

The Impact of Digital Transformation on Retail and Commercial Banking: A Case Study of ICICI Bank

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Abstract: *The research investigates the effect of digital transformation on ICICI Bank's retail and commercial banking services, focusing on customer satisfaction, service efficiency, and digital adoption. Using a descriptive research design, primary data was collected from 50 customers in the Delhi NCR region through structured questionnaires. The findings revealed high levels of customer satisfaction with ICICI's digital services, with 82% of participants expressing overall satisfaction. However, concerns regarding high premiums, service transparency, and the need for quicker issue resolution were noted. The report concludes that while ICICI Bank excels in digital service delivery, continuous innovation, customer feedback integration, and employee training are key to sustaining a competitive advantage.*

Keywords: digital transformation

