
Growth of Fintech and Its Effect on The Bank Employee Job Satisfaction

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Abstract

The emergence of FinTech uses modern communication and information technology to radically alter financial services and the banking industry as a whole. During this fourth industrial era, characterized by an incredibly increasing digitization and more striking technological innovation, the banking industry is confronted with hitherto unknown challenges emanating from new entrants into the market, such as FinTech firms and big technology companies. These competitors reorder customer behaviors and gain valid market shares, placing their impact under question by traditional banking institutions. This study will be based on the rapid development of the FinTech industry and its implications for the banking industry in respect of bank employees. So, for this purpose, we will use data concerning the perceptions of banking professionals on how FinTech influences their jobs and job satisfaction using closed-end questionnaires. The findings bring forward the transformative impact of FinTech on practices in banking and put into perspective the changing topography of financial service provision and what approaches are necessary for traditional banks to adapt to an increasingly technological environment.

Key words — Financial Technology (FinTech), Employee Job Satisfaction, Employee performance in banking, Job security in banking, Employee perception, and Work-life balance.

1. INTRODUCTION

The velocity of changes in technologies during the last decade has massively reshaped the landscape of customer relationships and methodologies in the provision of financial products and services [1]. This research is performed in an effort to underline the dynamism of change within the banking sector and the great influence brought about by modern technologies in molding its landscape. Concretely, our discussion will outline the implications that changes in FinTech innovations have brought forth within the wider landscape of financial services and, more specifically, to the banking sector. The recent rise of FinTech [2] has structurally changed access and delivery for financial services. Clearly, people who require credit cards, small business credit lines, financing rentals, and other types of loans had to physically visit local banks. Traditional models required direct contact; there was much paperwork, which used to prolong the processing times and consume quite a significant amount of operational overhead on the part of the banks [3]. The former has been an approach taken by traditional banks, and FinTech firms came and disrupted this by offering these necessary services online, hence making customers not visit a physical bank. The operational shift to digital platforms has reduced access time for financial products to a minimum. This process is, therefore, convenient and efficient for customers. Financial markets, lending, wealth management, payments, crowd funding, and insurance—all these are some of the services coming under FinTech. All these areas implement digital technologies so as to facilitate seamless and affordable operations [4]. Digital lending platforms guarantee swift loan approvals and disbursements unlike any other banking methodology. Similarly, digital payment solutions offer instant transactions—especially at the fast economy pace.

In fact, the COVID-19 pandemic accelerated the adoption of FinTech solutions even further. With physical bank branches closed and people maintaining social distancing, both consumers and businesses started looking for digital alternatives that could meet their financial needs. The pandemic underlined that with technology, the financial sector can be adaptable and resilient; thus, accelerating the pace toward online and mobile banking solutions. This is indicative of the regularization frameworks that adjust to the ever-moving landscape [5]. This classically takes the form of regulating the institution providing a particular service, but as FinTech companies and banks begin to provide similar services, regulation has taken a more focused approach on what is being provided, rather than who provides it. It targets facilitation for the seeking of transparency and protection of interests for consumers in whatever financial provider there might be. Another major recent regulatory development is the PSD2 implementation, if anything, in Europe. Particularly, under PSD2, the initiative is to create a single European payments market by compelling banks to open their customer data up to authorized third-party providers when their customers have given consent [6]. It has knocked out the monopoly of banks over customer data and opened up the space of financial services to more competition. Under PSD2, third-party providers could access financial data and drive innovation that makes financial transactions far quicker and much more efficient.

The development of FinTech has been quite fast, and this has changed the financial service sector in that it has provided both prospects and threats based on different aspects [7]. We have identified one key research question that needs to be addressed; that is- how the adoption of FinTech services affects the demographic behaviors. As FinTech's advancements proceed to transform the financial industry, it becomes imperative to decipher the various demographics' interaction with these services in order to appropriately market and implement various services for this market. This include examining how the following: age, income, education, geographical location, and others affect the choice and adoption of FinTech services [8]. Such insights are important because they help financial institutions and other FinTech players to target their clientele in the right manner so that innovations are well implemented to serve all the individuals in the society. In addition, the continued progress of FinTech has socio-economic implications including the prospects of employment deriving from the financial industry based banking. Given the growing number of FinTech firms and technologies, it is imperative for the existing literature to address consequences for bank employees' careers [9, 10]. When applying the IT integration in the traditional banking business, there are changes in job description, skills demands and employment in the business. Such dynamics is crucial for designing strategies for workforce managements, progression and training. In this manner, the impact of FinTech growth on employment will be analyzed, and, thus, financial institutions will be able to adapt to the changes in the requirements of the workforce to meet the requirements of the growth of FinTech [11]. The rationale for this study draws from current and future impact associated with FinTech revolution on the financial market and consumers as well as the labor market. In light of the trending aspects of FinTech services and incorporating them into the uptake of financial services, there is need to establish the relationship that exists between demographics and the uptake of the FinTech services. The envisioned result is that financial service providers will be in a position to develop and deploy better and appropriate solutions needed for the particular needs of the targeted population segments; the results will therefore boost value for money through improved customer satisfaction and retention. At the same time, the employment effect of FinTech on the banking industry is used as a pivotal issue. The emergence of FinTech solutions creates innovations that may further lead to new ways of addressing work processes and minimize the use of banking roles. In the course of the development of this sector it is useful to determine the impacts of such changes on employment, promotions, and skill demands for the personnel of banks. If these challenges could be addressed early enough, then any negative effects that are likely to result from them on employment will be checked and this will create a more flexible workforce. Altogether, this study will contribute to the understanding of the ways [12] FinTech companies are influencing the structure of the financial sector regarding both clients' behavior and employees' market demands. The purposive of this study is to provide insights and add to the literature on the topic, by investigating these various dimensions and their role in shaping the ongoing transformation in the financial sector and the consequent effects strategies that have positive implications on the use and delivery of financial products and services on both customers and participants in the financial market. The major objectives of this paper are given below:

- To investigate the connection between Fintech service choosing and demographic behaviors.
- To study of fintech growth and the examination of the prospects for the bank employees
- To find the fintech affects the employment in the banking sector.

