

FinTech Adoption in Digital Banking: A Study on Customer Perspectives in Bangalore (“An Analysis Based on Secondary Data”)

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Abstract: *This study explores how customers in Bangalore understand and use Financial Technology (FinTech) in digital banking. In recent years, FinTech has changed how people handle money by making banking faster, easier, and more convenient for consumers. However, adoption is not equal across all groups; some customers still prefer traditional banking because they do not fully trust digital systems or find them difficult to use. The main purpose of this research is to study customer attitudes, awareness, and satisfaction with regard to FinTech adoption in digital banking. The motivation for this study stems from the rapid digital growth in Bangalore, India’s technology hub, where banks offer many online services, but customer readiness varies. This research uses secondary data from trusted reports and publications and applies descriptive analysis to summarize trends and insights. The results show that most customers prefer FinTech for convenience and time-saving benefits; however, strong concerns about data security and privacy continue to limit adoption among some groups, especially older customers. Younger users are the highest adopters of mobile and online platforms. The study concludes that improving trust, strengthening security measures, and carrying out digital education will help banks promote wider and safer FinTech adoption in Bangalore.*

Keywords: FinTech; Digital Banking; Customer Perspectives; Bangalore; Adoption; Digital Payments; Trust; Cybersecurity

