are fully employed, others are engaged in part-time work, pursuing education as students, enjoying retirement, or currently unemployed. This variety implies that the group members have a diverse range of objectives, responsibilities, and life experiences, which can enhance conversations and viewpoints on the subject. Furthermore, this diversity emphasizes how crucial it is to take into account a variety of perspectives and situations when examining and resolving issues pertaining to work, education, and retirement within the group or larger community.

Nearly every responder routinely uses internet banking services. Convenience and constant access to account information are the key basis why individuals choose online banking over traditional banking. Additionally, some participants concurred that it facilitates transactions and saves them time. individuals are becoming more and more dependent on online banking, as seen by the vast number of individuals who use it every day. While a small percentage of respondents said they use internet services seldom, a quarter claimed they use them at least once a week. While some customers think internet banking has increased their spending, 64% of consumers say it has helped them save money. Online banking has been a double-edged sword for many individuals; according to 64% of respondents, it has increased their savings by giving them simple-to-use tools for budgeting, goal-setting, and transaction tracking. Nonetheless, a sizable percentage of respondents voiced worries that internet banking would actually promote impulsive spending, with few indicating that the convenience of accessing cash and the attraction of online shopping platforms may result in higher spending.

### Customer Behavior in Online Banking

What types of transactions do you usually perform using online banking?  
(Select all that apply)

123 responses



**Figure 1: Transaction based on online banking**

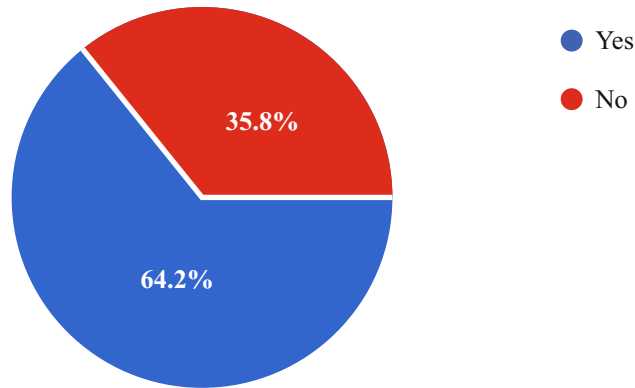
According to Figure 1, 76% of consumers have used online banking services because they are convenient and efficient for managing their monthly bill payments. These services automate transactions and provide frequent reminders, making the process more efficient. Furthermore, 62% of respondents utilize internet banking services, utilizing features like interbank transfers and peer-to-peer payment systems, to swiftly and securely move money between accounts. Additionally, 26% of users utilize online banking for account inquiries, tapping into functionalities that provide real-time access to account balances, transaction histories, and account statements. Moreover, a notable 24% of respondents utilize online banking for investment management purposes, leveraging features such as portfolio tracking, investment research tools, and automated investment platforms to monitor and optimize their investment portfolios. The remaining portion of consumers utilize online banking for a wide range of other services, such as loan and mobile check deposit apps, financial planning tools, and customer assistance. This comprehensive utilization of online banking services underscores the versatility and utility of digital financial platforms in meeting diverse financial needs and preferences.

According to 42% of users of online banking platforms, they occasionally have the desire to have knowledge of banking products or services, taking advantage of the ease and accessibility provided by digital channels to investigate different financial options. Furthermore, a noteworthy 36% of respondents participate in this behavior often, suggesting a regular dependence on online banking platforms as the main source of information on banking services and products. But it's interesting to note that 17% of users completely avoid using online banking platforms for these kinds of informative objectives, choosing instead to use other channels or sources to answer their banking-related questions. This spectrum of engagement levels underscores the diverse preferences and behaviors among online banking users when it comes to seeking information about banking products and services, reflecting varying degrees of comfort, trust, and reliance on digital channels for financial inquiries. Understanding these patterns of engagement is essential for financial institutions to tailor their online banking platforms effectively, ensuring that they cater to the

needs and preferences of all user segments, thereby fostering greater engagement and satisfaction among their customer base.

Do you believe that using online banking has helped you save more money compared to traditional banking methods?

123 responses

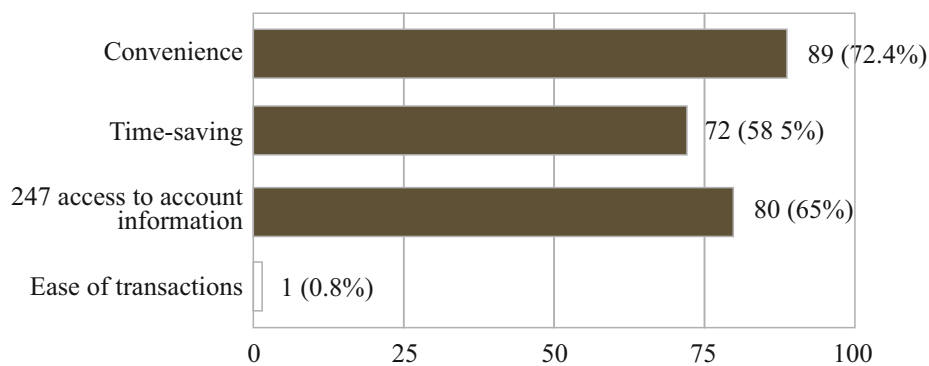


**Figure 2: Satisfaction level with the overall online banking experience**

While some respondents assert that online banking actually increases their expenditure, 64% of respondents think it has helped them save money (Figure 2). Online banking has been a double-edged sword for many individuals; according to 64% of respondents, it has increased their savings by giving them simple-to-use tools for budgeting, goal-setting, and transaction tracking. Nonetheless, a sizable percentage of respondents voiced worries that internet banking would actually promote impulsive spending, with some pointing out that the convenience of accessing cash and the attraction of online shopping platforms may result in higher spending.

