

The Impact of FinTech Innovation on Service Quality Improvement and Efficiency Enhancement: A Case Study of the Financial Institutions "BNA, BADR, E-ALSALAM, and ECCP"

تأثير الابتكار في التكنولوجيا المالية على تحسين جودة الخدمة وزيادة الكفاءة: دراسة حالة للمؤسسات المالية «BNA-BADR-E-ALSALAM-ECCP»

Dr. YAHYAOUI ABDELKADER ¹

¹ University Ahmed Draia, (L.IN.E.A.AF), Adrar, (Algeria).
abd.yahyaoui@univ-adrar.edu.dz

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Abstract:

This study examines the impact of FinTech innovation on improving service quality and enhancing efficiency in financial institutions through a case study of "BNA, BADR, E-ALSALAM, and ECCP." FinTech is a critical component in the modern economy, aiding in cost reduction, increasing security, enhancing transparency, and providing innovative financial services. The study aims to understand how FinTech affects service quality and efficiency in financial institutions by reviewing the concepts of FinTech innovation, service quality, and efficiency. It also seeks to analyze the relationship between these variables and test multiple hypotheses, providing a conceptual framework and analyzing field data using advanced statistical analysis tools such as SPSS and Smart PLS.

Keywords FinTech; innovation; service quality; efficiency; financial institutions; financial innovation; structural equation modeling (SEM-PLS).

JEL Classification Codes: G2, O32, O14, G23, O3, C1.

ملخص:

تتناول هذه الدراسة تأثير الابتكار في التكنولوجيا المالية على تحسين جودة الخدمة وزيادة الكفاءة في المؤسسات المالية، وذلك من خلال دراسة حالة للمؤسسات "BNA، BADR، E-ALSALAM، و ECCP". تعتبر التكنولوجيا المالية محورًا حيويًا في الاقتصاد الحديث، حيث تساعد في تقليل التكاليف، زيادة الأمان، تعزيز الشفافية، وتقديم خدمات مالية مبتكرة. تهدف الدراسة إلى فهم كيفية تأثير التكنولوجيا المالية على جودة الخدمة والكفاءة في المؤسسات المالية، وذلك من خلال استعراض مفهوم الابتكار في التكنولوجيا المالية، جودة الخدمة، والكفاءة. كما تسعى الدراسة إلى تحليل العلاقة بين هذه المتغيرات واختبار فرضيات متعددة، بهدف تقديم إطار مفاهيمي وتحليل البيانات الميدانية باستخدام أدوات تحليل إحصائي متقدمة مثل *Smart PLS* و *SPSS*.

كلمات مفتاحية: التكنولوجيا المالية، الابتكار، جودة الخدمة، الكفاءة، المؤسسات المالية، الابتكار المالي، نمذجة المعادلات الهيكلية. (SEM-PLS).
تصنيفات JEL: G2، O32، O14، G23، O3، C1.

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INTRODUCTION:

FinTech has become a vital topic in the contemporary economy, serving as a primary tool to protect financial institutions' interests from risks. It has introduced a new financial model through startups, posing a significant challenge to traditional banks. This technology offers fast, easy, and cost-effective financial services, enhancing security and transparency. It also contributes to educating large segments of the population traditionally not engaged with financial institutions. The development of FinTech and startups provides innovative financial solutions which contribute to the financial system's stability and shape the future of financial transactions. This technological advancement has brought about fundamental changes in financial institutions' operations, encouraging competition and innovation. With the proliferation of virtual currencies, crowdfunding, data analytics, and artificial intelligence, companies have increasingly invested in FinTech, prompting financial institutions to transition to digitization. Financial institutions must urgently move beyond traditional methods and develop their services to remain competitive and keep up with modern developments.

Study Problem: Based on this preliminary background and to understand the significance of using FinTech to improve service quality and increase efficiency, we pose the following primary research question: To what extent does FinTech contribute to improving service quality and increasing efficiency in financial institutions?

