

# Impact of Digital Banking on Financial Growth and Operational Effectiveness of Indian Commercial Banks

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**Abstract:** *The banking sector in India has undergone a significant transformation with the adoption of digital banking technologies. Digital banking has emerged as a critical driver of financial growth and operational effectiveness, enabling banks to enhance customer experience, optimize operational costs, and improve revenue streams. This review paper explores the impact of digital banking on the financial performance and operational efficiency of Indian commercial banks, analyzing existing literature and empirical studies.*

**Keywords:** Digital Banking, Financial Growth, Operational Effectiveness