

# The Role of Financial Technology (Fintech) In Shaping Consumer Behavior In Palestinian Banks: A Review of Mediating and Moderating Factors

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## Abstract

This article focuses on how financial technology (FinTech) has transformed the decision-making behaviour of Palestinian banks and how technological, organizational, and behavioural issues influence it. The study uses a narrative literature review of 62 peer-reviewed sources and combines both the Technology-Organization-Environment (TOE) framework and the Unified Theory of Acceptance and Use of Technology (UTAUT) to consider the effects of key mediating variables perceived usefulness, trust, usability, and behavioral intention, as well as moderating variables in the regulatory environment, readiness, and digital infrastructure. The results suggest that besides its enormous potential in terms of decision speed, accuracy, and transparency, FinTech and similar have limited use without contextual preparedness, trust in the system, and friendly regulations. Obstacles such as digital illiteracy, infrastructural inequality, and legislative obscure complete acceptance. In the paper, a conceptual framework is proposed between integration of FinTech and outcomes of decision making, and strategic and policy suggestions have been provided on improving adoption in emergent economies. Through the study, a research gap addressing the behavioral nature of the adoption of FinTech is filled theoretically and offers valuable practical suggestions to bank executives and policy officials.

**Keywords:** FinTech adoption, decision-making behavior, Palestinian banking.

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## 1. INTRODUCTION

The financial industry of the world has been changing and revolutionizing considerably over the past few years, the key factor being the swift evolution and adoption of financial technology (FinTech). Generally, FinTech is considered as a combination of innovative technologies, including artificial intelligence (AI), blockchain, big data analytics, cloud computing, mobile banking, and robotic process automation, into financial services to improve their efficiency, personalization, and access (Gomber et al., 2018; Arner et al., 2017). The operations and efficacies of the financial institutions have become more operational in an environment where the economies and regulations are becoming more complicated; financial technology, hence FinTech, has become an important tool of enhancing the performance of the operations of these financial institutions besides ensuring that the quality of their decision-making processes enhances and improves their quality, time, and accuracy. When it comes to developing economies, and in Palestine, especially, FinTech implementation promises a lot. One of the issues is the limited access to international markets in an ecosystem that includes grounded political conditions, disjointed structure, changing policy framework, and overall restriction in access to the global markets (Palestine Monetary Authority [PMA], 2022).

However, most of the local banks have tried to automate their services by use of mobile applications, biometric security, digital wallets, predictive analytics, and real-time decision dashboards even with these limitations. These technologies are expected to enhance the delivery of customer services, the collection of data-driven decisions and the promotion of financial inclusion. Nevertheless, the rate and magnitude of FinTech adoption in Palestine is not ideal, as it is influenced by the institutional preparedness, consumer behaviors, and technology infrastructure Hurani, et al., (2025).

The effect of FinTech implementation on managerial and organizational decision-making behavior is one of the most important issues of this implementation in question. The usual way of making decisions in the bank was pegged on linear analysis, previous financial performance, and the use of hierarchies. Nonetheless, FinTech changes all these paradigms by bringing about complex data ecosystems, real-time analysis, and automated systems that require new ways of thinking, acting, and strategizing (Venkatesh et al., 2003; Jagtiani & Lemieux, 2019). As an example, risk assessment tools based on AI may be used to make credit decisions with greater precision than in traditional models, though they impose a

