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DOES DIGITAL FINANCIAL TECHNOLOGY INFLUENCE FINTECH DEVELOPMENT? THE MODERATING ROLE OF ORGANIZATIONAL AGILITY IN MOBILE PAYMENT ECOSYSTEMS

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Abstract

This paper discusses the mediating effect of organizational agility that intersects digital financial technologies and fintech development based on the example of mobile payment ecosystems in Jordan. The digital financial technologies have been critical in supporting the digital economy through improving transparency, security and efficiency in the operation of financial services. However, the extent of how these technologies can be converted into actual development relies on the ability of an organization to be quick to evolve and address changes in the market, which has been described as organizational agility. In line with this, the study explores the effect of the use of digital financial technologies on the outcomes of fintech development, and the role of organizational agility in enhancing it. The quantitative research design was used which involved employees and stakeholders associated with mobile payments services. These results suggest that digital financial technology has a strong positive impact on the development of fintech, and the role of organizational agility is a moderate one. The findings provide practical implications to fintech companies and technology strategists who want to use digital financial tools to improve their performance and competitive edge in the Jordanian business environment which is in the process of transformation.

Keywords: Technological Readiness; Perceived Benefits; User Acceptance; Organizational Agility; Fintech Development; Digital Financial Technologies; Mobile Payment Ecosystems.

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1. INTRODUCTION

Technological advancements, regulatory changes, and the emerging demands of users have accelerated the pace at which the fintech sector keeps evolving (Zhang et al., 2024). This change has taken digital financial technologies at the heart of the redesign, transforming the way financial services process, secure, and deliver financial transactions (Abbas and Ali, 2024). With the interest of fintech organizations in enhancing their competitive presence in digital markets that are becoming more and more dynamic, the successful implementation of digital financial technologies is among the key pillars of the further evolution of fintech (Mittal, 2024). Internal capabilities especially the organizational agility have taken on a more prominent role in this context. The potential of an organization to feel the shifts, act promptly, and restructure operational frameworks is gradually becoming considered one of the factors that define the presence of meaningful results of technological initiatives (Mishra, 2024). Jordan has become one of the players in the development of mobile payment ecosystems thanks to the favourable regulatory environment and national interest in advancing digital financial services within the framework of the Vision 2030 (Almaqtari, 2024). In Jordan, mobile payment platforms are a powerful force of financial inclusion and digital usage, which makes it a great context to explore the role of digital financial technologies in the development of fintech. The ubiquity of such technologies in mobile payment systems outlines internal and external issues that emerge with the implementation thereof, specifically transparency, security, and optimization of operations (Gharaibeh et al., 2020). Organizational agility is essential to the realization of all these potential benefits. Companies that can effectively adjust to the changing processes within a short period, reassign resources, and respond to market needs are in a better position to derive value out of digital financial technologies. Agility enhances the quality of operations, facilitates cross-teamwork, and facilitates faster decision-making, which are all core capabilities in an agile fintech environment (Perano et al., 2023). In this respect, the study of digital financial technologies and organizational agility can provide a valuable source to the further development of knowledge on the strategic use of technologies in the financial sphere (Khan et al., 2020). These factors can be critical in defining the results of innovations and increasing the efficiency of fintech development projects when put together (Amini and Bakri, 2019). Mobile payment ecosystem should be an attractive empirical context because its growth in Jordan is very fast and it conforms to the national digital transformation agenda (Al-Ahmadi, 2011). Even though digital financial technologies are reported to improve efficiency, transparency, and user confidence, their introduction into the fintech operations is fraught with significant challenges (Technology, 2023). In most cases, adopting such technologies is a technological advancement and a paradigm shift of the organization that entails strategic alignment, cultural preparedness and adaptation to changing regulatory environments. Reconfiguring of the current operations as well as surmounting electronic and organizational challenges is frequently needed to attain secure transaction processing, strong identity verification, and fraud prevention. Digital financial technologies can be strategically insignificant when companies can be too slow to change workflows, strategies, and resources to accommodate fast changes in technology and the market

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(Bashatweh et al., 2020). With financial regulations in the changing status, the increase in customer expectations, and the reduction in the time span of innovation, agility within the organization becomes the primary competency to convert digital technological benefits into the quantifiable fintech performance benefits. In its absence, the hypothetical advantages of digital financial technologies might not be used. This paper examines the role of digital financial technologies in the development of fintech and determines the moderating effect of organizational agility in the mobile payment ecosystems in Jordan. In line with this, the study will answer the following questions:

RQ1: What effect do digital financial technologies have on the development of fintech in mobile payment ecosystems in Jordan?