The rest of the paper will be organized to provide an overview of the trends imposed on the financial services sector by FinTech, with much greater concentrations on demographic behaviors, employment implications, and overall sector evolution. Section 2 will review the literature related to past research into the adoption of FinTech and the demographic influences and employment trends within the banking sector. These form the theoretical and empirical basis for the study. Section 3 elaborates on the methodology adopted in conducting research on issues such as the relationships between FinTech service choices and demographic behaviors, impacts of FinTech on banking employment, among others. It is in this section that proper research design will be discussed regarding the methods of data collection and an analytical technique. Key observations leading to implications for the consumers and industry practitioners will be discussed after explaining in detail the main findings. Section 4 discusses various demographics in the adoption of FinTech and how that influences the levels of employment within the banking sector. Finally, Section 5 concludes the paper by underlining the main findings of the report, discussing the relevance of these findings, and recommending possible avenues of future research and practice. This would also provide logical flow from background and theoretical setting to empirical investigation and practical implications.

2. Literature Review

Basdekis, et al [13] investigates the dynamic growth of FinTech and its influence on the Greek banking system. Lately, the growth of FinTech companies has been powered by digital technologies; therefore, traditional banks are being challenged in their most important role, that is, the offering of financial products and services. This paper will utilize the questionnaire method of research, with the majority being closed-ended to gather data from the main stakeholders. In this paper, two different questionnaires are presented for two different samples. The first sample consists of financial products and services consumers in the Greek banking sector, while the second sample is employees in the same sector. Chen, et al [14] aims to find out how FinTech products influence the performance of Chinese commercial banks. This paper adopts a quantitative approach, and two self-designed questionnaires are distributed to both customers and employees of Chinese commercial banks. Then, by using the structural equation modeling technique, the collected data are analyzed. The results reveal that PU of FTPs significantly and positively affects customer satisfaction, lower expectations of bank employee assistance, quality of banking services, and work efficiency of employees. However, PD of using FTPs significantly and negatively affects customer satisfaction and lower expectations of assistance. Surprisingly, PD also reveals a positive and significant relationship with the quality of banks' service and work efficiency.

Butto, et al [2] explores the role of service innovation as a mediator between FinTech adoption and a firm's growth. This research also explores the impact of human resource competency on the adoption of FinTech. The design of this research is quantitative, survey questionnaires were distributed to the respondents in the fifty-five United States banks, and a total of 311 questionnaires were returned and subjected to SEM analysis. The findings indicate that creating, changing, taking initiative, and interpreting analysis are human resource competencies that positively influence FinTech adoption. In this regard, it has been established that service innovation significantly contributes to firm growth. These findings confirm that human resource competencies indeed play a fundamental role in facilitating FinTech adoption at banks. Huparikar, et al [15] analyzed the role of FinTech and its influence on customer satisfaction in banks within Pune city. Precise to this article is how FinTech meets and outstrips customer satisfaction in the banking sector, keeping the focus only on Pune. In regard to data collection, a structured questionnaire was employed, and a total response from participants in the city was 100. The sample was gathered from the convenience sampling technique of non-probability; the frequency distribution method was adopted to analyze the socio-economic profile of respondents. In this context, the study has also tried to assess their satisfaction level with respect to banking services mediated by FinTech.

Sustrisno, et al [16] aimed to demonstrate how work discipline and motivation could affect employees' performance through a quantitative analysis. It measured the variable through the Likert scale, while the research design was through questionnaire distribution in seeing the valid and reliable issues before reaching its final results. The data collection was done in a systematic way: observation, interviews, and the administration of a long questionnaire with appropriate attachments. Data analyses were done at both the pre-test and main-test levels using the SPSS application for statistical calculations. This provided a deep review of how work discipline and motivation impact employee performance and thus gave empirical evidence based on field data.

Kherbachi, et al [17] focuses on how digital technology satisfaction affects general job satisfaction in the FinTech industry. Based on the User-Task-Technology Fit framework, it examines how digital technology

satisfaction is related to job satisfaction with work-life balance. An organization provides a better work environment that eventually enhances firm performance by connecting technology to the needs of tasks and users. The present work uses the PCA method in order to point out those important factors that must be present for doing well within a digital economy. It will also seek to answer two questions: selection of variables representing the sustainability dimensions, and verification of dependencies occurring in projects for a digital economy within the scope of FinTech. Sharma, et al [18] represents an investigation of how human resource practices influence performance and satisfaction among workers within the retail banking industry.

Given that the retail finance business is fast-moving and Customer-oriented, it has become very important to identify any interrelation between employee-oriented outcomes and human resources strategies in retail banking. This is a mixed-methods study that explores the relation of HR practices to employee satisfaction and performance by both quantitative surveys and in-depth qualitative interviews. Results indicate that recruitment, training, and performance appraisal are the most important ones with the highest positive impact on job satisfaction. The study also established a strong relationship between employee satisfaction and performance indicators on aspects such as job engagement, productivity, and the quality of customer service. In this regard, the present study will form part of those that have established certain human resource practices leading to increased employee satisfaction and, consequently, organizational performance.