requirement on managers to make informed decisions regarding algorithm results. Likewise, block chain-based systems can either provide greater transparency and safety and at the same time require adjustments in the relationship of trust and record keeping practices. Although the literature on the FinTech adoption globally has focused on the effects of different technologies in terms of their technological, economic, and operational effect, very little has been known on how FinTech changes the decision-making processes, particularly in under-researched contexts such as Palestinian banks. Particularly, there is a gap in managing FinTech and human behavior in the financial institutions, which is a critical and unexplored domain. Even the capacity of bank managers, IT employees and customer service representatives to act adaptive, informed and on time decisions is being progressively mediated by technology (Ali et al., 2021). However, there are some contextual factors which influence this process, such as digital literacy, perceived usefulness, trust in technology, organizational culture and regulatory support. These dynamics can only be well understood through a systematic theoretical approach. The current paper relies on the Technology-Organization-Environment (TOE) framework (Tornatzky & Fleischer, 1990) and the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003) in considering the adoption and use of FinTech within the Palestinian banks. In addition, two levels of analysis have been brought in; mediating factors (perceived usefulness, ease of use, and behavioral intention); and moderating factors (infrastructure readiness, legal environment and institutional size). All these factors have an effect on the role of the financial technologies in remodeling decision-making behavior. In addition, this review will approve a conceptual model describing the interrelation between FinTech systems and the behavioral outcome of staffs in financial institutions. The theoretical model developed will be used as a basis of further empirical studies, policy formulation and design as well as strategic execution within the Palestinian banking environment. In particular, it aims at answering the research questions listed below:

1. What are the most popular FinTech technologies in the use of Palestinian banks, and what effect does it have on the decision-making behavior?
2. Which are the mediating processes between the introduction of FinTech and the alteration of cognitive and behavioral pattern among decision-makers?
3. Which mitigating factors regulate the force or path of such effects in various banks, and the indicators in which they operate?

Another reason why the research is important is that it should be beneficial both theoretically and practically. In theory, it extends the discussion of FinTech to other elements: human and behavioral, which can provide a more nuanced reading of the digital revolutionization of the financial sector. In practice, generated insights can help experts in bank executives, policymakers, and IT developers create more useful FinTech strategies, training courses, and customer-friendly interfaces that fit into the local orientation and institutional conditions.

## 2. LITERATURE REVIEW

The appearance of the financial technology or Fintech has been reported as a revolutionary change in the banking sector worldwide that transformed the delivery model of services, increased their operational efficiency, and changed decision-making processes (based on customers and managers) (Gomber et al., 2018; Arner et al., 2017). The general scope of the innovations that are covered by FinTech includes the mobile banking applications, blockchain framework, artificial intelligence (AI)-based analytics, biometric tools to guarantee security, and the digital wallets. Through these technologies, financial services are expected to overcome barriers of accessibility, personalization and precision and in this process, displace the conventional patterns in banking activities and decision-making. In the developed markets, the pressure to compete, regulative push, and expectation of the customers to be convenient have pushed the adoption of FinTech. Conversely, in developing economies, Palestine being one in this case, the environment there is more complicated as it is brimmed with infrastructural constraints, regulatory ambiguity and inconsistent rates of digital literacy among customers or the financial institutions personnel (PMA, 2022; Tahat et al., 2021).

With a growing pool of literature in this area, it is important to point out that incorporation of FinTech in context of banking systems is, not exclusively, a technological change but also a behavioral and an organizational change. Technology-Organization-Environment (TOE) framework offers a helpful perspective through which the various dimensions that determine the adoption of technology can be looked at (Tornatzky & Fleischer, 1990). Technologically, system usability, perceived usefulness, and data security are some of the factors that are greatly influential in the adoption rate. On an organizational

level, the ability to be ready in regards to resources and capabilities of the staff and leadership plays a significant part. Regulatory frameworks, the quality of infrastructure, and market dynamics of a given environment would have an influence on the possibility of FinTech implementation as well as its sustainability (Lee & Shin, 2018).

In addition to TOE, the Unified Theory of Acceptance and Use of Technology (UTAUT) provides insight into technology acceptance that is offered at the individual levels said by researchers (Venkatesh et al., 2003). UTAUT focuses on constructs that include performance expectancy, effort expectancy, social influence and facilitating conditions among others which in turn impacted behavioural intention and actual use of the system. These constructs assist in explicating attitude of managers to FinTech tools, influence of peers and perceived organizational support as ways of either promoting or undermining effective use of banks. Examination on new markets indicate that perceived trust and perceived ease of use will play the mediating role between technological capability and behavioural adoption (Zavolokina et al., 2016). Another example is the use of an AI-based credit scoring system that can help in increasing the accuracy of the decisions made, but unless the managers trust the algorithms and the process of how they operate, they might not take advice given by such an algorithm (Jagtiani & Lemieux, 2019).