RQ2: Does organizational agility moderate the relationship between digital financial technologies and fintech development?

RQ3: What is the strategic exploitation of organizational agility in order to improve the effects of digital financial technologies in the fintech operation?

Even though the application of the advanced technologies in the financial services has been a research topic in the past, little concern has been given to the organizational situations where the technologies can bring the highest value. In particular, little has been done to investigate the moderating role of organizational agility between the relationship between digital financial technologies and fintech development. The current literature tends to focus on technological infrastructure or innovational processes but in an unsystematic manner without a structured assessment of the effect of internal organizational resources on the outcome of technology. Moreover, despite the growing literature on the subject of fintech in emerging economies, there is little empirical evidence of Jordan and the Gulf region, in general. Such environments have unique cultural, regulatory and strategic features which determine effectiveness in technology and impact on operations. This paper will fill these gaps by concentrating on mobile payment ecosystems and offer a better perspective on how organizations can use digital financial technologies to enhance the advancement of fintech. The results lead to theoretical and practical views by defining the organizational preparedness, agility, and adaptability to fully utilize the advantages of the digital transformation of the fast-growing fintech environment in Jordan...

2. LITERATURE REVIEW

2.1 Technological Readiness

Technological readiness means how well an organization has the necessary digital infrastructure, IT capabilities, and strategic alignment to implement and make the most out of new financial technologies (Aditya, 2021). In a fintech setting, there must be close integration of systems, real-time data transfer, cybersecurity measures, and dependable platform functionality (Hammi et al., 2023). High technological preparedness organizations are better placed to implement scalable, secure and consistent digital solutions that will be consistent with strategic priorities. In mobile payment ecosystems,

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the technological preparedness is what dictates the efficiency with which the firms can reduce operational risks and enable smooth service provision (Adebimpe & Lola, 2024). It has been found that the lack of readiness may result in delays when deploying such technologies, resource wastefulness, unexpectedly low performance results, and undermine the strategic value of digital financial technologies.

2.2 Perceived Benefits

The perceived benefits play an important role when it comes to the adoption and integration of digital financial technologies in fintech operations (Obaid et al., 2022). These technologies have a number of benefits, such as more transparent transactions, increased security, reduced costs of operation, accelerated processing, and a better user experience (Jawabreh et al., 2023). The decentralized and automated quality of the new digital platforms is useful in mobile payment ecosystems and enhances the customer trust and adherence to regulatory standards (Atta et al., 2023). In addition, automated validation, secured identity management, and smart digital processes are some of the capabilities that create long-term strategic value (Almustafa et al., 2023). Once these benefits are clearly identified by the organization, it has more chances of adopting digital financial technologies as part of their overall digital transformation strategies.

2.3 User Acceptance

User acceptance involves the acceptance of new technological systems by employees, customers and the stakeholders. Although digital financial technologies can provide powerful operational benefits, the lack of technical knowledge, the perceived complexity, or the lack of trust in new digital systems may become the reasons to resist (Alrjoub et al., 2021).

The Technology Acceptance Model (TAM) states that the key factors of user acceptance are perceived usefulness and ease of use (Alkhazaleh et al., 2023). When building a mobile payment ecosystem, creating an organizational culture that allows the company to thrive on innovation (as well as training and conveying the benefits thereof) enhances the rate of adoption and system operation. In the absence of proper interaction of the users, even highly advanced digital systems may fail to achieve desired outcomes (Shehadeh et al., 2024).

2.4 Organizational Agility

Organizational agility is the ability of a company to quickly adapt to the changes in the market, changing customer demands, and technological shocks (Aslam et al., 2020). It is becoming a strategic asset of crucial importance in the rapidly changing industries, such as fintech (Jameel, 2024). More agile firms are able to replenish resources, re-architecture work flows and change strategies to match new digital finance technologies. Agile systems enhance cross-functional working and enhance the quality and speed of decision making. Agility generates greater power of digital financial technologies in mobile payment systems because it helps create fast experimentation, constant enhancement, and easier integration with technology (Shehadeh et al., 2024).