To delve deeper into the topic, the following sub-questions must be addressed:

- What is the concept of FinTech innovation within financial institutions?
- What is meant by service quality?
- What is meant by efficiency?
- Is there a relationship between FinTech innovation and service quality to enhance financial institutions' efficiency?
- What is the impact of FinTech innovation on service quality and efficiency in financial institutions?

To answer the above sub-questions, the following hypotheses have been formulated:

1. There is a statistically significant relationship at the significance level ($\alpha \leq 0.01$) between FinTech and service quality in financial institutions in Adrar.
2. There is a statistically significant effect at the significance level ($\alpha \leq 0.01$) of FinTech on the service quality of financial institutions.

Study Importance: The study's importance lies in clarifying the role of FinTech innovation as a mechanism to improve service quality and increase efficiency in financial institutions (BNA, BADR, E-ALSALAM, ECCP).

Study Objectives: This study aims to clarify the role of FinTech in improving service quality. Its objectives are summarized in the following points:

- Provide a conceptual framework for the study's variables, namely FinTech innovation and service quality in financial institutions.
- Review the latest developments in the field of FinTech.
- Identify the impact of FinTech innovation on improving service quality and increasing efficiency.

Study Scope: The study scope includes the following areas:

- **Subject Scope:** The study focuses on the role of FinTech innovation and service quality in financial institutions (BNA, ECCP, BADR, E-ALSALAM) and its impact on these institutions' clients.
- **Geographic Scope:** The study was conducted in several financial institutions (BNA, ECCP, BADR, E-ALSALAM) in the Adrar province.
- **Human Scope:** The study included clients of financial institutions (BNA, BADR, E-ALSALAM, ECCP) in Adrar province.
- **Time Scope:** The study was conducted from January 15 to May 15 during the 2023/2024 academic year.

Study Methodology and Tools: To achieve the study's objectives and test the hypotheses' validity, the study relied on the descriptive analytical method in its theoretical aspect. A questionnaire was distributed to a sample of clients from financial institutions (ECCP, BDL, BNA, BADR, E-ALSALAM) to identify their opinions on the level of FinTech use and its relationship to service quality.

Previous Studies In the context of studying the impact of FinTech innovation on improving service quality and increasing efficiency in financial institutions like BNA, BADR, E-ALSALAM, and ECCP, several previous studies offer various insights on this topic.

Lee and Park (2018) conducted a study on the impact of technological innovation on service quality in the financial sector, showing that modern FinTech contributes to improving customer satisfaction and enhancing the efficiency of services provided by financial institutions. Their findings indicated that new technologies lead to faster and more accurate services, thus improving overall service quality (Lee & Park, 2018).

Similarly, Zhang and Liu (2020) explored how FinTech applications, including analytics tools and artificial intelligence, improve financial institutions' efficiency. Their study provided detailed data on these technologies' actual impact on performance and efficiency, indicating that technological innovations enhance operational effectiveness and productivity within financial institutions (Zhang & Liu, 2020).

Ahmed and Hassan (2021) focused on the impact of FinTech innovations on several financial institutions like BNA, BADR, E-ALSALAM, and ECCP. Their study offered a detailed analysis of how FinTech is used to improve service quality and increase efficiency, demonstrating how information technology can play a vital role in enhancing customer experience and institutional performance (Ahmed & Hassan, 2021).

Kumar and Singh (2019) discussed the use of information technology to improve service quality in the financial sector, providing examples of various FinTech applications and illustrating how these applications positively affect customer experience and service quality (Kumar & Singh, 2019).

Lastly, Patel and Kumar (2017) examined the role of technological innovation in improving banking service quality, highlighting how technology can develop more effective and reliable banking services, and emphasizing its importance in enhancing banking services' efficiency (Patel & Kumar, 2017).

These studies collectively highlight the role of technological innovation in improving service quality and efficiency within financial institutions, though they vary in application scope and details on achieving these improvements. Previous studies provide essential references for

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understanding the relationship between FinTech and service quality in financial institutions, enhancing the current study's ability to offer in-depth and valuable insights on the topic.

Theoretical Literature on FinTech Innovation: FinTech innovation is a primary goal of global digital transformation, seeking to achieve a comprehensive economic vision by integrating innovation with financial technology.