In Palestine, peculiarities of the socio-political and economic conditions add to the barriers of the usage of FinTech adoption, such as restricted access to the global financial markets, disjointed regulation, and regional disparities in the digital infrastructure (PMA, 2022). Irrespective of these problems, they have developed some innovations by local banks which include mobile banking applications, online payment gateway, and real-time analytics dashboards. Yet, studies have shown that the performance of these technologies in enhancing the decision-making behaviour would rely on mediating variables as perceived usefulness, the degree of trust, and intention of behaviour, and the corresponding moderating variables, as the readiness to regulation and the reliability of infrastructure (Tahat et al., 2021). The findings here support the evidence given by the rest of the world that the best option to take technology is to ensure that both the technological and the human elements are sufficiently considered (Chen et al., 2019).

Moreover, the behavioral aspect of the FinTech adoption has not been studied thoroughly with regard to the Palestinian banking. Although the advantages of FinTech have been described in detail in the context of technical and operational efficacy by the literature available, less has been explored with reference to cognitive and behavioral patterns informed by FinTech to the bank decision-makers. It is an important dimension to understand because decisions at financial institutions have previously depended on organizational charts and the past performance records. Introduction of FinTech will shake these paradigms as it will be able to analyze data in real-time, do predictive modelling and automated decision support systems. Such transition demands the management and employees to be accommodative to newer processes, analyze complicated analytics, and to incorporate the digital products into strategic decisions, all of which depends on not only their individual acceptance but also adaptation of the organizations (Gomber et al., 2018; Venkatesh et al., 2003).

Considered collectively, the literature implies that effective integration of FinTech technology in Palestinian banks relies on an integrated methodology that takes care of technological aptitude, organizational readiness and environmental support and generates optimistic behavioral response among the users. Through integration of TOE and UTAUT models, the study is in a good position to address the research gap that has existed by modelling a framework that connects behavior relating to FinTech adoption to decision-making behavior via essential mediators and moderators. The unified picture of the given exploration does not only clarify theoretical knowledge but also establish useful guidelines to policymakers, bank leaders, and technology creators to optimize the use of FinTech in developing economies.

**Table 1:** Summary of Previous Studies Related to FinTech and Decision-Making in Banking

Author(s) & Year	Country/Cont ext	Technology/Fo cus Area	Theoretical/Methodolo gical Approach	Key Findings	Influencing Factors
Gomber et al. (2018)	Global	FinTech (AI, Blockchain, Mobile Apps)	Theoretical Analysis	FinTech accelerates decision-making and increases transparency	Usability, Trust

Arner et al. (2017)	Global	FinTech Regulation	Policy Analysis	Clear regulatory frameworks support innovation and secure adoption	Regulatory Readiness
Jagtiani & Lemieux (2019)	USA	AI in Credit Decisions	Quantitative Study	AI improves accuracy in credit scoring and risk assessment	Perceived Usefulness, Trust
Tahat et al. (2021)	Jordan/Palestine	FinTech Adoption	Literature Review	Adoption influenced by institutional readiness, culture, and infrastructure	Organizational Readiness, Infrastructure
Lee & Shin (2018)	South Korea	FinTech Ecosystem	Conceptual Model	Integration requires alignment of technological, organizational, and environmental factors	TOE Factors
Zavolokina et al. (2016)	Global	Financial Innovation Perceptions	Content Analysis	Trust and ease of use are critical to adoption success	Trust, Ease of Use
Chen et al. (2019)	China	FinTech Innovation Value	Empirical Analysis	Value of innovation depends on regulatory stability and market competition	Regulation, Market Environment
Ozili (2020)	Global	Digital Finance and Inclusion	Conceptual Review	FinTech promotes inclusion but requires strong governance to influence decision quality	Governance, Inclusion
Gai et al. (2018)	Global	Blockchain and Cybersecurity in FinTech	Case-Based Analysis	Blockchain increases transparency but	Security, Transparency