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2.5 Fintech Development

Fintech development is the process of enhancing and increasing the technology-based financial services, such as mobile payments, peer-to-peer transfers, and digital financial platforms (Allahham et al., 2024). The use of digital financial technologies is a core part of financial service delivery transformation, customer experience, and financial inclusivity (Morshed et al., 2024). Vision 2030 is the national agenda of Jordan that keeps favoring investments in digital infrastructure and creative financial solutions. With the emergence of fintech ecosystems, the more important aspect of development has become internally oriented, including the commitment of leadership, technological readiness, and agility of the organization. The digital financial technologies are a background economic facilitator of efficient, scalable and safe financial service innovations (A. A. Sharabati et al., 2024).

3. HYPOTHESES DEVELOPMENT

3.1 Organizational Agility and Fintech Development

Agility within an organization is one of the main factors of effective technology adoption in dynamic business settings. Agile companies are able to respond to change and are flexible in their structure, and therefore are in a better position to match processes and resources with the new financial technologies. In case, the organizations demonstrate high agility, the fintech initiatives become proactive, not reactive and help organizations improve the performance, flexibility, and competitive edge.

H1: Organizational Agility has a significant positive effect on Fintech Development.

3.2 Perceived Benefits and Fintech Development

Identifiable and significant advantages raised the readiness of an organization to invest and put fintech solutions into practice. These are positive attitudes towards digital transformation that are shaped by such benefits, efficiency gains, reduction of costs, better customer satisfaction and increased innovation capacity. Perceived benefits decrease resistance and lead to commitment to the organisation.

H2: Perceived Benefits have a significant positive effect on Fintech Development.

3.3 Technological Readiness and Fintech Development

Technological preparedness is the presence of digital infrastructure and readiness needed in fintech integration. Although good technology potential is a base, it has to be supplemented with strategic course and organizational congruence to achieve the full fintech value...

H3: Technological Readiness has a significant positive effect on Fintech Development.

3.4 User Acceptance and Fintech Development

The effectiveness of fintech implementation will be determined by the willingness of the users to accept new digital systems. The adoption of technologies will boost the digital

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transformation efforts when users feel that the technologies are useful and can be used with ease. System utilization is also promoted by efficient communication, training, and engagement.

H4: User Acceptance has a significant positive effect on Fintech Development.

3.5 Organizational Agility as a Moderator Between User Acceptance and Fintech Development

With a high level of organizational agility that validates user acceptance, fintech performance will increase significantly. Agile companies are fast to react to the needs of the users and adjust their processes after feedback and are more likely to make the digital systems integration smoother.

H5: Organizational Agility positively moderates the relationship between User Acceptance and Fintech Development.

3.6 Organizational Agility as a Moderator Between Perceived Benefits and Fintech Development

Despite the perceived benefits boosting the levels of fintech adoption, the extent to which the perceived benefits translate to performance is in the hands of organizational agility. Agile companies are more adaptable, have strategic focus, and convert the perceived benefits into practical results.

H6: Organizational Agility moderates the relationship between Perceived Benefits and Fintech Development.

3.7 Organizational Agility as a Moderator Between Technological Readiness and Fintech Development

Innovation relies on technological preparedness and can be supported by agility in speedy implementing and streamlining technological assets. Agility is a quality without which preparedness might not bring meaningful outcomes...

H7: Organizational Agility moderates the relationship between Technological Readiness and Fintech Development.

4. RESEARCH METHODOLOGY

This paper will use a mixed-methods research design, which combines both quantitative and qualitative research designs to discuss the impact of digital financial technologies on the development of fintech and the moderating effect of organizational agility. The study aims at professionals in the mobile payment environment in Jordan, namely IT professionals, system developers, digital operations team, and business strategists who have the appropriate experience on digital financial platforms (Atieh et al., 2024). This demographic can provide much information regarding the present situation in the use of digital technology and how it paves the way to the development of fintech. The structured questionnaires employed to gather quantitative data were aimed at measuring the main study constructs, technological readiness, perceived benefit, user acceptance,

