
**“TO COMPARATIVE ANALYSIS OF CUSTOMER PREFERENCES:
DIGITAL BANKING AND TRADITIONAL BANKING”**

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Article Received: 27 March 2026, Article Revised: 17 April 2026, Published on: 07 May 2026

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DOI: <https://doi-doi.org/101555/ijarp.9766>

ABSTRACT

This study looks at how customers in Pune, prefer digital banking over traditional banking, especially with the fast changes in technology. The goal is to understand the advantages, how often people use these services, and how satisfied they are with them. It also checks how much age, income, education, and job affect their choices.

The research used a descriptive and quantitative method.

Data was collected from 100 people through a questionnaire using convenience sampling. The data was analysed with statistical tools like percentages, averages, tables, charts, and chi-square tests over three months.

The results show that more people are choosing digital banking, especially younger, better-educated, and salaried individuals.

They like it because it's convenient, easy to access, and saves time. But traditional banking is still important for older customers and those not very tech-savvy. These people appreciate face-to-face interactions and feel traditional banking is safer. Security and privacy issues are still big concerns that stop some from fully using digital banking.

The study finds that both digital and traditional banking are still important because they serve different customer needs.

It suggests that banks should improve digital security, raise awareness, and find a good balance between new technology and personal service to make customers happier and encourage more people to use digital banking.

INTRODUCTION

The banking sector has changed a lot because of technology. People now use platforms like mobile banking, internet banking and ATMs more often. This is of going to a physical bank branch. Digital banking is convenient and fast. You can use it 24 hours a day 7 days a week.

That's why many customers are using it more and more. Some people still like banking. They prefer talking to someone in person. They also like having papers and documents. For them traditional banking feels more trustworthy. In Pune City both types of banking are used. What people prefer depends on their age, education, income and how comfortable they are with technology.

This study wants to find out what people prefer: digital or traditional banking. It also wants to know what makes customers choose one over the other. The goal is to understand what influences people's choices when it comes to banking. Digital banking and traditional banking are being compared. The study looks at what factors make customers pick one banking method over another. Customer choices and adoption of banking methods are also being studied. The banking sector and its changes are important for customers and banks. Digital and traditional banking are used by people, in Dattawadi, Pune City.

OBJECTIVE OF THE STUDY

1. We want to see what digital banking can do for customers.
2. We need to look at how people use banking services and find out if they are happy with banking.
3. Digital banking is becoming really popular. We want to know why people are switching from traditional banking to digital banking.
4. We want to understand what makes digital banking better, than banking for both customers and bankers so we will look at it from both the customers and the banker's point of view and see what digital banking can offer to the customers and the bankers.

PROBLEM STATEMENT

The banking industry in India has evolved with mobile banking, internet banking, and UPI, providing convenience, rapid service, and round-the-clock access, attracting additional customers. However, conventional banking is still crucial for individuals who prioritize personal connection, trust, and safety. Although there are many regional studies, urban areas such as Pune, lack specific research on consumer behaviours. Localized insights are crucial for understanding preferences between digital and traditional services. Residents of

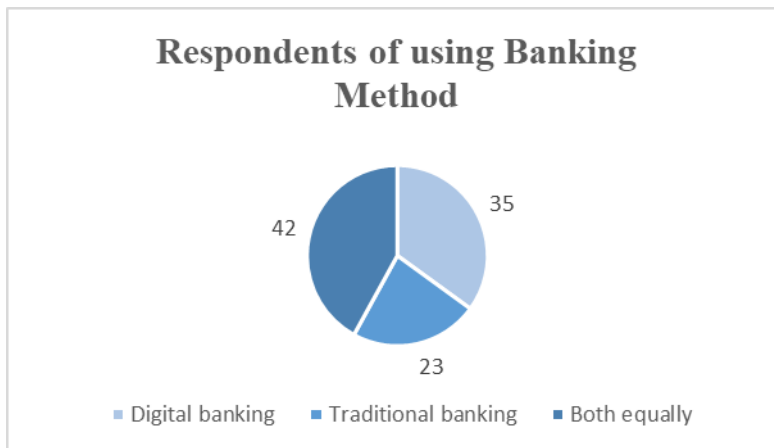
Dattawadi probably support a hybrid approach. Indian banks need to integrate digital advancements with conventional services to adequately satisfy various requirements in those sectors.