				requires robust cybersecurity measures	
Shaikh et al. (2022)	Middle East	Mobile Banking Adoption	Mixed-Methods	Behavioral intention mediates the relationship between usability and adoption	Usability, Behavioral Intention
Vives (2019)	EU	FinTech and Banking Transformation	Policy & Market Analysis	FinTech changes competitive dynamics and decision-making structures	Market Competition, Regulation
Alalwan et al. (2017)	Jordan	Mobile Banking Services	Quantitative Survey	Performance expectancy, effort expectancy, and trust predict adoption	Performance Expectancy, Trust
Demir et al. (2021)	Turkey	FinTech and Efficiency	Panel Data Analysis	FinTech adoption improves operational efficiency and strategic responsiveness	Organizational Agility
Ghosh (2022)	India	Digital Payments in Banking	Empirical Survey	Digital infrastructure and user trust moderate FinTech effectiveness	Digital Infrastructure, Trust
Boateng et al. (2022)	Ghana	AI-Driven Banking Services	Quantitative Study	Managerial decision-making benefits from AI, contingent on training and readiness	Training, Organizational Readiness

### 3. Conceptual Framework

The theoretical framework of the present research combines Technology Organization Environment (TOE) framework (Tornatzky and Fleischer, 1990) and Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003) in order to demonstrate the role of FinTech adoption in defining decision-making behaviour in Palestinian banks. TOE framework can be used to obtain a macro perspective on the situational factors that would affect the adoption of technology whereas UTAUT would offer a micro perspective of how the person perceives and adapts itself to the technology. The integration of these frameworks results in the model that takes into consideration the structural and behavioral aspects of the FinTech integration.

The main aspect of the model is the implementation of FinTech which implies the utilization of digital financial solutions (mobile banking, blockchain transactional system, AI-powered analytics, and biometric signatures). The framework argues that decision making processes in banks will be greatly enhanced with the implementation of these technologies in improving the avenues of speedy and accurate delivery as well as transparency of information pertaining to the decision-making processes. Nevertheless, the result of these improvements is subject to the mediating and moderating variables interaction.

The model of mediation variables encompasses perceived usefulness, trust on the technology, usability towards the systems and intention of behaviour on using the FinTech tools. These mediators are mostly based on the UTAUT constructs and express psychological and experiential elements that bring a gap in the provision of technology and proper use of technology in decision-making. To illustrate, despite the fact that the management has implemented an advanced AI-based risk assessment tool, it cannot have a significant influence on the managerial decision-making process if it is not perceived as useful, its results are not trusted, or it is hard to operate (Atieh Ali et al., 2023).

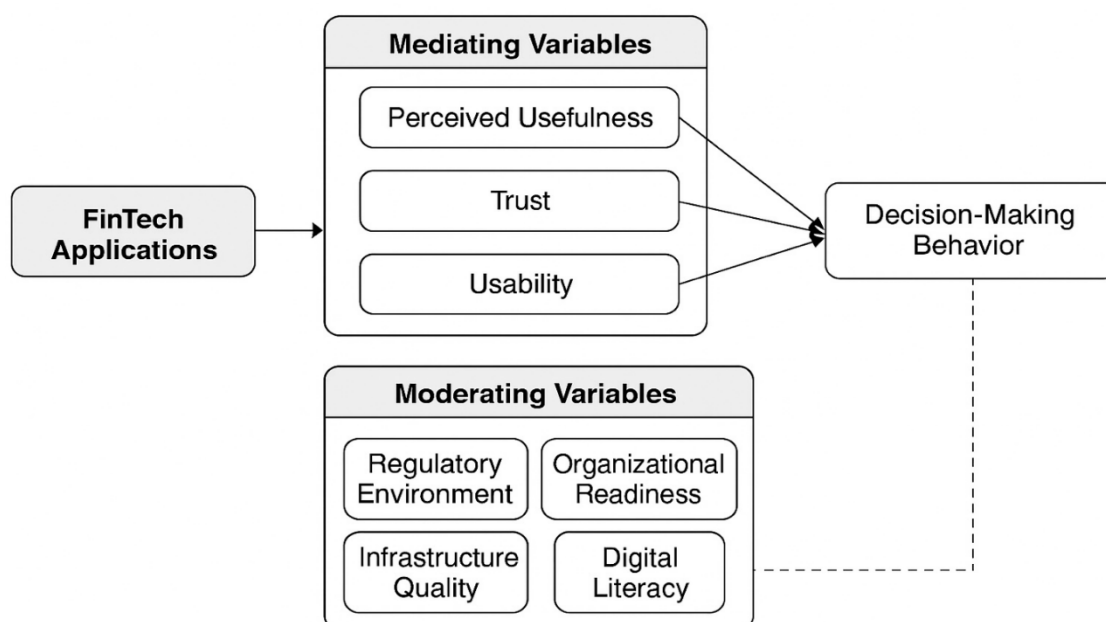
Moderating variables indicate the effect of contextual and institutional circumstances that either enhance or weaken the connection towards the FinTech utilization and the results of choices of a given decision. Regulatory readiness, quality of digital infrastructure and the size of an institution also act as moderators in this study. Regulatory preparedness refers to the most directional, stable, and friendly nature of the law on digital financial services. Digital infrastructure quality is the availability and reliability of the technological infrastructure, without which FinTech systems do not even work, namely, the presence of the internet connection, cybersecurity standards, and hardware. The size of an institution is relevant to the ability of a bank to invest in resources, training of personnel and absorbing the tiger of technology. Within this integrated framework, the dimensions of TOE (technological, organizational, and environmental) influence both the immediate attempts of adopting FinTech and the environments within which it adopts behavioural change, whereas, the UTAUT constructs provide an explanation of the way personal perceptions and intentions channel translation of adoption into behavioural change. The anticipated consequence of this process is a change on the level of decision-making behaviour, which includes increase in the response time, more data-oriented decisions, and more consistency between the operational actions and the strategic game plan.