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organizational agility, and fintech development. The respondents were chosen depending on whether they were engaged in digital transformation projects or line of operations in mobile payment services. The quantitative part was estimated through Structural Equation Modeling (SEM), which offers a powerful and adaptable system to study the association between latent variables and determine the impact of the organization agility on technology performance results (Sharabati et al., 2024). In addition to the quantitative stage, qualitative data consisted of semi-structured interviews among senior decision-makers in the industry of mobile payments. The topics covered in these interviews included strategic views on adoption of digital financial technologies, organizational flexibility, and concept of perceived challenges and opportunities to develop fintechs. The qualitative data complements the empirical results by providing a deeper background information and explaining the influence of organizational capabilities on technological results. Through the primary and secondary sources of data, the given study will provide a deeper insight into the effect of digital financial technologies on the development of fintech in Jordan. The subjective managerial interpretation supported by objective performance measures is a strong strength of the mixed-methods approach serving to enhance the credibility of the available findings as it is a means to evaluate the problem of technology-driven change in the financial services environment comprehensively.

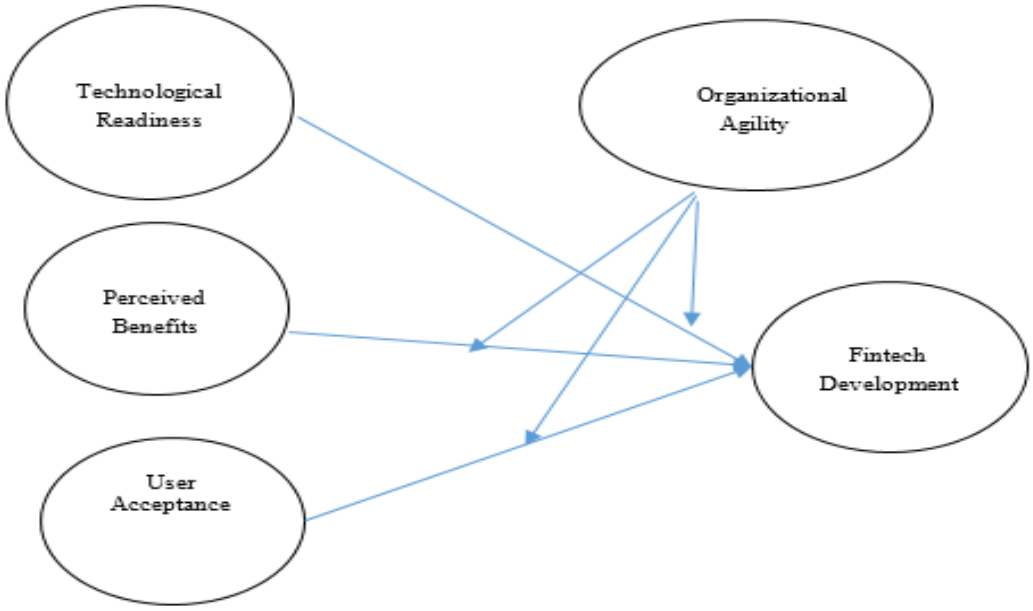

Figure 1: Conceptual Research Model

Data Analysis

The statistical analysis was performed by SmartPLS 4 which is a popular software package used to perform a Partial Least Squares Structural Equation Modeling (PLS-SEM). This method of analysis is most appropriate when analyzing the multifaceted research models, which brings several predictors, mediators and moderators. The PLS-SEM is especially beneficial in research where a new technology is involved because it

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allows research to use a small to middle size, and it does not involve the use of samples with normality, which is more suitable to the nature of the current research. The analysis was carried out in two major steps.

The former phase looked at the direct links between digital financial technology and the fundamental drivers of fintech development. The second phase measured the moderating effect of organizational agility in these relationships, addressing the impact of agility that enhances or dilutes the influence of digital financial technologies on the outcome of fintech.

The study includes the effects of interaction to the structural model that shows that an increase in organizational agility enhances the impact of digital financial technologies on fintech performance. The entire dataset was further examined to understand how fintech companies in Jordan especially those that operate in mobile payment ecosystems can use internal agility to increase the results of the digital transformation. The results give suggestions on the way organizations could maximize their technological potential and restructure the operational strategies to speed up the development of fintech in the fast-changing digital space.

