

The impact of Financial technology on the Financial Solvency of Algerian banks for the period 2016-2024

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Abstract:

This study aimed to identify the impact of financial technology on the financial solvency of Algerian banks during the period 2016-2024. To achieve this goal, the reality of financial technology in Algeria was studied in the applied aspect through the number of ATMs, the number of electronic clearing operations, and the number of payment terminals in Algerian banks.) as independent variables, in addition to measuring and analyzing the financial performance represented by financial solvency as a dependent variable, and then estimating, interpreting and testing the multiple regression model of the study. The descriptive-analytical approach was used in the study by studying the performance and reality of financial technology in Algeria. The study found that there is a positive and statistically significant positive relationship between financial technology and the improvement of Improving the solvency of Algerian banks at a margin of error of 5%. Therefore, the study recommended the need to study and expand financial inclusion, through the use of financial technology in banks in order to access financial services at the lowest cost to remote areas in Algeria

Keywords: FinTech, Solvency, ATMs

Introduction:

The pace of technological development has accelerated exponentially, leading to a real technological revolution. The Internet, smartphones, wireless communication technology, artificial intelligence, and other technological innovations have emerged, revolutionizing the fields of communications, information, and others. Technology is no longer just a tool, it has become an essential driver for improving financial performance at all levels, whether for established financial institutions, ambitious startups, or even individuals and consumers.

In light of the rapid changes that the world has witnessed as a result of the development of social classes, FinTech has become a major factor in the reshaping of personal banking. This technology has contributed to providing many necessary tools for banking operations, which has made it possible to improve the quality of service, increase its accessibility, and increase its operational efficiency. FinTech has not only enhanced customer collaboration, but has also enabled them to manage their financial performance by reducing expenses and facilitating access to services. This allows them to manage their various financial affairs effectively.

In terms of the Algerian banking system, the adoption of this financial technology is an urgent necessity because of the many benefits and opportunities it provides to banks, customers and the

economy as a whole. The adoption and use of this technology in the banking sector is fundamentally changing the way financial and banking services work, and in how products and services are delivered to customers, impacting banks' performance in terms of profitability, business operations, and customer service. Algerian banks have had to keep pace with these ongoing changes.

Based on the previous purpose, and within the framework of the general objective of the study and the identification of variables and their objective, the question raised in this regard is

How does FinTech affect the improvement of solvency in Algerian banks?

In order to answer the problem of the study, we divided this problem into a set of sub-questions, namely:

- ◀ What is the reality of fintech and solvency in Algerian banks?
- ◀ Is there a significant impact of financial technology on improving the solvency of Algerian banks during the period 2016-2024?
- ◀ Is there a significant impact of the electronic clearing variable on improving the solvency of Algerian banks?

Study hypotheses:

As a preliminary answer to the study questions, we propose the following hypotheses:

- ◀ It is possible that the level of penetration of financial technology in Algerian banks will increase due to the development and digitization of financial services, which can lead to higher financial returns and higher solvency for Algerian banks;
- ◀ FinTech (ATMs, Electronic Clearing, Number of Payment Terminals) will have a significant impact at the level of $A=0.05$ on improving solvency during the study period.
- ◀ Yes, there is a significant effect of the electronic clearing variable on improving the solvency of Algerian banks

Objectives of the study:

The main objective of this research is to know the impact of financial technology on the solvency of Algerian banks, in light of the great efforts made by banks to introduce all financial technology technologies to provide all financial services to customers, by studying the reality of financial technology and financial solvency, using data and indicators during the period from 2016 to 2024, in addition to identifying the experiences of different countries in the application of technology Through previous studies

Importance of the study:

This study gains its importance mainly through its treatment of one of the important topics in the field of finance and banking, which is technology, and the attempt to link it to the solvency indicators of Algerian banks, in order to identify financial technology and its impact on the solvency of Algerian banks. The study also highlights the importance of helping Algerian banks cope with increased competition and adapt to the demands of the digital economy

Study Methodology:

In this research, we adopted the descriptive-analytical approach by studying the theoretical framework of financial technology, through the study of financial technology, its importance and its relationship to financial performance, and then studying and analyzing the reality of financial technology and financial performance to know the extent of the impact of financial technology on the financial performance of Algerian banks.