**Table 2:** Proposed Conceptual Framework Variables and Relationships

Variable Type	Variables	Description	Supporting Theory/Source
Independent Variable (IV)	FinTech Adoption	Integration of digital financial technologies such as AI, blockchain, mobile banking, and digital wallets in banking operations	TOE Framework (Tornatzky & Fleischer, 1990)
Mediating Variables	Perceived Usefulness	Extent to which FinTech is believed to improve decision-making outcomes	UTAUT (Venkatesh et al., 2003)
	Trust in Technology	Confidence in the reliability, security, and transparency of FinTech systems	UTAUT; Gomber et al. (2018)
	System Usability	Ease of use and user-friendliness of the FinTech tools	UTAUT; Zavalokina et al. (2016)
	Behavioral Intention	Willingness of decision-makers to adopt and continuously use FinTech tools	UTAUT

Moderating Variables	Regulatory Readiness	Stability, clarity, and supportiveness of the legal framework for FinTech	TOE; Arner et al. (2017)
	Digital Infrastructure Quality	Availability and reliability of technological infrastructure needed for FinTech	TOE; Chen et al. (2019)
	Institutional Size	Capacity of the bank to invest in and manage FinTech adoption	TOE
Dependent Variable (DV)	Decision-Making Behavior	Speed, accuracy, and transparency of managerial decisions within banks	Integrated TOE-UTAUT Framework

In placing the Palestinian banks in this conceptual framework, the study has acknowledged the fact that technology is not enough in stimulating behavioural change. The successful implementation of FinTech instead has to be considered in technical capability and organisational readiness, favourable regulatory conditions, and development of preferences and familiarity among decision-makers. The identified research gap demonstrated by this model is the behavioural implications of FinTech adoption within under-represented contexts and, in the same vein, the empirical testing of, as well as policy formulation towards, the improvement of financial innovation within the emerging economies.



**Figure 1:** Conceptual framework of moderating and mediating variables effects behavioral framework of customers

#### 4. METHODOLOGY

This paper uses the narrative literature review method to compile and provide a critical evaluation of relevant research studies that were conducted on how financial technology (FinTech) can influence the decision-making behaviour within the Palestinian banks. The applied narrative review, instead of systematic review, was selected to have the opportunity to integrate the concept and the detailed analysis of various sources contributing to the theme, both the empirical research and the conceptual paper, and policy reports, and the relevant case studies. It is based on two prevalent theoretical frameworks that comprise the Technology Organization Environment (TOE) framework (Tornatzky & Fleischer, 1990) and Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2003). These frameworks can offer a systematic outlook in investigating the technological, organizational and environmental determinants, along with the individual determinants of acceptance, in the process of facilitating the FinTech adoption and the behavioural effects in the banking domain.