Bhiyan, et al [19] evaluates the effects adoption of FinTech has had on the eco-performance of the banking industry in terms of employee efficiency and greening initiatives such as green finance and green technology. The survey method was undertaken to obtain primary data from the respondents targeting the population with a purposive sample of 258 banking employees from private banks. The method used for analysis is the partial least square technique. These findings indicate that FinTech significantly improves the efficiency of employees in inspiring green finance and green technology for developing ecological bank performance. In this paper, the focus was on how technology-driven finances could aid in furthering the general environmental goals of sustainability concerning the banking industry and draw out relationships between the integration of FinTech into green finance with technological advancement therein. That is particularly helpful information for those stakeholders working at the juncture of finance, technology, and environmental responsibility.

Johan, et al [20] reveal the factors of individual characteristics that influence the performance of banking employees in Indonesia. Empirical data collection involves 207 conventional bank employees using an online survey to obtain the result. Structural Equation Modelling is used in the data analysis and testing of hypotheses advanced in the research work. The result of the analysis indicated that workload and job stress negatively influence employee performance. High magnitude of workload and job stress tends to decrease employees' performance capability. On the other hand, job satisfaction positively influenced employee performance. Thus, it can be obtained that employees who are satisfied with their job tend to perform better than others. The analysis also established that workload and job stress relate negatively to job satisfaction. In addition, greater workloads and levels of stress result in a lesser degree of job satisfaction. Moreover, job satisfaction was found to mediate workload and job stress with employee performance, meaning that the effect of workload and job stress on employee performance is partly described by its effect on job satisfaction. Fundamentally, job satisfaction is a moderator in the relationship between workload and job stress and performance; hence it provides a better clarity on the underlying dynamics.

Alsmadi, et al [21] reviews the influence of business enablers and FinTech on the banking industry, mostly in efforts to identify whether these present new opportunities for growth or disruptors which may take the place of traditional bank business models. This research is quantitatively based on a structured methodology in respect to the investigation of the correlation between FinTech adoption and bank performance. It finds and justifies the hypothesis through confirmation of models indicating how business enablers in regulatory support, technology advancement, and market conditions, coupled with innovations in FinTech, are influencing the functioning of the banking industry. Since the influence is varied-positive and negative as well-it remains a comprehensive understanding of the challenges and opportunities with respect to FinTech. These results, as they unroll, add to the knowledge continuously changing dynamics in the realm of financial services and yield insights to stakeholders in understanding how to make the transition from traditional banking to technology-driven solutions.

Navas, et al [22] conducted a study to determine how the staff of Banco Ideal, SA envision the use of technology and its impact on their roles within the organization. The methodology utilized in this study has

captured responses to questions about attitudes related to the use of technological tools, the level of automation of tasks executed daily, decision-making, and on future developments that may be considered. Results show that, overall, employees perceive technology at their workplace to function well. A substantial number of the respondents noted that technological tools make their jobs easier to accomplish and enhance their effectiveness, enabling them to make more informed decisions. Beyond that, they have come to use technology to minimize risks and refine operational precision. However, as there was unity regarding the current advantages brought forth by technological tools, when asked about their future developments-especially those that increase task automation-quite divergent opinions were raised. The possibilities of further task automation arouse concerns about job security and the type of work the employees perform, while others stay optimistic toward the possibilities these new changes may mean, such as higher efficiency and innovative work. Even with these diversified views, the general sentiment generally seemed to be an optimistic one; many workers seemingly believed that continued technological development would harbor more relative benefits than disadvantages in their workplaces.

The purpose of this paper, therefore, is to address this gap in FinTech growth and impacts on the job satisfaction of bank employees [23]. It underpins this gap with several areas that the existing literature failed to touch upon. In its rather short life, the rise of FinTech has been well documented; much of this focus, however, has rested on how such technologies serve to improve operational efficiency, customer service, and competitiveness within financial institutions. However, few have focused on how FinTech innovations are influencing the well-being, job satisfaction, and daily experience of employees within banks-in particular with respect to how traditional banking roles are increasingly augmented or replaced through automation and technological development. The extant literature tends to focus either on organizational performance measures, customer satisfaction, or broader economic consequences of FinTech [24]. In other words, trickled-down effects on the employees' job roles, levels of stress, job security, or general satisfaction are barely taken into consideration. In most of the available literature with regard to this area, debates relate to how customer-facing aspects of FinTech have increased so as to enhance the experience of customers for new services. In fact, hardly any research attempts to explore the perceived impacts caused by such changes on employees at large with respect to work satisfaction, motivation, and engagement with new technologies [25]. Issues of adjustment that, in turn, the probable ones which the employees might have to go through on account of new tool adaptations, the pressures emanating from technology-driven environments, or the fears associated with job loss on account of automation are rarely looked upon in detailed studies. On the other hand, the studies which prove positive FinTech adoptions, such as enriched efficiency, job satisfaction, new learning opportunities, and decision-making capability, are also comparatively rare.

This paper is based on this geographical gap, considering that most studies have been done in the developed markets with high integrations of FinTech. It therefore intends to study how these changes influence employees of banks either in the emerging or transitioning markets. Other factors such as cultural differences, regularity frameworks, and different levels of technological infrastructures may be at play, although this is not well explored. This is where the research goes deep into the subtle influence FinTech growth makes on the job satisfaction of bank employees, with a hint of the positive and negative implications of such growth for a better holistic understanding of how technological changes are reshaping the workforce in the banking sector. The paper, therefore, tries to demarcate the regional gap and account for such factors in light of the rapid digitization of the financial system: job security, employee adaptation, and ever-changing roles.