In order to answer the questions of the study, we divided them into a theoretical part and an applied part, where the theoretical part includes some studies that dealt with the relationship between financial technology and the financial performance of banks, then provide an overview of financial inclusion and its most important principles, and in the applied part, we will analyze and test the relationship between financial technology and the solvency of Algerian banks, and the most important results and recommendations proposed

The theoretical part:

1. Previous Studies:

The (Fadhili Ephraim Maseko. 2022) study entitled, "**The impact of electronic banking services on the financial performance of commercial banks in Tanzania**", aimed to study the impact of electronic banking services on the profitability of commercial banks as a measure of their financial performance. The study population consisted of 171 individuals, 120 of whom were selected using the Cochran equation and data were collected using questionnaires. It was analyzed using descriptive and regression statistics. The results showed that customers used all four e-banking products, these products were statistically significant: ATMs, Agent Banking, Mobile Banking, and Internet Banking, and the significance of electronic money transfers in the interpretation of NMB Bank's profitability was set at 0.02, with a probability value (p-value) is equal to 0.05, confirming that electronic money transfers have a significant impact on NMB Bank's profitability. The use of PIN numbers instead of signatures has been recommended, as the use of PIN numbers is expected to facilitate the management of cybercrime.

(Sarah Izabayo's ;2024) study titled "**The impact of electronic banking services on the financial performance of commercial banks in Tanzania**" also showed the relationship between electronic banking services and the financial performance of commercial banks in Rwanda, with a focus on the Rwandan People's Bank (BPR) during the period from 2019 to 2022. The study aims to identify the forms of electronic banking services used by the People's Bank of Rwanda, evaluate its financial performance, and examine the relationship between electronic banking services and financial performance. A mixed research design was used, employing purposeful sampling and cross-sampling methods to collect data. Data collection included questionnaires distributed to 16 staff members of the People's Bank of Rwanda, as well as interviews and document review. Descriptive analyses (mean and standard deviation) and multiple linear regression were applied to test the assumptions. The results show that the People's Bank of Rwanda used a variety of forms of electronic banking, including: electronic cards, ATMs, mobile banking, online banking, and money transfers. In terms of financial performance, the return on assets fluctuated: 1.21% in 2019, then fell to 0.94% in 2020, before It rises to 1.74% in 2021 and stands at 2.98% in 2022. Return on equity followed a similar trend, reaching 9.3%, 7.97%, 11.83% and 18.56% during the same period. Other indicators, such as net interest margin and liquidity ratio, also showed performance discrepancies. Analysis of variance (ANOVA) confirmed a statistically significant relationship between online banking and financial performance, with a p-value of 0.000. The study concludes that online banking has a positive impact on BPR's financial performance. Recommendations include improving ATM services, enhancing the benefits of electronic money transfers, and ensuring solvency to maintain performance through effective online banking practices.

In the same context, a study (Vincent Ntyauma ;2024), entitled **Digital banking services and financial performance of commercial banks in Casey County**

Mainly to assess the impact of digital banking on the financial performance of commercial banks in Casey County. The study adopted a descriptive-relational approach. The study targeted 22 commercial banks operating in Casey County, where the analysis unit was these banks, and the observation unit was their operations managers. The study relied on the Central Bank of Kenya's annual banking report as the main source of secondary data. The results of the study indicated that there is a positive and important relationship between digital banking services and the performance of commercial banks. The study recommends that commercial bank departments in Kenya collaborate with digital service providers to promote integration in scaling up and accelerating digital banking, ultimately leading to improved financial performance.

The study titled **Electronic banking channels and financial performance in the Nigerian banking sector also examined** the impact of e-banking channels on the financial performance of the Nigerian banking sector during the period from 2000 to 2023. Using a distributed self-regression model, the research tracks the dynamics of the short-term and long-term relationship between ATMs, online banking, mobile banking, and points Selling, financial performance indicators related to return on assets and deepening of the financial sector. The results reveal a mixed pattern: online and mobile banking have a statistically significant positive impact on profitability, while ATMs and POS have a negative impact, mainly due to higher operating and infrastructure costs. In contrast, the combined impact of the four channels on deepening the financial sector is not statistically significant, suggesting that the current proliferation of e-banking technologies does not significantly enhance financial inclusion in the long term. These findings highlight the dual nature of e-banking: while profitability is achieved when applied efficiently, it is insufficient to achieve comprehensive financial reform without complementary structures and policies.