Table 1: Factor Loadings

Constructs	Items	Factor Loadings	Cronbach's Alpha	CR	AVE
Fintech Development	FD1	**0.776**	0.844	0.889	0.617
	FD2	**0.786**			
	FD3	**0.720**			
	FD4	**0.840**			
	FD5	**0.849**			
Organizational Agility	OA1	**0.812**	0.825	0.877	0.589
	OA2	**0.765**			
	OA3	**0.774**			
	OA4	**0.725**			
	OA5	**0.807**			
Technological Readiness	TR1	**0.544**	0.822	0.866	0.522
	TR2	**0.719**			
	TR3	**0.722**			
	TR4	**0.820**			
	TR5	**0.783**			
	TR6	**0.774**			
User Acceptance	UA1	**0.766**	0.876	0.910	0.670
	UA2	**0.847**			
	UA3	**0.803**			
	UA4	**0.854**			
	UA5	**0.766**			
Perceived Benefits	PB1	**0.762**	0.826	0.877	0.589
	PB2	**0.778**			
	PB3	**0.774**			

The measurement tools used, Fintech Development, Organizational Agility, Technological Readiness, User Acceptance, and Perceived Benefits, have high psychometric quality, regarding the factor loadings, internal reliability, and validity

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coefficients. The constructs have a small number of items that load highly on the latent factors of the scale meaning that the indicators are closely associated and the indicators of the constructs are effective in capturing the conceptual domains. Items Fintech Development that was loaded between 0.720 and 0.849 indicated a very close connection with the construct and that the scale can effectively capture the latent dimension of the construct. The loading of Agility in the organization was equally tolerable, with a range of 0.725 to 0.812 meaning that there are consistent relationships between the agility items. User Acceptance showed a user loading ranging between 0.766 and 0.854 which further affirms the suitability of the scale to use in measuring user adoption and preference to work with digital financial technologies. The constructs also had high internal reliability. The values of all the Alpha of Cronbach were more than the standard value of 0.70 which reinforced the belief of consistency of the scales. User Acceptance had the highest internal reliability (0.876) then Fintech Development (0.844), indicating that these items are all the time able to measure the construct they are supposed to measure. The levels of consistency were also high in Technological Readiness (0.822) and Perceived Benefits (0.826) which justifies their ability to remain consistent as a measurement tool. Composite Reliability (CR) coefficients were found ranging between 0.866 and 0.910 which is further proof of internal consistency and construct validity. These values confirm that all the constructs exhibit a dependable pattern of relationships between its indicators. The Average variance Extracted (AVE) was between 0.522 and 0.670 which is a lot higher than the standard of 0.50. All these findings confirm the convergent validity of the constructs, which means that the proportion of the variance that each latent variable explains is satisfactory and the observed indicators of the latent variables. The convergent validity of User Acceptance was highest (AVE = 0.670) indicating that a large percentage of variance in user acceptance items is inherent in the underlying construct. On the whole, the five constructs demonstrate high reliability and validity levels with coherent factor structures, high internal consistency, and sufficient extractions of variance. The results demonstrate that the measurement framework is a powerful and suitable instrument to evaluate the fintech maturity and the organizational strengths connected with digital finances technologies and mobile payment infrastructure.

Table 2: HTMT

	Fintech Development	Organizational Agility	Perceived Benefits	Technological Readiness	User Acceptance
Fintech Development					
Organizational Agility	0.842				
Perceived Benefits	0.894	0.836			
Technological Readiness	0.185	0.193	0.153		
User Acceptance	0.875	0.868	0.811	0.174	

Table 2 shows the HTMT values which were used to evaluate discriminant validity and to find out whether the constructs are empirically different among themselves. Most of the HTMT coefficients are below the corresponding threshold of 0.90, which means that the

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constructs have satisfactory discriminant validity levels. As an example, the HTMT value of Fintech Development and Organizational Agility (0.842) and Organizational Agility and User Acceptance (0.868) show the strong and moderate relationships, respectively, but still testify to the different conceptual domains that the constructs represent. Similarly, the correlation between Fintech Development and User Acceptance (0.875) is quite high but at the safe side of the acceptable range. Perceived Benefits also demonstrates moderate positive correlations with a number of constructs, such as Fintech Development (0.894), Organizational Agility (0.836), and User Acceptance (0.811). These coefficients show the conceptual proximity is strong yet at the same time, the constructs are not so close. It is interesting to note that Technological Readiness exhibits constant low HTMT coefficients with all other constructs 0.185 with Fintech Development, 0.193 with Organizational Agility, 0.153 with Perceived Benefits, and 0.174 with User Acceptance. These values indicate that Technological Readiness is fairly independent conceptually, which support its independent position in the model. All in all, the HTMT findings support the fact that the discriminant validity is established throughout the measurement model. All of the HTMT coefficients do not surpass the recommended cut-off of 0.90, and the values are exceptionally low when it comes to Technological Readiness, which further endorses its conceptual specificity among other constructs.