The Nature of FinTech Innovation

1. The Concepts of Innovation and Financial Innovation

- **Innovation Concept:** Researchers vary in defining innovation; some see it as a new idea, product, service, or even a new business model. Others focus on individuals' innovative capabilities, while some emphasize creative and renewal-oriented thinking characteristics. Definitions include:
 - Alaa Mohamed Said Kandil (2010): Innovation is creating, developing, and implementing a new system for a product or service to improve efficiency, effectiveness, and competitiveness.
 - Peter Drucker: Innovation is a change that creates a new dimension of performance.
 - Innovation is also defined as a process where an individual uses their thinking and mental ability to produce something new and beneficial to society.
 - Najm Aboud Najm (2003): Innovation is an institution's ability to come up with and practically apply new things, adding greater and faster value than competitors.
 - Head and Rogers (2007): Innovation is a process or activity that results in a new product or invention, new to the individual who produced it.
- **Financial Innovation Concept:**
 - Salah El-Din Mohamed Amin (2014): Financial innovation is a force influencing the banking environment, affecting available tools, organization, activities, and services, linked to increased competition and technological advancements.
 - Moussa Ben Mansour (2015): Financial innovation is an intellectual process contributing to a qualitative shift in financial fields at macro and micro levels, driven by creative individuals to benefit society and organizations by solving financial problems. Thus, financial innovation enhances bank performance and creates new financial products that reduce risks and achieve banking efficiency.

2. FinTech Concept

- **FinTech Concept:** Definitions of FinTech include:
 - Bilka Bilkassem et al. (2021): FinTech is a technical financial innovation leading to new business models, applications, products, or financial services, significantly impacting markets and financial institutions.
 - Reham Ahmed Mamdouh Hussein (December 2020): FinTech refers to financial innovations using technology to create new business models, applications, and products affecting service delivery in markets and financial institutions.

From these definitions, it is clear that FinTech represents a technical financial innovation resulting in new business models or products impacting markets and financial institutions.

Nature of Service Quality

1. Service Concept: Service definitions will be explored here, highlighting their characteristics and components through service marketing literature and various researchers' definitions.

- Stanton defines service as intangible activities benefiting a customer or client, not necessarily linked to selling a product. In other words, producing or providing a service does not require a tangible product (Hamid Al-Taie and Bashir Al-Alaq, 2009).
- Kotler and Dubois define service as any activity or action one party can offer another, essentially intangible and not resulting in ownership of anything, potentially linked to a tangible product (Philip Kotler & Bernard Dubois, 2000).
- Hala Mohamed Habib and Anaba et al. define service as all economic activities not resulting in physical outputs, usually consumed simultaneously with their production, providing added value to consumers (Hala Mohamed Habib and Anaba et al., 2010).
- Based on these definitions, the researcher believes services are economic activities that are intangible, do not result in physical products, and provide added value to consumers.

Efficiency Concept: Efficiency is generally defined as achieving the highest productivity rate, maximizing outputs with minimal resources, with a focus on cost, time, and quality. Efficiency in financial institutions is crucial as it directly impacts profitability and customer satisfaction. By leveraging FinTech innovations, institutions can streamline operations, reduce costs, and improve service delivery, thereby enhancing overall efficiency.

Relationship Between FinTech Innovation, Service Quality, and Efficiency: The interplay between FinTech innovation, service quality, and efficiency is critical for financial institutions. FinTech innovations such as AI, blockchain, and data analytics can significantly enhance service quality by providing more personalized, secure, and efficient services. This, in turn, leads to improved customer satisfaction and loyalty, which are essential for maintaining a competitive edge in the financial sector. By enhancing service quality through FinTech, financial institutions can also achieve higher efficiency levels, reducing operational costs and increasing profitability.

Section Two: Field Study and Application Domain of the Study

1. Methodological Framework and Study Procedures

This section includes the conceptual model of the study and the methods and techniques adopted in the practical application of this research. It encompasses the study's population, the sample examined, the study instrument used, the data collection methods, and the necessary procedures.