Mims My Study About Previous Studies

Based on the studies that have been presented, our study is distinguished from its predecessors in its treatment of the subject of financial technology on improving the solvency of Algerian banks, our study is consistent with the previous studies in several aspects, represented in presenting the theoretical background of financial technology, and our study differs from previous studies in the dependent variable and the study sample, which is the solvency of Algerian banks, most of the previous studies focused on the rate of return on assets, and the rate of return on equity, as indicators to evaluate the financial performance of banks, while those studies did not focus on other indicators to clarify the impact of the application of financial technology on the financial performance of banks, in order to achieve the objectives of the research, there is a scarcity in the Arab studies that dealt with the impact of the implementation of the FinTech on the Financial Solvency of Algerian Banks.

2. Generalities about fintech

Although there is no clear consensus on a precise and comprehensive definition of fintech, especially in light of the rapid development of the field, a review of the different definitions can provide a clearer view of this contemporary term.

Fintech is an innovation in the financial services, processes, and procedures that banks provide to customers, and it is used in conjunction with technological development and artificial intelligence

to ensure the quality and efficiency of financial services and systems, increase effectiveness, and achieve customer satisfaction. (Laith, 2024, p. 235) The Financial Stability Board (FSB) defined fintech as "a technology-driven innovation in finance that includes services that may lead to the development of new business models, applications, processes, or products that have a tangible impact on the delivery of financial services." In contrast, banks for international settlements defined fintech as: "a technological innovation in financial services that contributes to fundamental changes in the financial sector and the broader economy, affecting various aspects, from payments to monetary policy and financial regulation." (Baba, 2020) The International Monetary Fund (IMF) has defined fintech as "technologies that have the potential to transform financial services by stimulating new business models and developing innovative applications, processes and products." (abd rahim, 2018)

In general, fintech is a technological innovation that is used in the field of financial services, with the aim of making it more accessible, improving its efficiency, and lowering its costs compared to traditional transactions.

FinTech aims to address the inefficiencies of the banking system by restructuring financial services in general, and changing the methodology and mechanisms of providing them to customers in particular. This includes providing services that are in line with global technological developments, reducing the cost of financial services, and providing greater privacy through personalized services and improved comparability, enabling customers to choose the service that best suits their needs. (Maache, 2024)

3. The Relationship Between Fintech and Financial Performance

The relationship between FinTech and banks' financial performance is evident in their reliance on digital services, such as electronic payments, online banking, and mobile applications. This reduces operational costs, speeds up transactions, and improves the quality of services provided to customers. FinTech also boosts profitability, liquidity, and operational efficiency, positively impacting key financial performance indicators, such as return on assets (ROA) and return on equity (ROE). Several studies have confirmed the positive impact of fintech on the financial performance of banks. For example, a study by Akl et al. (2023) found that fintech contributes to improving the financial performance of banks operating in Egypt. Similarly, a study by Bouarwa et al. (2025) highlighted the effective role of fintech in improving banking performance in Algeria through the promotion of digital services and the development of electronic infrastructure. Moreover, a study by Omani et al. (2020) showed that electronic payment systems positively impact banks' financial performance by increasing efficiency and improving the quality of banking services.

Applied Part:

1. Study Methodology:

The main source of data used in this study is the reports of the Bank of Algeria, and in order to present a proposed model of the impact of financial technology represented in the number of electronic clearing operations, the number of ATMs and electronic payment systems, on the financial solvency of Algerian banks, the statistical model of the multiple linear regression of variables after testing its validity, as well as the statistical software SPSS, was used to measure and analyze the indicators of digital transformation and the financial performance of Algerian banks.

