The Role of Technology in Modern Banking

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Abstract. This article analyzes the transformative impact of technology on modern banking practices. Focusing on digital innovations and fintech developments, the study examines how technology enhances efficiency, security, and customer satisfaction in the banking industry. The research highlights key technological trends and their implications for the future of banking.

Keywords: Technology, Banking, Fintech, Digital Innovation, Customer Experience

Introduction

The banking sector is undergoing a significant transformation, driven by rapid technological advancements. This paper explores how modern technologies, including digital platforms, artificial intelligence, and blockchain, are reshaping banking services. By investigating the integration of these technologies into banking operations, the study assesses their impact on efficiency, security, and customer experience. The research also discusses the potential challenges and opportunities that arise from technology-driven banking.

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