

## **Abstract**

This research examines the impact of Financial Technology (FinTech) on traditional banking services, utilizing a mixed-methods approach to understand the transformations occurring within the financial sector. As FinTech continues to disrupt traditional banking, it introduces innovative solutions such as digital payments, block chain, peer-to-peer lending, and robo-advisory services, challenging conventional banking models. The study explores both the opportunities and challenges that arise as financial institutions adapt to these technological advancements. Through qualitative interviews with banking professionals, FinTech entrepreneurs, and industry experts, the research identifies key factors driving the adoption of FinTech and its influence on customer experiences, operational efficiency, and service delivery. Additionally, a quantitative survey is conducted to assess the extent to which FinTech has impacted consumer perceptions of traditional banking, focusing on factors such as trust, convenience, and accessibility. The findings reveal that while FinTech has enhanced customer satisfaction through more convenient and cost-effective solutions, traditional banks are facing increased competition, requiring them to innovate and collaborate with FinTech firms. The study highlights the need for banks to integrate digital technologies to stay competitive, while also addressing regulatory, security, and trust issues. This research provides valuable insights for policymakers, financial institutions, and FinTech companies seeking to navigate the evolving landscape of the financial services industry.