What are the main reasons for using online banking?  
(Select all that apply)

123 responses



**Figure 3: Main reasons for using online banking**

The survey data highlights that convenience is the main driver for people using online banking, with 72% of respondents selecting it as their top reason. According to this finding, the majority of consumers appreciate how simple and easy internet banking makes their financial transactions. Online banking fits in nicely with today's fast-paced, digital lifestyles by enabling users to manage transactions and check account



information without physically visiting a bank location.

24/7 account access is the second most common justification for online banking, cited by 65% of respondents. This feature overcomes the constraints of regular banking hours by enabling users to manage their accounts, transfer money, and check their balances whenever they choose. Round-the-clock access gives consumer's flexibility, particularly for people with hectic schedules or who live in various time zones. Because consumers can react quickly to financial requirements or worries, it also gives them a sense of responsiveness and control.

Coming in third, with 58.5% of respondents, is time-saving. For many, online banking significantly reduces the time required to complete routine banking tasks. Users can make transfers, pay bills, and review transactions quickly without needing to commute to a branch or wait in line. Because it integrates financial management into daily life with the least amount of interruption, this is especially advantageous for those with busy schedules.

Finally, just one responder (0.8%) selected ease of transaction, placing it significantly lower than the other choices. This poor outcome implies that, even if transaction ease could have a role, it is probably viewed as a secondary advantage. The general usability features of control, accessibility, and time-efficiency appear to be more valued by most users than this specific usability feature. The main factors influencing people's decision to switch from traditional banking to online banking are convenience and continuous access to account information. Some participants also agreed that it saves them time and makes transactions easier.

## Findings

An in-depth examination of the changing environment of digital financial services and its significant effects on customers is offered by the research exploring how internet banking affects consumer behavior. Through meticulous analysis of survey responses garnered from a diverse array of participants, a plethora of key findings have emerged, illuminating various facets of online banking adoption, usage patterns, satisfaction levels, and recommendations.

### *User Experience:*

One of the recognized services provided by banks to provide customers with faster and more reliable services is online banking. Many clients are reluctant to use internet banking technology, even though it is a dependable and convenient service. Determining the factors that influence customers' satisfaction levels is essential to fixing any problems and improving the overall customer experience. Thus, the objective of this research is to determine the factors that impact visitors or customers and determine their level of satisfaction with online banking. Customers' satisfaction with online banking may be influenced by four factors: speed, convenience, security, and service quality. A questionnaire check was conducted in this study along with a descriptive investigation. Insightful feedback on the factors that might affect visitors' impressions was given by the survey's 213 participants. The findings of the survey indicate that the primary factors influencing people's decision to use online banking are its adaptability and simplicity, which are followed by the benefits of time savings and round-the-clock accessibility. Although transaction convenience is still significant, it is not as much of a factor in why individuals choose online banking over other choices. The results show that

speed and convenience have an almost direct relationship with client satisfaction with online or internet banking. Customer happiness is a key component in banks' ability to maintain a competitive edge. With the speed at which computer technology is developing, internet banking may be utilized to draw in more customers. Setting up online banking results in large quantities of banking transactions, improved efficiency, and lower operating costs.

### **Usage Patterns and Recommendations:**

The study unearthed a myriad of usage patterns among respondents, with a considerable contingent leveraging online banking for a gamut of purposes ranging from bill payments and fund transfers to account inquiries and investment management. Additionally, a palpable willingness to recommend online banking services to others permeated the respondent pool, albeit with varying degrees of enthusiasm. While some respondents exhibited fervent advocacy, others adopted a more cautious stance, signaling potential areas for improvement or concerns necessitating redressal to bolster confidence and foster enhanced user engagement.

### **Limitation of Study**

Several specific challenges arose during the investigation how consumer behaviors are developing in the setting of digital banking, particularly in light of how digital banking is altering behavior in the contemporary financial landscape. Longitudinal data is necessary for habit change research, although it might not be easily accessible. It can be challenging to assess naturally occurring consumer-driven behavioral shifts when external events, like the COVID-19 epidemic, significantly alter consumer behaviors toward digital banking. The fast-paced innovation in digital banking – from mobile banking to artificial intelligence (AI)-powered services – makes it challenging to keep research findings relevant. By the time research is published, newer technologies may have shifted consumer behavior again.

### **Conclusion**

The findings gleaned from the study underscore the transformative impact of online banking on customer behavior, epitomizing the widespread adoption, nuanced usage patterns, and variegated satisfaction levels pervading the digital financial realm. Armed with an acute understanding of these dynamics and empowered to address user needs and preferences effectively, financial institutions are poised to augment the value proposition of online banking services, catalyzing greater user engagement, satisfaction, and advocacy across their diverse customer base.

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