Study Population The study population comprises individuals associated with the relevant financial institutions, specifically customers and clients of these institutions, which include:

- **Bank of Agriculture and Rural Development (BADR):** Established on March 13, 1982, as a reorganization of the Algerian National Bank, with the aim of financing the agricultural sector and removing obstacles to its development.
- **Al Salam Bank (Adrar Branch):** An Islamic-compliant bank offering innovative banking services and operating according to Algerian laws, focusing on meeting market and investor needs without dealing in prohibited interest.
- **Algerian National Bank (BNA):** A national institution created with a capital of 20 million Algerian dinars to support the socialist transformation of the agricultural and

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industrial sectors and provide short- and medium-term loans until the establishment of BADR in 1982.

- **Algeria Post (ECCP):** An industrial and economic institution under the supervision of the Ministry of Post and Telecommunications, offering classic postal services at central, regional, and local levels, with its main office located in Bab Ezzouar, Algiers.

The study's population refers to the individuals or elements focused on in this study. In this study, the sample includes financial institutions such as ECCP, BNA, BADR, and Al Salam Bank.

Study Sample: The sample size represents all clients and customers of the concerned financial institutions. Due to the indeterminate size of the population, the sample size was estimated relatively.

Table 01: Number of Questionnaires Used

Questionnaire Type	Number
Study Population	Not precisely determined
Distributed Questionnaires (Sample)	90
Retrieved and Valid Questionnaires	72

1.3 Study Model

Based on the review of previous studies, the following model was prepared for adoption in this study.

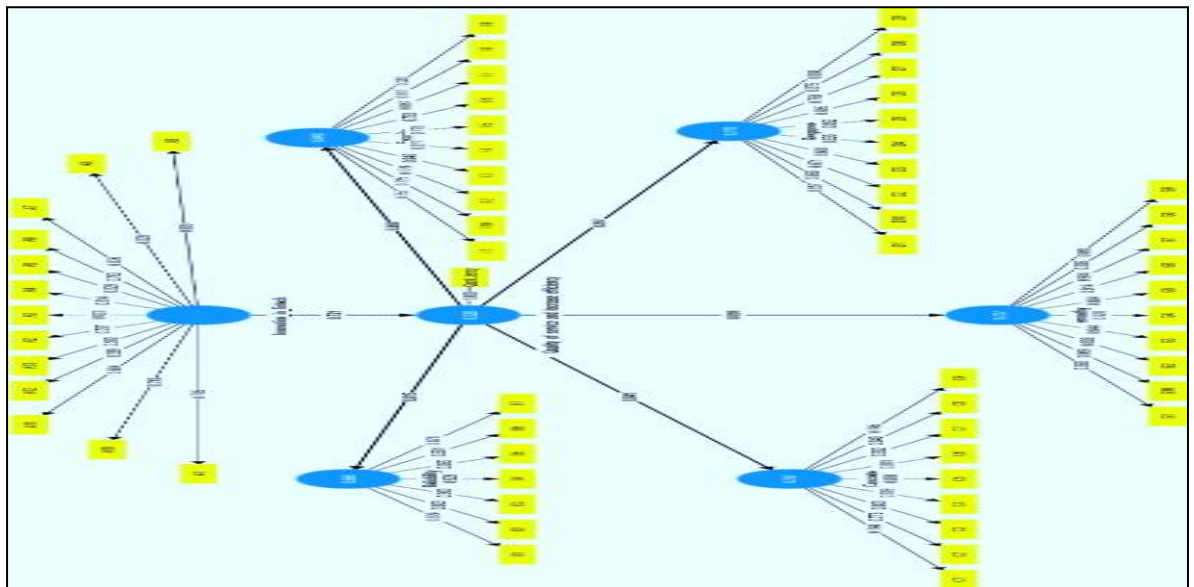


Figure 01: Study Model

Source: Prepared by the Researchers

1.4 Statistical Methods for Questionnaire Analysis

To facilitate statistical analysis, the following analytical programs were used after collecting the questionnaire data:

- **SPSS 27:** For data analysis and processing.
- **Smart PLS 4:** For structural equation modeling using PLS-SEM, providing tools for estimating models and analyzing them using various regression algorithms.

