

In addition to the digital transformation efforts outlined above, banks in India have focused on enriching the user experience, which have led to an increase of ~2 pp in India's overall DBM score. Key focus areas include improving navigation, enhancing ease of use, increasing accessibility, providing customisation options and ensuring channel intuitiveness. These enhancements have collectively resulted in a more positive user experience.



## Digital banking maturity in India

Charting the road ahead for banks in India