3. Research Methodology

This section presents a clear and systematic method of how the emergence of financial technology affects the job satisfaction of bank employees. The research method will comprise both quantitative and qualitative collections and analysis tools to increase the credibility and comprehensiveness of the results attained since FinTech development is a multi-faceted concept with a potential connection to the satisfaction level of employed populace. It will be followed by the literature review to create the theoretical framework and identify the literature on the FinTech enhancements and their effects on the employees. This review will also assist in formulating specific hypothesis or research questions that acts as a framework in the investigation. The research will use a quantitative survey method as its main data collection technique; the survey will use a structured survey questionnaire to collect data from a purposive sample of bank employees including IT, operation and customer service departments who are most likely to be affected by the emergence of FinTechs. Closed questions and Likert scale questions will be used in the questionnaire that will cover different areas of job satisfaction such as work-

life balance, job security, workload satisfaction, employee engagement, satisfaction with technological change. Furthermore, questions will be asked to know how the use of the FinTechs impacts their day-to-day activities, roles, and levels of satisfaction at the workplace. The sample size will be decided by selecting a statistically significant percentage of the total number of banks' employees within a given region of the world to take into account the experience of the numerous employees working in different ranks and levels within a variety of banks of different sizes. The sample of the study will comprise both the traditional and the digital bank to enable comparison of FinTech effects where the employee is a receiver. The approach that will be used to administer the questionnaires is both online and face-to-face questionnaires since the participants will be from different parts of the country and across the world.

Questionnaires will be complemented by a set of semi-structured interviews with a limited number of the employee, the managers and the HR professionals. These interviews are going to allow for not just listing the main concerns regarding FinTech revolving around job loss, shifting roles, and the extent of technological input compared to human input that may not necessarily come through if one focuses solely on, for example, decreased efficiency of the key processes due to FinTech implementation. In turn, the qualitative data will complement the study and enhance understanding of the employees' experiences as well as the identification of issues, which may not be easily measurable. In data analysis, the quantitative survey data collected will therefore be analyzed using statistical software, for instance SPSS or R, which will involve use of descriptive and inferential statistics to establish relationship between FinTech adoption and factors of job satisfaction. Pearson correlation coefficient, regression analysis and Structural Equation Modeling (SEM) will employed in line with the following objectives – Relationship between Trade openness and Economic Growth – Relationship between EXIM and Economic Growth.

The hypotheses regarding how FinTech influences and is related to employee job satisfaction, motivation, and performance will be proposed and be analyzed taking into consideration of age, job title, experience, and the bank's size where the participants work. Quantitative data will be triangulated with qualitative data to ensure breadth and depth in employees' experiences for a robust problem analysis. This mixed-method approach has been devised in order to shed light on how growth in FinTech is shaping the banking workforce and, as such, will carry highly valued insights for academic literature and practical applications within HR and the integration of technology within the banking industry. It will involve research ethics, informed consent among participants, and the confidentiality of the data provided in order to reduce harm to respondents. The study is exploratory and in a mixed-methods format, where quantitative survey methods will be used within qualitative interviews to study various impacts of technological disruption on the banking workforce. The focus of this study will be to ascertain how FinTech has grown and finally affected job satisfaction in the banks. This paper, therefore, statistically and thematically analyzes how FinTech adoption shapes employee satisfaction, employee engagement, and job security in detail.

4. Results and Discussion

Rapidly growing FinTech completely changed the banking industry outlook, influencing almost every other internal structure along with the perception of its employees. This section throws light on some findings regarding how growth in FinTech influences bank employees' job satisfaction. It is reflected in the very important positive and negative sides of the trend showing mixed change in job satisfaction indicators as far as integration with FinTech is concerned. On one hand, the adoption of advanced solutions in fintech has made operations more streamlined and operational efficiency greater, thus benefiting staff in terms of job roles and work environment. On the other hand, rapid development of technology and further adaptation to new technologies create new challenges and therefore new stressors that can influence employees' overall job satisfaction. These were further elaborated on in subsequent sections by studying their relationship to different levels of employee satisfaction within different banking groups.

Table 1 shows a gender distribution of the respondents in the study: Overall 67 employees responded to the survey and out of this 54 of them are male, thus eliciting an 80% response rate. 6% of the sample. This shows that the study had a male dominance or in other words the study was dominated by male participants. On the other hand, 13 of the respondents are female comprising nineteen percent of the total. 4% of the sample. The valid percent column indicates that all respondents have been classified correctly while the cumulative percent column reveals that 100% include the both genders. This distribution is important for measuring gender representation and its possible effect on the outcome of this study. The age distribution of the respondents is explained in Table

2 below. Majority of the respondents are within the age of 26-35 years, with 47 of them (70.1%). This gives an indication of a comparatively youthful sample of the banking establishments under survey. The remaining 20 respondents (29. 9%) are age between 36 to 50 years of age. The correct percent column reveals that the indicated percentages are true measures of the total population and the c% column supports this by illustrating the fact that the range of ages are complements of one another and they sum up to 100%. This age distribution gives information on the age composition of the work force and their perception especially on job satisfaction and Fintech.