The statistical tools used in the study include:

- **Frequencies and Percentages:** To analyze the personal and functional characteristics of the study sample and their responses to the questionnaire's questions.
- **Cronbach's Alpha Coefficient:** To measure the reliability of the questionnaire by calculating the internal consistency between the answers.
- **Standard Deviation:** To measure data dispersion and deviation of the sample responses from the mean.
- **Arithmetic Mean:** To determine the value that, if given to each element of the group, would equal the sum of the original values.
- **Linear Regression Coefficient:** To predict the use of FinTech innovation as a means to achieve a competitive advantage.
- **Range:** To determine the difference between the largest and smallest reading in the data set, and calculate the length of the Likert scale cells used in the questionnaire.

1.6 Reliability of the Study Instrument

To confirm the reliability of the study instrument, Cronbach's Alpha coefficient was used. The overall reliability coefficient of the questionnaire and for each axis was calculated.

Table 02: Cronbach's Alpha Coefficient for Reliability

Statement	Number of Items	Cronbach's Alpha
Overall Reliability for FinTech Innovation	13	0.93
Overall Reliability for Service Quality and Efficiency	46	0.96
Overall Reliability of the Questionnaire	59	0.96

Source: Prepared by the Researchers Based on SPSS 27 Outputs

The values indicate a high Cronbach's Alpha coefficient, with 0.93 for FinTech innovation, 0.96 for service quality and efficiency, and 0.96 for the entire questionnaire. This suggests that the questionnaire has a high degree of reliability and can be trusted to achieve the study's objectives.

Presentation and Analysis of Data and Hypothesis Discussion

First: Distribution of the Study Sample According to Demographic Variables: The sample, consisting of 72 individuals, is distributed according to demographic variables as follows:

Table 03: Distribution of the Study Sample According to Demographic Variables

Age Group	Education Level	Males	Females
18-30	Secondary	8	4
	University	14	8
	Postgraduate	4	2
31-45	Secondary	8	5
	University	13	7
	Postgraduate	5	3
46+	Secondary	7	4
	University	10	6
	Postgraduate	3	1
Total		72	40

Source: Prepared by the Researchers Based on SPSS 27 Outputs

The table shows the distribution of the sample (72 individuals) according to demographic variables. For the 18-30 age group, the majority are university-educated, with 14 males and 8 females. In the 31-45 age group, males dominate in university education, with 13 males and 7 females, while postgraduate education shows 5 males and 3 females. In the 46+ age group, the

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numbers are generally lower, with 7 males and 4 females in secondary education, 10 males and 6 females in university education, and 3 males and 1 female in postgraduate education.

Second: Stages and Criteria for Evaluating the Study Model Using SEM-PLS through

Smart PLS 4: The research model is evaluated using SEM-PLS modeling in two stages:

1. **Measurement Model Evaluation:** Includes evaluating the reliability and validity of variables.
 - **Cronbach's Alpha:** Should be > 0.7 .
 - **Composite Reliability (CR):** Should be > 0.7 .
 - **Indicator Reliability (Loading):** Should be > 0.7 .
 - **Average Variance Extracted (AVE):** Should be > 0.5 .
 - **Fornell-Larcker Criterion:** The square root of the AVE for each variable should be greater than its highest correlation with any other variable.
 - **Discriminant Validity:** The T-value should be greater than 2.57 at a 0.01 significance level.
2. **Structural Model Evaluation:** This involves assessing the model's quality, its fitness to sample data, and testing the relationships between variables.
 - **Coefficient of Determination (R^2):**
 - $R^2 = 0.25$: Weak values
 - $R^2 = 0.5$: Moderate values
 - $R^2 = 0.75$: Strong values
 - **Effect Size (F^2):**
 - $0.02 \leq F^2 < 0.15$: Small effect
 - $0.15 \leq F^2 < 0.35$: Medium effect
 - $F^2 \geq 0.35$: Large effect
 - **Predictive Relevance (Q^2):** Should be > 0 .
 - **Model Fit Quality:** An index value of 0 indicates perfect fit, and values less than 0.08 indicate adequate quality.