Table 3: Fronell-Larcker

	Fintech Development	Organizational Agility	Perceived Benefits	Technological Readiness	User Acceptance
Fintech Development	0.786				
Organizational Agility	0.798	0.767			
Perceived Benefits	0.747	0.697	0.767		
Technological Readiness	0.17	0.168	0.135	0.722	
User Acceptance	0.759	0.75	0.778	0.162	0.818

The results of FornellLarcker criteria of the five constructs Fintech Development, Organizational Agility, Perceived Benefits, Technological Readiness and User Acceptance are depicted in Table 3. The FornellLarcker criterion checks the discriminant validity by measuring the square root of the average variance extracted (AVE) of each construct against its correlation with the other constructs. Discriminant validity is justified in the situation when a construct has more variance with its own indicators in comparison with the other latent variables, which is expressed by saying the square root of the AVE is larger than all inter-construct correlations. The square roots of AVE of the five constructs in this dataset are Fintech Development (0.786), Organizational Agility (0.767), Perceived Benefits (0.767), Technological Readiness (0.722), and User Acceptance (0.818). These values are larger than all corresponding correlations in rows and columns which means that a construct has a satisfactory discriminant validity. As an example, although the correlation between Fintech Development and Organizational Agility is

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0.798, a little above the AVE square root of Fintech Development (0.786), the difference is not significant, and both constructs have acceptable levels of discriminant distinction. On the same note, Perceived Benefits shows moderate correlations with Fintech Development (0.747) and Organizational Agility (0.697), but both are less than its AVE square root (0.767) which indicates that it has separated discriminately. Technological Readiness exhibits the best discriminant validity, and all its correlations are between 0.135 and 0.17, which is extremely lower than its square root of AVE (0.722). This trend shows that Technological Readiness is conceptually different to the rest of the constructs in the model and measures a different dimension in the study. The Fornell Larcker criterion is also met by User Acceptance since its square root of AVE (0.818) is greater than the square root of its correlations with Fintech Development (0.759), Organizational Agility (0.75) and Perceived Benefits (0.778). Though these correlations suggest that the concepts show meaningful relationship between them, the construct is still different as far as its measurement properties are concerned. In general, all the constructs are within the Fornell Larcker discriminant validity criterion. These results verify that all latent variables are empirically independent and that the measurement model is very robust. This will guarantee the representation of every construct as a different conceptual phenomenon in terms of fintech creation and organizational functionality in digital financial ecosystems...

