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Measuring the Customer's Perception of the Use of Financial Technology in Algerian Islamic Banks
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Abstract

Financial technology has emerged as one of the main factors that changed the way the financial and banking industry works, and its use has been enhanced in the financial industry around the world, stemming from the increasing spread of innovative banking services that are characterized by high efficiency and low costs. Particularly for the sizable portion of society that does not interact with the banking system, financial technology has the potential to transform the structure of financial services and make them faster, less expensive, and safer. The hypothesis model is based on technology acceptance model (TAM). The methodology in this study includes data collection through questionnaires distributed to the users of financial technology, and the sample included the users and nonusers of mobile financial services. Structural equation modeling is utilized for data analysis procedures when using survey data gathered from 300 customers who have access to financial technology services in Algerian Islamic banks. The objective of this study is to determine the factors (including perceived usefulness, perceived ease of use, perceived risk, trust, convenience, and social image) influencing user intention to use financial technology services in Algerian Islamic banks. The implications of this research help to determine the right strategy to know the customers' perceptions and the factors influencing their choice of using mobile banking services. This study can be extended to future studies that include Islamic banks and conventional banks in Algeria. The study is under progress. © 2023, The Author(s), under exclusive license to Springer Nature Switzerland AG.

Author Keywords

Algerian; Customer's perception; Financial inclusion; Financial technology; Islamic banks

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