The study targets the Algerian financial sector, for the period (2016-2024), using quantitative indicators of financial technology as independent variables, and the financial performance of Algerian banks is a variable measured in financial ratios.

2. The reality of the study variables

1.2 The Reality of ATMs in Algeria

ATMs (ATMs) are computerized communication devices that allow customers of any financial institution to conduct financial transactions in any public place. It is also part of self-service technology, which is the main banking channel for customer access for banking services. (Hussein Mohamed & Richard Bitange, 2017)

Table (01): Evolution of ATM Withdrawal Activity during the Extended Period (2016-2024)

Total Value (DZD)	Number of Automate Dispensers	Number of withdrawals	Years
98.822.524.500	1.370	6.868.031	2016
126.398.291.000	1.443	8.310.170	2017
136.233.452.000	1.441	8.883.913	2018
164.116.233.000	1.621	9.929.652	2019
1.073.004.953.000	3.030	58.428.933	2020
1.728.937.064.000	3.053	87.722.789	2021
2.182.896.695.000	3.658	128.035.361	2022
2.210.885.398.000	3.786	143.206.494	2023
3.691.600.492.000	3.942	197.323.075	2024

Source:(ATM Pool, on the website): https://giemonetique.dz/ar/activite_paiement_sur_tpe
Retrieved 03/03/2026

. We note through Table (01) that the activity of withdrawals through ATMs is trending in accelerated growth in terms of the number of annual withdrawals, as the withdrawals at the end of 2016 amounted to more than (6,868,031) through the collection of (1370) ATMs, while the year 2024 after the joining of Algeria Post to the ATM Complex reached more than (197,323,075), through approximately (3.942) Automated distributor, and this is due to several reasons, including:

Ease of Use, Technological Development, Expansion of the ATM Network, Effects of the COVID-19 Pandemic

2.2 Payment via electronic payment terminals in Algeria:

Electronic Payment Terminals (Electronic Payment Machines) provide the bank or gold card holder with the payment of their purchases, without carrying the burden of carrying cash, especially large amounts that may be exposed to theft or loss of cash.

Table (02): The Development of Electronic Payment in Algeria (2016-2024)

Total amount of payment transactions	Total Number of Electronic Payment Terminals in Algeria	Total number of payment transactions	Years
444508902.40	5049	65.501	2016
861775368.90	11985	122.694	2017

1335334130.7	15397	190.898	2018
1916994721.1	23762	274.624	2019
473382004301	35192	711.777	2020
15113249499.9	37561	2.150.529	2021
19343056538.17	46263	2.712.848	2022
22.280.281.529	50857	3.085.705	2023
44.563.000.000	68.140	5.579.708	2024

Source: ATM Pool, on https://giemonetique.dz/ar/activite_paiement_sur_tpe [website](#)
Retrieved 03/03/2026

Through the table above, we can see the increase and growth of the total number of electronic payment terminals in Algeria, where the highest value was recorded in 2024 with 68,140 and an amount of 44,563,000,000 DZD, and this is due to the increase in electronic payment machines in Algeria after the Algerian Post joined the ATM and achieved the exchange between the bank card and the gold card, in addition to the technological development. and the Corona 19 pandemic, convenience and ease of use, awareness and confidence.

3.2 The Reality of Electronic Clearing in Algeria

The electronic clearing system is considered the second section of advanced payment systems according to international standards, as it is specialized in the automatic processing of payment methods such as transfers, deductions, and withdrawals by bank cards. This is done through advanced means such as scanners and various software, which came into effect in Algerian banks on May 15 , 2006.

Table (03): Evolution of transactions using the electronic clearing system between 2016-2023
(Unit Billion DZD)

Source: Bank of Algeria, Annual Reports (2016 -2024)

2023	2022	2021	2020	2019	2018	2017	2016	Years
22958.531	20166.329	17980.117	11406.87	17474.087	17016.830	18753.75	176395	Total Payments Amount
114,93	54,92	48,01	34	27	25,03	22,90	21	Number of electronic clearing operations

Through the above table, we note an increase and growth in the number of electronic clearing operations during the study period, as its highest value was recorded in 2023 with 22958,531 billion

payments, and this is due to the continuous and continuous reliance on the electronic clearing system to settle many and advanced transactions in Algerian banks, and the promotion of bank card services and their uses through the efforts made by the ATM complex, and the intensive presence of e-commerce sites and the resulting widespread use of online payments through the issuance of the relevant law E-commerce in May 2018

4.2. The Reality of Financial Solvency in the Algerian Banking Sector:

Solvency refers to the ability of banks to meet their long-term liabilities, i.e. they have sufficient assets to cover their debts and future liabilities, even in times of stress.