The type of literature used to conduct the search was in a variety of academic databases such as Scopus, Web of Science, ScienceDirect, Emerald Insight, Google Scholar, and institutional as well as policy based publications in the Palestine Monetary Authority (PMA) and other regional financial regulatory bodies. Literature search targeted the period of 2000-2024 with the specific focus on the last five years to gather

the most recent piece of information regarding the current developments and trends in FinTech adoption. The terms that were used in combination with keywords and Boolean searches are as follows: “FinTech adoption” AND “decision-making behavior,” “Technology Organization Environment system” AND “banking,” “UTAUT” AND “financial services,” “Palestinian banks” AND “digital transformation,” and “trust” OR “perceived usefulness” OR “behavioral intention” AND “FinTech.”

The studies had to have inclusion criteria that included a study dealing with FinTech adoption in the banking or financial services industry, study of decision-making behaviour or change in cognitive and behaviour, and mention at least one mediating or moderating factor within the constructs of TOE or UTAUT, and should be published in the form of a peer-reviewed journal papers or conferences or recognized institutional reports. Studies that were excluded included, studies with no relationship to the financial sector, studies that lacked a methodological transparency or those not written in English or Arabic. After a screening process, 62 peer reviewed sources or institutional reports have been selected among a number of 162 records.

The thematic coding of data allowed extracting it in a form of three main categories based on the TOE framework, namely, factors based on technology (e.g., usability, perceived usefulness, system trust), organizational (e.g., readiness, culture, managerial support), and environmental such as regulatory environment, infrastructure, market competition. These were cross-checked with the UTAUT constructs, i.e., the performance expectancy, effort expectancy, social influence and facilitating conditions to determine the mediating variables (perceived usefulness, trust, usability, behavioural intention) as well as moderating variables (regulatory readiness, infrastructure quality, institutional size). In order to achieve validity and reliability, the review used triangulation of various data sources, cross-checked the findings extracted by both the authors to reduce the scope of selection bias and used mostly recent and high-quality articles. This technique of studying research establishes a conceptual framework using a context-sensitive analysis that can explain behavioural implications of adopting FinTech in Palestinian banks and through which to influence how future research investigates such an aspect in similar developing economies.

## 5. Analysis and Discussion

The literature surveyed showed that adoption of the financial technology (FinTech) in banking sector is multidimensional process determined by the technological possibilities, organizational readiness, and the support in the environment, as well as the behavioral aspects mediating the effect of aforementioned technologies on decision making. By referring to the 62 sources that were chosen based on the thematic analysis, one can identify three overarching themes as technological enablers and constraints, organizational readiness and cultural alignment, and environmental and institutional context.

Technologically, the FinTech tools have been universally linked with speed, accuracy, and transparency in decision-making, i.e., AI-powered analytics, blockchain-based systems, mobile banking applications, etc. (Gomber et al., 2018; Jagtiani & Lemieux, 2019). Nonetheless, they are only successful when mediated by other critical factors such as perceived usefulness, trust and the use functionality of the system. Even in the developed and the developing markets, research suggests that even the presence of advanced tools may not guarantee expected actual usage, especially when the level of distrust in algorithms or the view of complexity is high (Venkatesh et al., 2003; Zavolokina et al., 2016). In Palestinian realities, due to the lack of digital literacy among banking personnel and clients, this struggle is heightened, which makes it necessary to ensure that the interface is easy to use and that specific capacity-building programs address the problem (PMA, 2022).

Speaking of readiness on an organizational level, the literature adhering to the TOE framework highlights the importance of the support provided by the leadership team, allocation of resources, and the training of the workforce in order to achieve favorable outcomes of FinTech integration (Tornatzky & Fleischer, 1990; Lee & Shin, 2018). Banks which take active investments in the development of the well-organized training system and integration of digital tools into the established work routines appear to have an easier process of adaptation with the superior behavioral alignment among the personnel. On the other hand, in situations where inertia or resistance to change is institutional, technological investments will not convert to decision making improvement. The given finding is especially topical in Palestine, which is characterized by numerous banks whose cultures of decision making are hierarchical and may be hindering to the decentralized and data-intensive FinTech tools.

