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CHAPTER 1

INTRODUCTION

Globally, the banking witnessed a rapid advancement in digital technology, intensifying the digital transformation process and necessitating the development of new technologies or adjustment to current business models (Kaur and Rani, 2024). India's economic growth potential highly depends on banking industry which has undergone tremendous change with the growth of information technology that led to the emergence of e-banking. India has positioned itself as one of the top economies in the developing nations due to its tremendous scientific and technological advancements and its potential for economic growth through technological advancement (Lema et al., 2021; Ghobakhloo and Iranmanesh, 2021). Every nation's economic development is significantly impacted by a healthy banking sector. It is crucial for the development of nation's economy as banks channelise the fund of the society.

Digital technology is employed by the banks to provide a range of financial solutions, including online payments, equity and crowd fund raising, peer-to-peer lending, insurance and personal financial management. Financial technologies are changing the whole financial market trading, supervisory and regulatory processes, make financial services more convenient for retail customers (Sathiyavani and Shivani, 2018). The government has to strive for financial inclusion by way of digital payment as a result of digitalisation, banking services are exemplified by the Digital India Program (DIP) (Barik and Sharma, 2019). The access to digital payment platforms grew dramatically as a result of the demonetisation campaign in 2016. This move towards cashless economy improved transparency and formalised the economy while making banking more convenient for individuals and businesses (Mukhopadhyay and Upadhyay, 2022). In 2026-27, the digital payment volume will quadruple and is expected to reach 411 billion digital transactions (Statista, 2025; PWC, 2022).

Today, the number of e-service users tremendously increasing, due to facilitation by anywhere anytime banking transaction with minimum cost and energy. The RBI Payment Index (RBI-DPI) which is often used as an indicator of digital banking adoption, for March 2025 stands at 493.22. This amounts to a 10.7 percent annual growth in e-banking adoption in India which shows rapid growth in digital adoption. As per RBI report (March, 2025), more than 85 percent of all payments made in India in the financial year 2024-2025 were made digitally. As a result of the global economic crisis customers are now more demanding, which has forced

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