Table (04): Total solvency ratios of the Algerian banking sector(20162023)
(Unit/Billion DZD)

2024	2023	2022	2021	2020	2019	2018	2017	2016	Years
22.82	22.88	21.53	21.60	19.17	17.99	19.06	19.38	18.75	Gross Solvency Ratio

Source: Bank of Algeria, Annual Reports (20162024)

The table above shows that the total solvency ratio of the Algerian banking sector has witnessed an upward trend over the 20162023 period, increasing from 18.75% in 2016 to 22.76% in 2023. This indicates an improvement in the ability of banks to meet their obligations to depositors and creditors. An increase from 20162017 may reflect improvements in financial management or moderate economic growth in that period, a decrease in 2018 and 2019 This decline may be due to: rapid credit growth, an increase in risk-weighted assets, economic challenges.

Strong rise from 2019 to 2021 This significant rise was due to the recapitalization of banks, tighter banking supervision, and improved asset quality.

Relative stability and then an increase in 20222023 and the continuation of this increase indicate the improvement of Algeria's economic performance, the continuation of prudent supervisory policies.

3. Study Model:

The study model includes the indicators of financial inclusion represented in (the number of electronic clearing operations, the number of ATMs, and the identification of electronic payment terminals) as independent variables, while the financial solvency index is as a dependent variable, where at this stage, the study model is evaluated, interpreted and tested in order to test hypotheses and make recommendations .

3.1 Definition of the model:

To determine the variables of the model, a significance test was conducted for it and its value was 0.002, i.e., the independent variables of the study, were statistically significant according to the t-test (at the significance level: $0.10 P \leq$) for one dependent variable, which is the solvency of Algerian banks, thus financial technology is considered a real explanation of the solvency of the book.

In order to find out the relationship between financial performance through the solvency index, as a dependent variable, and the fintech indicators in banks as independent variables, the standard error of estimating Std, Errir Of hte estimat that measures the dispersion of the values of the variables

of this model was calculated, to ensure that there is a linear relationship between the variables of the model, so that its value reached 0.67, which is a small value and reflects the reduction of errors between the variables, hence the multiple linear regression model is the most suitable for the variables of the phenomenon studied as shown in the following table:

Table (05): Definition of the FinTech and Financial Solvency Model

Digital Transformation and Solvency Model: $\widehat{DT} = f(\widehat{M}_i) = f(\widehat{M}_1, \widehat{M}_2, \widehat{M}_3) = SL_0 + \gamma_1 \widehat{M}_1 + \gamma_2 \widehat{M}_2 + \gamma_3 \widehat{M}_3$
\widehat{SL} : The value of the dependent variable "Financial Performance of Banks" estimated by the Financial Solvency Index:
SL_0 : Level Solvency In the absence of Digital transformation indicators;
$\widehat{M}_1, \widehat{M}_2, \widehat{M}_3$: Independent solvency variables, respectively, electronic clearing, ATMs, and the number of electronic payment terminals.
γ_1 : Boundary mile For electronic clearing, which means that whenever The number of electronic clearing transactions has increased by the amount of 1% Solvency improved by γ_1 ;
γ_2 : Boundary mile for the number of ATMs, Which means that whenever ATMs rose by the amount of 1% Improved solvency by the amount of γ_2
The γ_3 marginal slope of the electronic payment number, which means that the more the number of electronic payment terminals in commercial banks increases by 1%, the better the solvency will be by γ_3

Source: Prepared by the researchers based on the hypotheses of the study and previous studies

3.2 Estimation and testing of the FinTech Solvency model:

The following table summarizes the results of the assessment of the milestones of digital transformation and financial inclusion:

Table (06): Results of Estimating the Financial Inclusion and Liquidity Model Parameters

$$\widehat{DT} = f(\widehat{M}_1, \widehat{M}_2, \widehat{M}_3)$$

Error associated with F(F - test)Sig	Correlation coefficient	R2 Selection Coefficient	Error Associated with the T test Sig. (T- test)	Parameter Value	
0.002	96	92	0.000	16.67	BC_0
			0.005	0.106	γ_1
			0.102	0.001	γ_2
			0.62	0.000	γ_3

Source: Prepared by the researchers based on the outputs of the SPSS program

From the previous table the estimated model can be formulated $\widehat{DT} = f(\widehat{M}_1, \widehat{M}_2, \widehat{M}_3)$,

in addition to providing the following analyses:

The estimated model of the relationship between digital transformation and solvency takes the following form:

$$16.67+0.106M_1+0.001M_2+0.000M_3=\widehat{DT} = f(\widehat{M}_1, \widehat{M}_2, M_3,)$$

BC₀: Initial solvency value in the absence of a digital transformation indicator, equal to 16.67

$\gamma_1=0.106$ means that the higher the number of electronic clearing transactions by one unit (one billion DZD) assuming the stability of other variables, the level of solvency of Algerian banks as a measure of their financial performance increases by 0.100

$\gamma_2=0.001$: that the higher the number of ATMs by one unit, assuming the stability of other variables, the level of solvency of Algerian banks as a measure of their financial performance improves by 0.001 per year;

$\gamma_3=0.000$ means that when the number of electronic payment terminals rises assuming the stability of other variables, the solvency level rises to 0.000. ;

- **T-test**: From the previous table, we conclude that the independent variables (electronic clearing) were statistically significant according to the t-test (at a significant level: $0.10 \leq P$), and are considered a real explanation of the solvency of the financial solvency, as the first sub-hypothesis of the fourth basic hypothesis is correct, i.e., there is an effect of financial technology on the solvency of Algerian banks.

- **Selection coefficient R²**: 0.93 which means that the independent (interpretive) variables (e-clearing, ATM dispensers).electronic payment terminals) can explain 93% of the changes in the financial solvency of the Algerian banking sector, and the remaining 7% are attributed to other random factors;

- **Correlation coefficient R**: 0.96, which means that there is a positive direct relationship and a strong correlation between the independent variables represented in the indicators of digital transformation and the variable dependent on financial solvency.

- **F-test**: The error associated with the F statistic was 0.002 which is less than 0.05, which confirms the overall acceptance of the model and the statistically high explanatory power of the multiple linear regression model

Conclusion:

In this study, the topic of financial technology and financial solvency was addressed, where we tried to find out the impact of technology on improving the financial solvency of Algerian banks for the period 2016-2024, where financial technology is a fundamental pillar in banks, it is a field that combines finance and technology with the aim of improving financial services and making them faster, easier and safer. Accordingly, we analyzed the reality of financial technology, represented by the index (ATMs, the number of electronic clearing operations, and electronic payment systems), and to find out the extent to which these indicators affect the financial solvency of Algerian banks.

We found through our study that there is an effect of financial technology on improving the solvency of Algerian banks, through the test of a model that has been accepted The main hypothesis of financial technology will have a statistically significant effect at the level of $\alpha=0.05$, in improving the level of solvency of Algerian banks, where the independent variables represented in (the number of ATMs, the number of electronic clearing operations and the number of electronic payment

systems) were positive, where the tendency of each variable appeared positive, and we found through the study that the A positive and significant impact of the spread of electronic clearing on the solvency of Algerian banks;

Based on the previous results, the study recommended the following:

- The need to promote investment in financial technology within Algerian banks, as it does not play a role in improving operational efficiency, which will reflect positively on solvency indicators;
- One of the requirements for improving financial solvency is the introduction of modern methods and technologies in banking, and attracting customers by providing financial services to all individuals at a reasonable cost.
- The need to develop an integrated supervisory system by the Bank of Algeria to keep pace with technological developments and reduce the risks associated with them.

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