

Impact of New Technologies in the Banking Sector

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Abstract: This paper explores the impact of new technologies in the banking sector, emphasizing the increasing importance of digitalization and fintechs in response to changing customer expectations. The relevance of this topic lies in the necessity for financial institutions to reassess their business models and innovate to stay competitive in a dynamic environment. The study is based on an empirical survey conducted with a representative sample of 57 participants, using an online questionnaire structured into three parts: personal information, questions about banking services, and the use of new technologies. The responses were analyzed to identify perceptions, uses, and concrete impacts of technological innovations in the banking sector. The results indicate a predominantly negative perception of digital support, with 84.3% of respondents feeling a lack of support in using digital tools. Additionally, over half of the participants rated the digitalization of banking services below 2. The developed regression model demonstrates that factors such as digitalization, gender, age, and socio-professional category influence customer satisfaction, underscoring the immediate need to enhance digital services and tailor offers to different customer segments. In conclusion, this paper highlights the challenges and opportunities associated with integrating new technologies in the banking sector, while advocating for a strategic adaptation of banks to meet the rising expectations of consumers.

Keywords: New Technologies, Digitization, Customer Satisfaction, Banking