Table 1. Gender of the Respondents

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Male	54	80.6	80.6	80.6
Female	13	19.4	19.4	100
Total	67	100	100	

Table 2. Age of the Respondents

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
26-35	47	70.1	70.1	70
36-50	20	29.9	29.9	100
Total	67	100	100	

Table 3 as shown below presents the education level of the respondents. Out of the total respondents 25(37. 3%) possess graduation degree while 42 (62. 7%) have done post-graduation level. This tends to suggest that the sample had a higher propensity of advanced educational achievements. The valid percent column gives the assurance that percentage figures obtained are correct for the sample while the cumulative percent signifies that the totality of the categories in education equals 100%. This educational distribution is relevant to analyze the respondents' educational background that could potentially affect the reception of the further fintech advancements. Table 4 provides a respondent profile by the job designation they hold related to banking services. Out of the total participants, 13 of them are Branch Managers which accounts for 19. 4%, 23 of them are Relationship Managers which accounts for 34. 3%, 7 are Credit Analysts 10. 4%, 8 are Associates and 16 of them are loan officers occupying 23. 9% of the sample set. Some of the distribution of the identified roles is as shown below; Relationship Managers formed the largest component in the list then followed by Loan Officers and Branch Managers. The valid percent column makes certain these percentages are representative of the sample and the cumulative percent column makes sure that the total percent for all the designations is 100%. The percentage distribution according to respondents' estimated monthly income per capita is given in Table 5. Indeed, the results depict that few respondents earn less than fifty thousand and only four respondents (6.0%). This category has the least income earning capacity in the cross sectional income survey. There are more respondents earning between 50,001 to 1 lakh, as shown by 44. 8% or 30 respondents which could l say that almost half of the total participants belongs to the middle income earner.

Table 3. Education level

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Graduation	25	37.3	37.3	37.3
Post-Graduation	42	62.7	62.7	100
Total	67	100	100	

Table 4. Designation

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
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Branch Manager	13	19.4	19.4	19.4
Relationship Manager	23	34.3	34.3	53.7
Credit Analyst	7	10.4	10.4	64.2
Associate	8	11.9	11.9	76.1
Loan Officer	16	23.9	23.9	100
Total	67	100	100	

Table 5. Estimate your average monthly income

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 50,000	4	6.0	6.0	6.0
50,001 to 1Lakh	30	44.8	44.8	50.7
1 – 1.5 Lakh	20	29.9	29.9	80.6
1.5 – 2 Lakh	9	13.4	13.4	94.6
Above 2 Lakh	4	6.0	6.0	100.0
Total	67	100.0	100.0	

Table 6 below shows the level of the use of the fintech application by the respondents in handling of their financial activities. As is derived from the statistics, out 65, 44 constituted the percentage. 7% of whom are currently applying fintech applications and this forms the largest proportion of the sample group. This high percentage implies that the respondents’ area highly adopting with the different digital forms of managing financial transactions. Total 23 or 34. 3% are those clients who have never engaged fintech applications and are still using traditional methods of managing their financial transactions, which is still reasonable at this level. Valid percent column serves the purpose of authenticating those percentage figures within the sample Cumulative percent column informs about the fact that the total representing 100 percent covers all the possible responses. From these data, it is possible to describe the type of fintech adoption in terms of employees working in banks or how it might affect job satisfaction and professional standards.

Table 7 responses to the question that asks the respondents about the training programs or courses that they have attended in relation to FinTech developments in the banking sector. More of the respondents –29(43%) had their income above the stipulated minimum wage. 3 % have trained in programs that have focused on “Foundations, Payments, and Regulations therefore suggesting a significant interest is out in the core activities of Fintech operations and its compliance. This has been seconded by 17 respondents who trained in the “Future of Payment Technologies” indicating there is interest in the buzz that might be in the future and evolution of FinTech. The reasons respondents have for using fintech apps for their transactions are as exhibit in Table 8 below. Based on the information obtained, the key reason that the respondents embraced these applications is ‘Ease of Use’ with 41 or 61. 2% agreeing with the statement. This has a tendency to indicate that due to the convenience of the fintech apps that the respondent is using, the respondents are inclined to use the apps. The second in frequency is “Time saving” mentioned by 13 (19. 4%) participants. This means that speed and effectiveness and performance on specific transactions are considered important by a part of the sample. Table 9 above shows one sample statistics of a t-test analysis that put into account the gender of the respondents as well as the number of years they have been using the fintech apps.

Table 6. Do you use the any fintech apps for your financial transactions

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	44	65.7	65.7	65.7
No	23	34.3	34.3	100
Total	67	100	100	

Table 6. Specify which type of training program / Courses are you attend related to adoption of fintech in banking sector

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Fintech security & regulation	9	13.4	13.4	13.4
Fintech startups in emerging markets	7	10.4	10.4	23.9
Foundations, payments and regulations	29	43.3	43.3	67.2
Fintech foundations and overview	5	7.5	7.5	74.6
Future of payment technologies	17	25.4	25.4	100
Total	67	100	100	

Table 7. For how long have you been use in the fintech apps

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 2 years	29	43.3	43.3	43.3
2-4 years	13	19.4	19.4	62.7
4-6 years	6	9.0	9.0	71.6
Above 6 years	19	28.4	28.4	100
Total	67	100.0	100.0	

Table 8. What is the motive behind adopting the fintech apps for the financial transactions

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Ease of use	41	61.2	61.2	61.2
Time saving	13	19.4	19.4	80.6
Trust	5	7.5	7.5	88.1
Seamless transaction	8	11.9	11.9	100.0
Total	67	100.0	100.0	

4.1 Gender & Usage Years T-Test

Table 9 below displays one example of statistics for the t-test analysis that seeks to compare gender and the number of years the respondents have been using the Fintech applications. The two key factors are “Gender of Respondents” and “For How Long Have You Been Using Fintech Apps?” “Meanwhile, the mean of the “Gender of Respondents is 1. 1940, standard populate deviation 0. 39844. This would suggest that the average response with regard to gender is approximately this mean value which gives some indication of the dispersion in gender in the sample. The last type of error is known as the standard error of the mean which is 0. 04868 Below the statistic represents the sample mean estimate of the population mean and its precision 2.