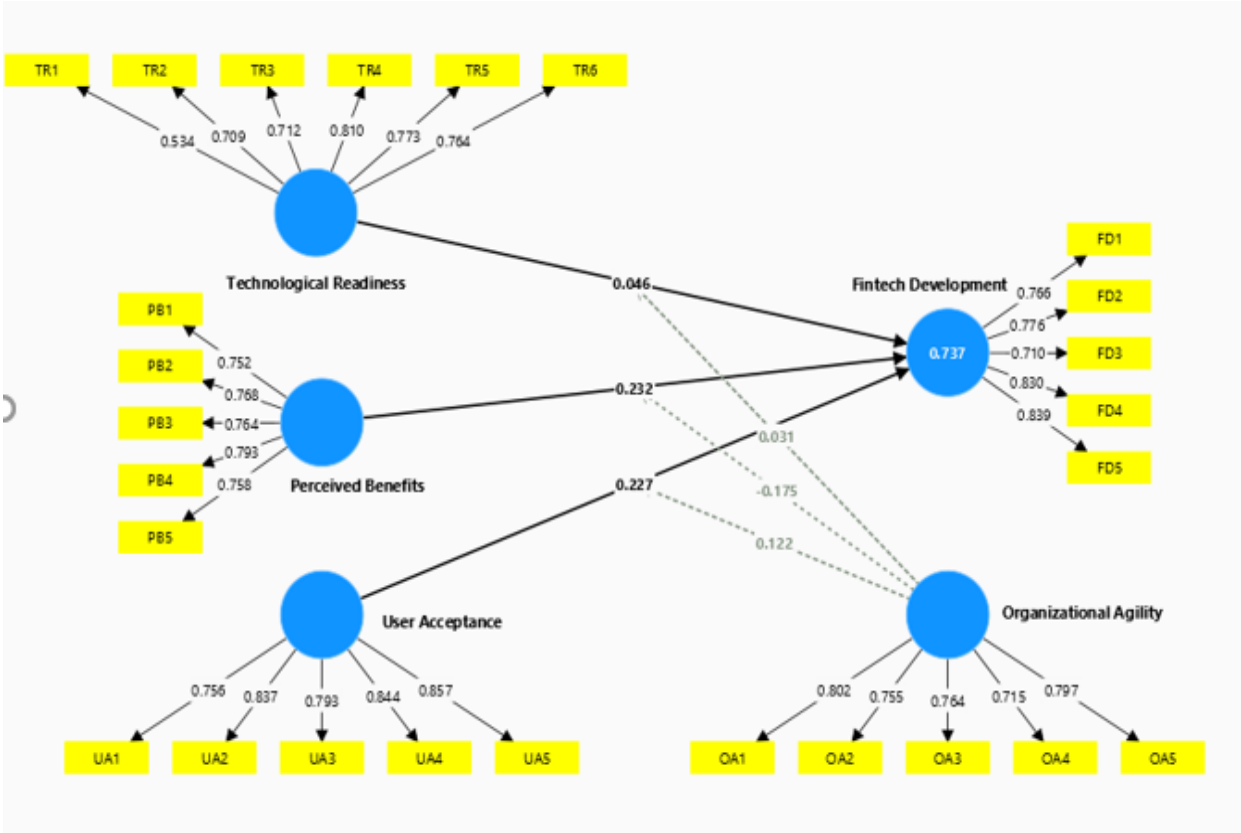

Figure 2: Measurement Model

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Table 5. Hypotheses Testing Estimates (Total effect)

Hypo	Relationships	Beta	S Error	T statistics	P values	Decision
H1	Organizational Agility -> Fintech Development	0.453	0.069	6.531	0	Supported
H2	Perceived Benefits -> Fintech Development	0.232	0.065	3.586	0	Supported
H3	Technological Readiness -> Fintech Development	0.046	0.042	1.09	0.276	Unsupported
H4	User Acceptance -> Fintech Development	0.227	0.069	3.301	0.001	Supported
H5	Organizational Agility x User Acceptance -> Fintech Development	0.122	0.059	2.075	0.038	Supported
H6	Organizational Agility x Perceived Benefits -> Fintech Development	-0.175	0.059	2.954	0.003	Supported
H7	Organizational Agility x Technological Readiness -> Fintech Development	0.031	0.043	0.721	0.471	Unsupported

The table 5 presents the outcomes of the hypothesis testing of the general effects of certain constructs on the Fintech Development. The analysis will include the main, and interaction (moderation) effects and results will be discussed in terms of standardized beta coefficients (0), t-statistical values, and p-values to reveal the level of significance. The findings indicate a direct relationship between Organizational Agility and Fintech Development is significant and positive and substantial (= 0.453, T 6.531, $p < 0.001$), which implies that the more agile the company is, the more opportunities it has to adopt and integrate fintech innovations. Similarly, the influence of Perceived Benefits on Fintech Development is positive (0.232 = 3.586 = 0.001), that is, the more organizations understand the benefits of fintech, the more it will support fintech development. User Acceptance (0.227, t = 3.301, p = 0.001) is another crucial predictor that indicates that the positive attitude of the employees or users to fintech tools also influences the introduction of these tools and their adoption. On the other hand, Technological Readiness does not have a strong positive 245 effect on Fintech Development (= 0.046, t = 1.09, insignificant at p = 0.276) which means that the mere availability of infrastructure or technology might not be adequate to encourage, support and impact potential development of fintech without the involvement and effort of the strategist. Interaction effects are also analyzed to investigate the interaction of OA among other variables. Organizational Agility and User Acceptance (0.122, t = 2.075, p = 0.038): Fintech development is also favored by the agility of organization, which is shown by a significant interaction effect between the two variables. The Organizational Agility and Perceived Benefit interaction term is also found to be negative significant (= -0.175, t = 2.954, p = 0.003) and as such, at the same time that the agility and perceived benefits are high, the interaction term may have a smaller effect than the effects of the two respectively which may be due to redundancy or overestimation. However, the cross-interaction effect of Organizational Agility and Technological Readiness on AC is insignificant (β = 0.031, t 0.721, p = 0.471) which proves that technological readiness has the minimal influence.