Source: Joseph, 2020, p. 293

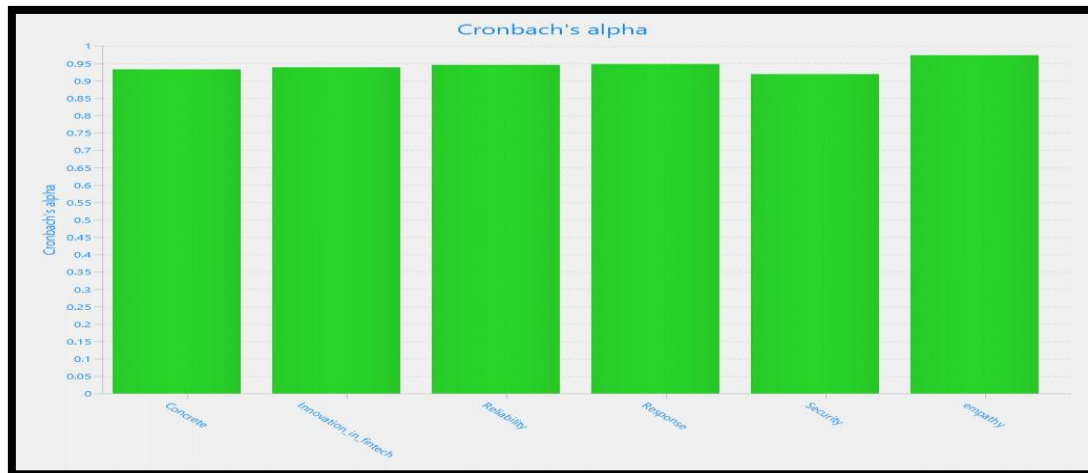
Internal Consistency Reliability: Internal consistency reliability aims to assess how well the measurement indicators are correlated with each other. It includes two main criteria: Cronbach's Alpha and Composite Reliability.

- **Cronbach's Alpha:** Measures internal consistency among measurement indicators and reflects reliability. It assumes that all indicators have equal reliability, i.e. equal external loadings (Schick, 2010, p. 46).

Table 04: Cronbach's Alpha Values for Variables

Variables	Cronbach's Alpha
FinTech Innovation	0.93
Reliability	0.93
Tangibility	0.95
Responsiveness	0.95
Security	0.91
Empathy	0.97

Source: Prepared by the Researchers Using Smart PLS 4

Figure 02: Cronbach's Alpha Values for the Variables

Source: Prepared by the Researchers Using Smart PLS 4

The table above shows that all Cronbach's Alpha values for the variables exceed 0.7, indicating significant and statistically reliable results. The values for FinTech innovation and service quality dimensions such as reliability, tangibility, responsiveness, security, and empathy demonstrate high reliability, exceeding 70%, confirming their statistical significance.

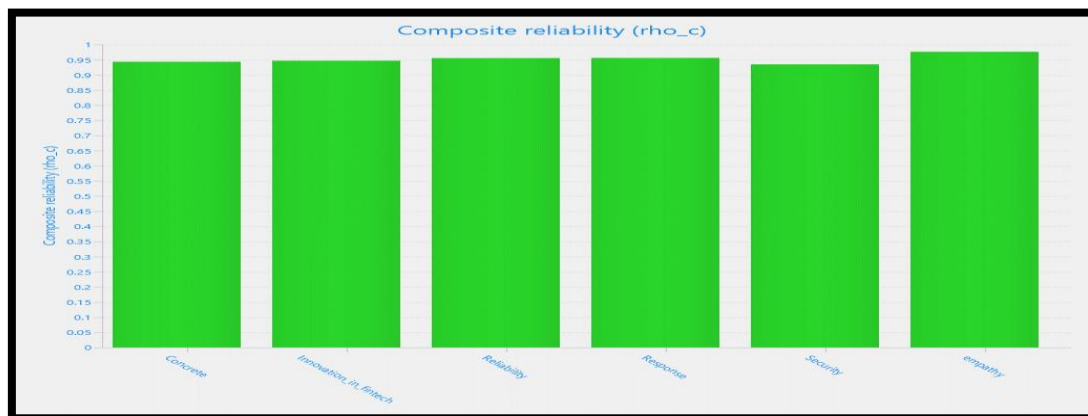
Composite Reliability

Composite reliability measures the reliability of variable indicators and is calculated based on the external loadings of the indicators. Its values range from 0 to 1, where higher values indicate greater reliability. The range from 0.60 to 0.70 is considered acceptable in descriptive studies.

