

A Study on Comparative Analysis of Traditional Banking and Digital Banking

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Abstract: *The evolution of banking systems has significantly transformed with the advent of digital technology. This paper provides a comprehensive comparative analysis of traditional banking and digital banking, exploring various aspects such as accessibility, operational efficiency, cost-effectiveness, customer satisfaction, technological adoption, and security. Through a combination of literature review, surveys, and expert interviews, the study identifies the strengths and weaknesses of both models. The findings reveal that while digital banking offers unparalleled convenience and efficiency, traditional banking still holds relevance in certain segments, particularly for personalized services and rural outreach. This paper concludes with recommendations for an integrated banking approach that leverages the advantages of both models..*

Keywords: banking systems

