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## FINTECH IN BANKS: OPPORTUNITIES AND CHALLENGES

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## **Abstract**

In recent years, there has been a significant increase in the use of FinTech in the banking sector. This article provides a comprehensive overview of the new opportunities offered by FinTech to the banking sector, as well as the potential risks and challenges that may arise during its implementation. According to the authors, new FinTech opportunities include improved digital banking experiences, personalized customer services, high-level data security, and cost-effective and efficient

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