The situation that develops in the environment and institutions arises as a strong moderating force. Being the subject of numerous studies, regulatory readiness not only defines the legality of the FinTech adoption but also defines its operation viability (Chen et al., 2019; Tahat et al., 2021). Favorable policies,

transparency of compliance and strong cybersecurity systems motivate banks to adopt digital solutions in a more fearless manner. Nevertheless, the Palestinian banking sector has to work under the stipulations of the shattered regulatory environment that is open to the political setback and infrastructural inequalities that can inhibit the progress of innovation. Digital infrastructure, including broadband availability, server reliability and secure payment gateways, has a direct influence on system performance and, therefore, trust and long-term usage among the users. The effect also depends on the size of an institution wherein most banks with a large size will tend to have a larger financial and human capital to bear the risk and costs of digital transformation.

Summation of such findings in the light of the UTAUT methodology shows that behavioral intention plays a pivotal role in mediating the availability of technology and practice of the same. Adoption behaviours are determined by performance expectancy (one who believes in better results), effort expectancy (one who feels that it is easy to use), social influence (encouragement by peers and bosses), and facilitating conditions (resources and support are easily available). Social influence by the leadership and peer networks has been noted to have a disproportionately high influence in Palestinian banks given the collectivist cultural nature of the society as managerial acceptance by employees and acceptance by colleagues are strong when making acceptance decisions about an individual.

TOE and UTAUT integrated analysis imply that the adoption of FinTech by Palestinian banks is not only about the installation of a sophisticated system but the creation of the environment of trust and the supportive attitude to the new technology as reliable and valuable in order to be accepted. This entails matching technology on designed requirements with the abilities of the customer and the actors, integrating adoption within organizational management and making sure that regulatory and infrastructural establishments are adequately competent to maintain use. Although the literature on globalization focuses on how fast innovation is needed, or how to establish a competitive advantage, the case of Palestine shows that contextual preparedness is valid since innovation must be accompanied by stability and technological ambition, and social and institutional reality.

To sum up, the analysis has identified that the behavioral effects of FinTech on decision-making rely on the perceptions of handy, trust, helpful, usable and plan of action and relied upon by the readiness of the environment, the merit of infrastructure, and the size of the organization. In the case of Palestinian banks, the way ahead would be characterized by adopting a holistic approach that treats technological investment coupled with behavioral and organization, together with regulatory strategies as an integrated whole and converting FinTech as a means of operational efficiency as well as a platform of informed, timely and strategic decision making.

**Table 3:** Thematic Classification of Factors from the Literature

Main Theme (TOE Dimensions)	Mediating Variables (UTAUT Constructs)	Moderating Variables	Examples from Literature	Theoretical Link
Technological Factors	Perceived Usefulness: Belief that FinTech improves decision accuracy and speed; Trust in Technology: Confidence in security, transparency, and reliability; System Usability: Ease of use and accessibility	—	AI-based credit scoring improves accuracy when trust is high (Jagtiani & Lemieux, 2019); Mobile apps enhance service delivery (Gomber et al., 2018)	TOE (Technology), UTAUT (Performance & Effort Expectancy)
Organizational Factors	Behavioral Intention: Willingness to adopt FinTech tools; Social Influence:	Institutional Size: Resource capacity affecting adoption	Leadership support critical for adoption in Jordanian/Palestinian banks (Tahat et al., 2021); Organizational culture affects digital	TOE (Organization), UTAUT (Social Influence, Facilitating Conditions)

	Peer/managerial encouragement to use digital tools		readiness (Lee & Shin, 2018)	
Environmental Factors	—	Regulatory Readiness: Clarity of FinTech legal framework; Digital Infrastructure Quality: Internet speed, system security, availability	Supportive regulations accelerate adoption (Arner et al., 2017); Infrastructure gaps slow innovation in Palestine (PMA, 2022; Chen et al., 2019)	TOE (Environment)