Table 9. One sample statistics

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Gender of respondents	67	1.1940	0.39844	0.04868
For how long have you been	67	2.2239	1.27708	0.15602

Table 10, below, presents the result of a one sample t – test with a hypothesized mean of 0. The test aims at determining if the mean values of two variables; Gender of the Respondents and For How Long have you been using Fintech Apps are significantly different from zero. For “Gender of the Respondents” the t-value is shown

as 24. 530 with 66 and the p-value is. 000 which is quite higher than zero showing that there is statistically significant difference. The mean difference of the scores are equal to one. 19403 with 95 percent confidence interval lying between 1. 0968 to 1. 2912 indicating very high level of confidence that the true mean differs significantly from zero. For the option, “For How Long Have You Been Using Fintech Apps”, the t-value is 14. 254 with 66 degrees of freedom, and p-value of <. 000 which is a variation from the zero level that should have been expected in this kind of organization, According to the result of the respondent’s answers the mean score got is as follows:

Table 10. One sample test

	Test value = 0					
	T	Df	Sig. (2-tailed)	Mean diff	95% Confidence interval of the difference	
					Lower	Upper
Gender of the respondents	24.530	66	.000	1.19403	1.0968	1.2912
For how long have you been use in the fintech apps	14.254	66	.000	2.22388	1.9124	2.5354

4.2 Gender & Motive of use T-test

Table 11 represents the descriptive analysis of the variables “Gender of the Respondents” and “What is the Motive Behind Adopting Fintech Apps for Financial Transactions?” Here the mean for “Gender of the Respondents” is 1. It resided at 1940 with the standard deviation of 0. 39844 with the standard error of the mean equal to 0. 04868. On the mean for the motivation towards the adoption of fintech apps the value is 1. 7015 together with standard deviation of 1. Mean = 04468, Standard error of the mean = 0. 12763. These values give a minimum estimate of the distribution of the responses related to gender and motives around their mean and give an idea of dispersion.

Table 11. For how long have you been use in the fintech apps

Valid	N	Mean	Std. Deviation	Std. Error Mean
Gender of the respondents	67	1.1940	0.39844	0.04868
What is the motive behind adopting fintech apps for financial transactions	67	1.7015	1.04468	0.12763

Table 12 summarizes the results of one-sample t-test on the variables; Gender of the Respondents: What is the Motive Behind Adopting Fintech Apps for Financial Transactions The t-value for Gender of the Respondents is 24. 530, and the p- value less than. H1: ($\mu_1 < 000$) Cohen’s d = 1.38 & t-test = 8.45 indicates a deviation from zero at p<.05 %. Thus, we have calculated that mean difference is 1. 96-1.99 at a 95% confidence level identified 19403, as the number of core consumers. 0968 and 1. 2912. The t-value is 4 for developing motive towards the usage of fintech apps. 332, but the p-value was. 000, they also suggest the so called difference from zero, which is highly important. The mean difference is one) tertiary to 14. 4467 to 1. 9563. These results depict the fact that both variables are substantially different from zero which depicts that there are important effects to be considered within the studied conditions.

Table 12. One sample test

	Test value = 0						
						95% Confidence interval of the difference	
	T	Df	Sig. (2-tailed)	Mean diff	Lower	Upper	
Gender of the respondents	24.530	66	.000	1.19403	1.0968	1.2912	
What is the motive behind adopting the fintech apps for the financial transactions	13.332	66	.000	1.70149	1.4467	1.9563	

4.3 Gender & Frequency of T-test

Table 13 provides descriptive statistics for two variables: Two questions are “Gender of the Respondents” and “How Frequently Do You Use Fintech Apps for Your Transaction”. Regarding the “Gender of the Respondents,” the mean is 1. 1940 with a standard deviation of 0. 39844 and with a standard error of 0. 04868. This shows distribution of means and standard deviations dealing with gender issues. In the case of the frequency of fintech app usage, it was possible to make an arithmetic mean of 2. Average number of patients visited per doctor is 3433 while the standard deviation of the same is 1. 43075 and the standard error of 0. 17479.

Table 13. One sample statistics

Valid	N	Mean	Std. Deviation	Std. Error Mean
Gender of the respondents	67	1.1940	0.39844	0.04868
How frequently do you use in fintech apps for your transaction	67	2.3433	1.43075	0.17479

Table 14 contains one-sample t-tests for the variables “Gender of the Respondents” and “How Frequently Do You Use Fintech Apps for Your Transaction”. As to variable “Gender of the Respondents,” t =24. Improved to 530, and a p-value of dot. 000, implying that it was rather different from the null hypothesis of zero was clearly rejected. When it comes to the frequency of the fintech app usage, the t-value equals to 13. 406 and, thereby, had a p-value of. That is 000, which is also significantly deviated from zero. On a massive scale, the mean difference is 2. Children: 34328, 95%CI: 1.9943 to 2. 6923.