Table 05: Composite Reliability

Latent Variables	Composite Reliability
FinTech Innovation	0.94
Reliability	0.94
Tangibility	0.95
Responsiveness	0.95
Security	0.93
Empathy	0.97

Source: Prepared by the Researchers Using Smart PLS 4

Figure 03: Composite Reliability

Source: Prepared by the Researchers Using Smart PLS 4

From the table, we observe that all composite reliability values exceed 0.7, indicating a strong correlation between the items and the study dimensions.

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Testing the Internal Model (Structural Model)

Evaluating PLS-SEM Results for the Structural Model: After verifying the validity and reliability of the measurement tool, including dimensions and latent variables, we can evaluate the structural model using a set of procedures and criteria.

Path Coefficients in the Structural Model (Bootstrapping): Upon running the PLS-SEM algorithm, we obtain estimates of the structural model relationships through path coefficients that reflect the hypothesized relationships between variables. The standardized values of these coefficients range between -1 and +1, where values close to +1 indicate strong positive relationships, while negative values indicate negative relationships. The coefficients are statistically significant if the P-value is less than the allowable threshold (Omar, 2016, p. 52).

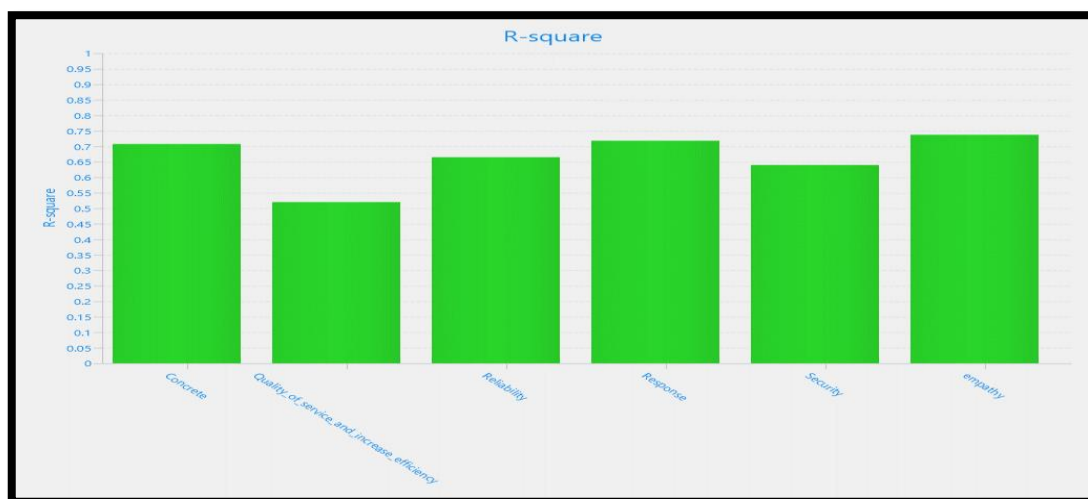
Coefficient of Determination (R^2) and Adjusted Coefficient of Determination ($adjR^2$): The coefficient of determination (R^2) represents the amount of variance in the dependent (endogenous) variable explained by the independent (exogenous) variables. The strength of the effect is classified according to R^2 values as follows: weak (0.25), moderate (0.5), and strong (0.75). The adjusted coefficient of determination ($adjR^2$) adjusts for the number of independent variables and sample size to avoid bias toward more complex models.

