

عنوان مقاله:

Examining the impact of fintech on liquidity, credit, and market risks in the banking industry

محل انتشار:

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خلاصه مقاله:

Objective: this research investigated the Iranian banking sector and its interaction with fintech and the effect of fintech on liquidity, credit, and market risk. Method: this research is applied research in terms of classification by purpose and descriptive-analytical in terms of execution method. The study examined the relationship between the fintech index and credit risk, liquidity, and market in banks admitted to the Tehran Stock Exchange in the 11-year period between 2010 and 2020. Findings: according to the proposed hypothesis, fintechs have a significant effect on bank liquidity risks, and fintech Index has a positive impact on market risk. Also fintech research has a significant effect on bank credit risks. Conclusion: As a result, the research findings provide a valuable insights into fintech in the banking industry and its impact on the risk dimension. While it is aligned with previous research, there are also significant contradictions that favor further research. The findings highlight the dynamic nature of the relationship between fintech acceptance and risk management and emphasize the importance of ongoing research in this field to inform strategies to enhance the stability and performance of banking institutions.

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کلمات کلیدی:

fintech, risk, liquidity risk, credit risk, market risk, banking industry

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