Table 14. One sample test

	Test value = 0						
						95% Confidence interval of the difference	
	T	Df	Sig. (2-tailed)	Mean diff	Lower	Upper	
Gender of the respondents	24.530	66	.000	1.19403	1.0968	1.2912	
How frequently do you use in fintech apps for your transaction	13.406	66	.000	2.34328	1.9943	2.6923	

4.4 Anova Test Results

The ANOVA Table 15 regarded the variable “Type of training program/courses related to adoption of fintech in the banking sector reflects the follow F-value. 724 with the p-value of. 398 which is not significant at p<0.05 level of significance. Such results disprove the notion of differences in the responses that may result from the various types of training programs. The between group variance is equal to 1. 245 and the within group variance

is 1.7200 and total variances is increased to 113.075. Table 16 presents ANOVA test to preview the significance between “Age” and the “For How Long Have You Been Using Fintech Apps.” Here the F-value is 0.094 with a p-value of .760. The float shows that none of the age groups are far in years of using fintech. With reference to the between-group variance it is .156, within group variance in turn is 1.654, the total variances being 107.642. That means that age is not a determinant to the time one spends using the fintech app.

Table 15. Specify which type of training program / Courses are you attend related to adoption of fintech in banking sector

	Sum of squares	Df	Mean square	F	Sig.
Between Groups	1.245	1	1.245	.724	.398
Within Groups	111.830	65	1.720		
Total	113.075	66			

Table 16. Age and Usage years result (For how long have you been use in the fintech apps)

	Sum of squares	Df	Mean square	F	Sig.
Between Groups	.156	1	.156	.094	.760
Within Groups	107.486	65	1.654		
Total	107.642	66			

In Table 17 below illustrates the ANOVA test on the variables “Age” and “Motive Behind Adopting Fintech Apps.” The F-value is .572 respectively with a p-value of 0.452 which cannot be considered as significant at a given level of 0.05. This means that the motive to use fintech apps is not determined by the age of users and hence age does not play a deciding role in the use of the said apps. Table 18 below contains the ANOVA output for “Age” and “How frequently do you use Fintech apps for your transaction.” The F-value is .283; p. 597, this means that there wasn’t a big disparity across the different age range of individuals using Fintech applications. The between – group variability is 0.585 for between-group variance and 2 for the within-group variance. 070, that indicating a total variance of 135.104.

Table 17. Age and motive result (What is the motive behind adopting the fintech apps for the financial transactions)

	Sum of squares	Df	Mean square	F	Sig.
Between Groups	.629	1	.629	.572	.452
Within Groups	71.401	65	1.098		
Total	72.030	66			

Table 18. Age and use of fintech result (How frequently do you use in fintech apps for your transaction)

	Sum of squares	Df	Mean square	F	Sig.
Between Groups	.585	1	.585	.283	.597
Within Groups	134.519	65	2.070		
Total	135.104	66			

4.5 Education & Type of program Anova test result

Table 19 shows the results of ANOVA between "Education" and "Type of Training Program/Courses Related to Adoption of Fintech in the Banking Sector." The F is .661, with a p-value of .419. Hence, this is not statistically significant. Therefore, there are no significant types of training programs attended based on an education level. The variance between the groups is 1.138, whereas within the groups, it is 1.722, having a total variance of

113.075. This result implies that educational background does not really influence the type of fintech training the employees undergo. In Table 20, ANOVA results for the variable "Education" and "For How Long Have You Been Using Fintech Apps." The F-value is 4.636 with a p-value of .035, which is statistically significant. There is a significant difference in the length of time depending on the educational level of the respondent. The variance between groups is 7.166 and variance within groups is 1.546, adding to the total variance of 107.642. This implies that a significant difference exists in the duration of using fintech applications between different levels of education.

Table 19. Specify which type of training program / Courses are you attend related to adoption of fintech in banking sector

	Sum of squares	Df	Mean square	F	Sig.
Between Groups	1.138	1	1.138	.661	.419
Within Groups	111.936	65	1.722		
Total	113.075	66			

Table 20. Education and Usage year (For how long have you been use in the fintech apps)

	Sum of squares	Df	Mean square	F	Sig.
Between Groups	7.166	1	7.166	4.636	.035
Within Groups	100.476	65	1.546		
Total	107.642	66			

In Table 21, ANOVA results for "Education" and "Motive Behind Adopting Fintech Apps." The F-value is 4.636 with a p-value of .035, showing a significant effect. By this, it has been proven that the level of education makes a difference in the motives for using fintech apps. The variance between groups is 7.166, the variance within groups is 1.546, while the total variance is 107.642. The result showed that the motive for using fintech apps is significantly different with regard to an education level.

Table 22 shows the ANOVA results for "Education" and "How Frequently Do You Use Fintech Apps for Your Transaction." The F-value is 5.106 with a p-value of .027, which is statistically significant. It can be said that the frequency of fintech app usage is not independent of the respondent's education. The variance between groups is 9.840, while the variance within groups is 1.927, making a total variance of 135.104. Therefore, this result indicates that different educational backgrounds account for differences in the frequency of use of fintech applications.