## 6. CONCLUSION

This paper has discussed the factors in the process of decision-making behaviour in Palestinian banks that financial technology (FinTech) can influence by incorporating the information in both the Technology Organization Environment (TOE) framework and the Unified Theory of Acceptance and Use of Technology (UTAUT). A narrative literature review of 62 peer-reviewed articles and institutional publications enabled the analysis to conclude that the implementation of FinTech can significantly increase the efficiency of decision making in terms of its speed, accuracy and transparency. The level of such benefits is very much dependent on mediating forces such as usefulness perception, trust, system usability and intent to act behavioural as well as moderating forces like regulatory readiness, quality of infrastructure and institutional size.

In Palestine, special socio-political and infrastructural limitations weigh the progress of FinTech incorporation, and, therefore, the contextual readiness is essential as the technological one. From the findings, it can be noted that the application of technology is not enough but success in adoption of any technology arises when the technological capacities are matched with organizational readiness, creation of trust among the users and when it is ultimately ensured that conducive regulation and strong digital infrastructure should be provided. This study has a contribution of knowledge since it positions the implementation of FinTech not only as a drive of technology change but also as a multidimensional change including behaviour, organizational and environmental aspects.

## 7. Recommendations

The results of the present research imply that there are a few feasible steps that may be undertaken to increase the success of the FinTech implementation at the Palestinian banks. To start with, it is urgently required to develop the level of digital literacy and technical expertise of the employees of all levels within the organization. Continuous and organized training processes ought to be used so that employees are adequately equipped in dealing with advanced digital applications and be up to date to effectively incorporate them in decision making. The development of such capabilities is needed in order to capitalize technological investment to enhanced operation and strategic results.

It is also of paramount importance that trust must be established by creating more transparency and security. FinTech developers as well as banking institutions need to focus their efforts on ensuring that they create transparent algorithms, policies on the use of their data, and glaring security measures. Having interfaced with their banks regarding the use of technologies and processes involved in data protection, the users will be empowered with higher levels of confidence resulting in regular use of the digital tools. The other recommendation is to align technology adoption with organizational strategy in general. FinTech cannot be regarded as a simple project which must be considered, but it must be involved in the long-term strategies of the bank. This needs to be portrayed to be supported by the leaders, adequate resource deployment, and in case of need process redesign, so that the digital solutions are helpful in terms of quality of decision-making.

On a parallel note, policy bodies and regulatory agents, especially, the Palestine Monetary Authority should aim to streamline the legal and policy guideline under which FinTech adoption should acquire its direction. Transparent, facilitating yet dynamic rules may offer assurance to the banks to innovate without

compromising on the rights of the consumers. The clarity of this kind of regulation will also reduce the existent perceived risks in regard to digital transformation.

Lastly, the digital infrastructure should be enhanced in the sustenance of the FinTech effectiveness or efficacy in various regions. Investment in stable internet network, payment gateway security and enough capacity of the server are essential to guarantee stability in the performance of the FinTech systems. In addition, every FinTech solution must be oriented on the principles of customer orientation, paying attention to usability and accessibility to target those users with low levels of digital literacy. These steps, which are to be prioritized by the Palestinian banks, would enable a healthy environment based on the synergies of technology, organizational preparedness, and the trust by the user to make better decisions.

## 8. Limitations and Future Research

This research paper is a handicap because it depends on secondary sources of information via current literature which might not be entirely accurate to catch the latest trends in the practices of the Palestinian bank practices. At the same time, the narrative review method is beneficial in terms of conceptual synthetization and does not offer any statistical data confirming the ideas about the causal links between FinTech usage and decision-making effectiveness. Also, it is possible that the analysis could be affected by publication bias because of more chances to publish only a study with positive results.

The limitations should be resolved by conducting empirical studies into Palestinian banks through quantitative research like surveys, structural equation modelling so as to substantiate the theoretical framework put forward in this paper. Other emerging economies such as Israel could be used in comparative analysis to give useful information on how socio-political and infrastructural environments determine the rate of FinTech adoption. Besides, longitudinal studies could be established to observe the behavior of decision-making over time after implementation of FinTech to determine long-term effects and viability of new strategy adoption.

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