RESEARCH METHODOLOGY

This study is about customer preferences for traditional banking in Pune. The study looks at banking and traditional banking to see what customers like. It uses a way to collect data from people. The people who did this study talked to 100 customers. Looked at the answers. They used Microsoft Excel to make charts and tables to understand the answers from the customers who like banking and traditional banking. They had some problems with the study like not talking to people and not having enough time to do the study. The study is about banking and traditional banking, in Pune.

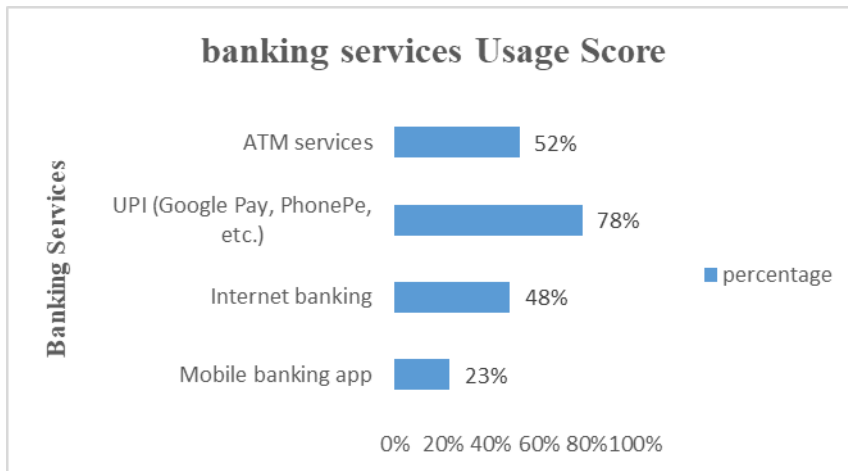
PREFERENCE TOWARDS DIGITAL AND TRADITIONAL BANKING

Which banking method do you use more often?



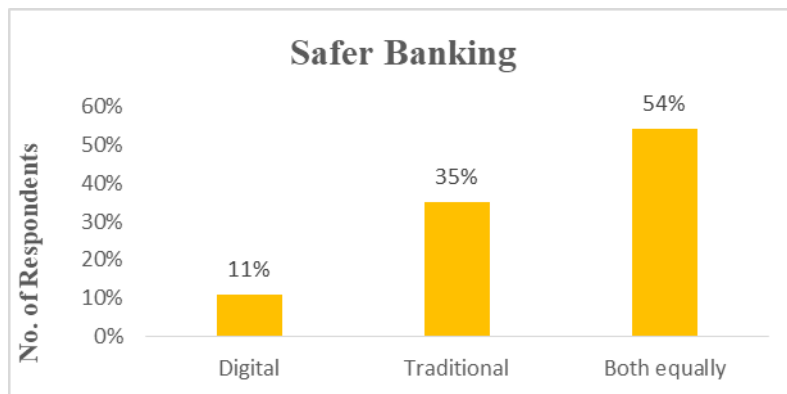
Interpretation: The data reveals that the largest segment, comprising 42%, utilizes digital and traditional banking in equal measure, reflecting a balanced approach. A significant shift toward online services is evident as 35% favour digital banking, whereas 23% continue to rely on traditional methods. In summary, the findings indicate that while digital banking is prevalent, most individuals still favour combining it with traditional methods.

Which digital banking services do you use?



Interpretation: With a 78% adoption rate, UPI stands as the leading digital banking platform, reflecting users' strong preference for fast and convenient transactions. The persistent 52% usage of ATM services demonstrates an ongoing dependence on cash. Mobile banking apps are the least utilized at 23%, whereas internet banking sees moderate adoption with a 48% share. In general, consumers favour digital payment options that are both quick and straightforward.

Which method do you consider safer?



Interpretation: Customer satisfaction shows a marked disparity, as the majority report being satisfied or very satisfied while no one expresses dissatisfaction. This suggests a robust link between the utilization of conventional banking services and customer satisfaction. Traditional banking services are positively perceived by customers.

FINDINGS

People really like banking because it is easy to use and saves time. Digital banking is very convenient. However, people still like banking because they trust it and they like to talk to

someone in person. So now people are using both digital banking and traditional banking. They choose which one to use based on what they need and what they're comfortable, with. Digital banking and traditional banking are both being used by customers.

CONCLUSION

People who live in Pune are using banking more and more. They like it because it is easy to use and they can do things quickly. Digital banking also saves them time. A lot of people in Pune still like to go to a real bank because they trust the people who work there and they like to talk to someone in person. So many people, in Pune are using banking and traditional banking at the same time. They are doing this while digital banking is getting popular and more people are starting to use it all the time. Digital banking is becoming more common in Pune.

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