Table 21. Education and Motive result (For how long have you been use in the fintech apps)

	Sum of squares	Df	Mean square	F	Sig.
Between Groups	7.166	1	7.166	4.636	.035
Within Groups	100.476	65	1.546		
Total	107.642	66			

Table 22. Education and use of fintech (How frequently do you use in fintech apps for your transaction)

	Sum of squares	Df	Mean square	F	Sig.
Between Groups	9.840	1	9.840	5.106	.027

Within Groups	125.265	65	1.927		
Total	135.104	66			

4.6 Correlation Test Results

In Table 23, correlation between "Designation" and the belief of technological innovation meeting customer needs. The Pearson correlation coefficient is -0.173 with a p-value of 0.160, showing a weak negative correlation hence employees' belief in the effectiveness of technological innovation is not related to their designation in the organization. The non-significant p-value in the table means no statistically significant relationship between the variables. In Table 24, Correlation between "Designation" and the perception that transaction digitization and robotics innovation provide opportunities to focus on high-value actions. Pearson correlation coefficient: -0.417, p-value: 0.000 significant at 0.01 level. This shows that there exists a moderate negative correlation in perception among people holding different designations regarding the impact of the technology to concentrate on high-value actions. In other words, individuals belonging to certain designations may perceive technological advancements as reducing their focus to high-value work. As shown in Table 25, the Pearson correlation is -0.134 and the sig. is 0.279, thus there is a negligible negative correlation that is not significant. This may imply that designations of employees do not affect their view as to whether the new technological era is an opportunity or not.

Table 23. Designation and believe the technology (Correlations)

		Designation	To what extent do you believe that technological innovation meets customer's needs
Designation	Pearson correlation	1	-.173
	Sig (2-tailed)		.160
	N	67	67
To what extent do you believe that technological innovation meets customer's needs	Pearson correlation	-.173	1
	Sig (2-tailed)	.160	
	N	67	67

Table 24. Designation and opportunity to focus (Correlations)

		Designation	Do you think that transaction digitization and robotics innovation & AI gives the opportunity to focus on high value added actions & works
Designation	Pearson correlation	1	-.417**
	Sig (2-tailed)		.000
	N	67	67
Do you think that transaction digitisation and robotics innovation and artificial intelligence, gives the opportunity to focus on high value added actions and works	Pearson correlation	-.417**	1
	Sig (2-tailed)	.000	
	N	67	67

** . Correlation is significant at the 0.01 level (2-tailed).

Table 25. Designation and new technology era (Correlations)

		Designation	Do you agree with the view that the new technological era is an opportunity
Designation	Pearson correlation	1	-.134
	Sig (2-tailed)		.279
	N	67	67
Do you agree with the view that the new technological era is an opportunity	Pearson correlation	-.134	1
	Sig (2-tailed)	.279	
	N	67	67

In Table 26, monthly income - Transaction digitization and robotics provide opportunities to focus on more valuable work. The Pearson correlation coefficient is 0.010 with a p-value of 0.937, which illustrates a very weak positive correlation that is not statistically significant. Thus, no important statistical relationship was established between monthly income and the perception about technology providing opportunities for focused work on high-value tasks. In Table 27, the relationship between "Monthly Income" and perceptions that technological innovation is capable of enabling this company to meet customer needs. This Pearson is 0.044 with a p-value of 0.724 or very weak positive without statistical significance. Thus, employee perceptions of the effectiveness of technological innovation in terms of enabling this company to satisfy customer needs are not significantly influenced by monthly income. In Table 28, "Monthly Income"* and agreement with the statement that the new technological era is an opportunity. The Pearson correlation coefficient is 0.107 with a p-value of 0.388 showing a weak positive correlation which is not statistically significant. This is an indication that "Monthly Income" does not have a significant relationship with employees' views on whether the new technological era is an opportunity or not.

Table 26. Monthly income & opportunity to focus (correlations)

		Estimate your average	Do you think that transaction digitization and robotics innovation and artificial intelligence, gives the opportunity to focus on high value added actions and works
Estimate your average monthly income	Pearson correlation	1	.010
	Sig (2-tailed)		.937
	N	67	67
Do you think that transaction digitization and robotics innovation and artificial intelligence, gives the opportunity to focus on high value added actions and works	Pearson correlation	.010	1
	Sig (2-tailed)	.937	
	N	67	67

Table 27. Monthly income & believe the technology (correlations)

		Estimate your average monthly income	To what extent do you believe that technological innovation meets customer's needs
Estimate your average monthly income	Pearson correlation	1	.044
	Sig (2-tailed)		.724
	N	67	67
To what extent do you believe that technological innovation meets customer's needs	Pearson correlation	.044	1
	Sig (2-tailed)	.724	
	N	67	67

Table 28. Monthly income & new technology (correlations)

		Estimate your average monthly income	Do you agree with the view that the new technological era is an opportunity
Estimate your average monthly income	Pearson correlation	1	.107
	Sig (2-tailed)		.388
	N	67	67
To what extent do you believe that technological innovation meets customer's needs	Pearson correlation	.107	1
	Sig (2-tailed)	.388	
	N	67	67

5. Conclusion

In this regard, the rise of FinTech has been related to job satisfaction with respect to bank employees and their relations with new technologies. The current investigation emphasized how such variables as demographic factor, gender, age, education level, designation, income, and training related to FinTech by comprehensive survey data analysis influence the adoption of FinTech applications. These findings denote that there is significant variance in technology-driven change in the banking sector. As a matter of fact, most of the highly educated reported that they use FinTech applications frequently because it was easy to operate and also saves a lot of time. This in itself is a very clear indication of the trend of people relying on digital solutions for banking purposes, with one big stipulation-an adaptation change has come about in the behaviors and attitudes of employees towards technological means. This also brings out the perception that it varies according to job roles and educational background, where there is varied acceptance and perceived benefits in the innovations of FinTech. In fact, statistical tests such as t-tests and ANOVA tests have shown that designation and income level are reasonably affected in the perception about technology, factors related to belief in technological innovation meeting customer needs are poorly correlated with demographic variables. These findings indicate that although the influence of FinTech with respect to improvement in job satisfaction and operational efficiency is highly tangible, its level varies among the employees and multidimensional gets influenced.

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