Table 06: Coefficient of Determination and Adjusted Coefficient of Determination

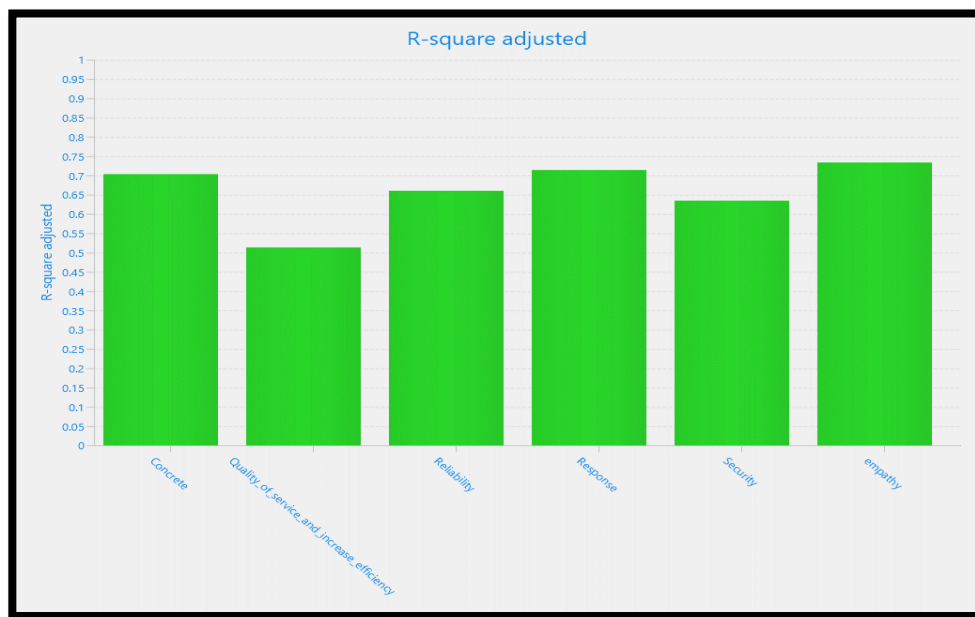
Endogenous Latent Variables	R^2	$adjR^2$
FinTech Innovation	0.00	0.00
Financial Service Quality	0.49	0.49
Reliability	0.42	0.47
Tangibility	0.49	0.38
Responsiveness	0.46	0.42
Security	0.37	0.44
Empathy	0.58	0.55

Source: Prepared by the Researchers Using Smart PLS 4

Figure 04: Coefficient of Determination (R^2)



Source: Prepared by the Researchers Using Smart PLS 4

Figure 05: Adjusted Coefficient of Determination (adjR²)

Source: Prepared by the Researchers Using Smart PLS 4

The values indicate that the coefficient of determination for empathy (0.49) reflects a good explanation of service quality, while the other values indicate acceptable model quality.

Hypothesis Testing Results:

1. There is a statistically significant relationship at the $\alpha \leq 0.01$ significance level between FinTech and the quality of services in financial institutions.
2. There is a statistically significant effect at the $\alpha \leq 0.01$ significance level of FinTech on the quality of services in financial institutions.

Conclusion:

FinTech has led to significant developments in digital financial transactions across financial institutions, resulting in services characterized by reliability, security, and speed, contributing to increased competition in the financial environment. Customers have become more knowledgeable about FinTech, raising their expectations for electronic financial services. Algerian financial institutions have begun to recognize the importance of this technology and are striving to leverage it to provide new services.

The study aimed to understand the impact of FinTech innovation on service quality in financial institutions (E-ALSALAM, BADR, BNA, ECCP) in Adrar and the extent of customer awareness of its impact on their choices. The study reached the following conclusions:

1. FinTech positively impacted the financial sector and increased the revenue of financial institutions.
2. Financial institutions in the Adrar province adopt advanced technology to deliver financial services at the desired level.
3. The use of FinTech faces difficulties such as internet quality and connectivity issues as well as legal, and regulatory problems.
4. Customers seek optimal solutions for financial transactions and investment financing.
5. The insurance and payments sectors are the most attractive to FinTech.

Study Recommendations:

1. Financial institutions should review business models to meet new consumer needs.

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2. It is necessary to systematically identify digital locations and keep activities running while maintaining security.
3. Budgets should be allocated for training bank managers in FinTech.

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