

Empirical Analysis of The Influence of Fintech on Financial Behavior: A Quantitative Study and Multivariate Regressions Focusing on The Dimensions of Transparency, Personalization and Sustainability

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Abstract

This study examines the impact of FinTech on financial behaviour, exploring its impact on transparency, personalisation and sustainability, while meeting expectations of simplicity and efficiency. The results show that FinTech improves transparency (H1 validated) and promotes sustainable practices (H3 validated). Although personalisation positively influences behaviour, its impact remains moderate without an increase in simplicity (H2 partially validated). Consumers prefer simple and efficient tools (H4 validated). Recommendations include strengthening security, increasing personalisation and promoting responsible behaviour. Geographical and methodological limitations call for future research integrating cross-cultural and longitudinal perspectives.

Keywords: fintech, transparency, personalisation, sustainability, simplicity, efficiency, financial behaviour.