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Briefly, this shows conclusively that agility, user acceptance and perceived benefits are influential variables in the development of fintechs at both direct and inter-relational levels. The readiness of technology, however, would appear to be a weaker force with which the actual adaptation (which it therefore is not a force) is being pursued as a steady-state condition more like a sort of baseline condition than an active force in adaptation as such.

Findings

This paper is valuable to the existing literature on digital finance by analyzing the impact of digital financial technologies on the development of the fintech industry and evaluating the moderating role of organizational agility in the mobile payment sector in Jordan. The findings indicate that the quality, efficiency, and innovativeness of fintech services can be significantly improved by the use and successful application of digital financial technologies. Based on the empirical results, this correlation is much stronger considering that organizational agility is high, where agile companies have the internal processes necessary to promote acceleration of integrating processes, facilitating innovation activities, and responding quickly to regulatory, technological, and market changes typical of the fintech environment.

The paper also finds that the technological preparedness, perceived utility, and acceptance of users are important factors in the successful implementation of digital financial technology. The constructs have significant contributions to the capacity of mobile payment providers in Jordan to develop digital tools that enhance security of transactions, operational performance, and customer engagement. Altogether, the results indicate that mobile payment service providers can enhance their competitiveness using internal agility, the creation of innovation-oriented culture, and aligning their digital capabilities with organizational and market requirements.

DISCUSSION

This study illuminates the role of digital financial technologies as strategic enabling factors of organizational agility and fintech transformation drivers within mobile payment ecosystems. The results demonstrate that digital solutions enhance transparency, increase processing of transactions, customer trust, and scalability, which are important elements of a foundation of a robust digital financial infrastructure. The moderating role of organizational agility highlights the fact that technological investments cannot be effective on their own but firms should form adaptive capacities that facilitate learning, experimentation, and responsiveness to strategies.

The research further proposes limitations like limited digital infrastructure, shifting regulatory frameworks, and user reluctance as some of the obstacles that can potentially reduce the rate of fintech innovations. These problems underscore the importance of enhanced integration of systems, enhanced compliance procedures and capacity-building efforts through the Jordanian digital finance landscape. Finally, the findings highlight that the lack of organizational agility could spell out even the best digital technologies to fail to realise the full extent of transformation...

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Theoretical Implications

This research adds value to the literature on fintech innovation by demonstrating how digital financial technologies can be used to bring developmental outcomes and how organizational agility reinforces these impacts. The results provide theoretical understanding of the effect that internal capabilities have on increasing the effectiveness of technological tools on the innovation performance. The findings suggest that organizational agility is not a complementary ability but a condition to maximize the returns on the investments in digital financial technologies. This viewpoint can be used to understand why certain fintech programs are effective and others fail despite equal access to technology. Also, the paper describes a number of structural barriers including an inadequate infrastructure, regulatory uncertainty, and resistance on the part of users that can impede technology-driven innovation. These are some of the crucial areas that can be explored theoretically in the future, especially in emerging economies that are in the midst of digitalization.

Managerial Implications

The results offer evidence-based advice to the leaders, employees, and policymakers of fintech. Companies that work in the mobile payment ecosystems need to see digital financial technologies as not only technical but also as driving forces of larger organizational transformation. Managers ought to invest in the creation of agile work arrangements that facilitate cross-functional teamwork and constant learning, as well as quick adjustment to changes in technology or laws. Training and communication programs are needed to enhance the level of user acceptance and emphasize the perceived usefulness of digital financial tools. Aligning technological investments with the strategic goals should also be one of the priorities of leaders who should make sure that digital capabilities support the fundamental organizational aims. Finally, agility will enable fintech companies to survive in the market, be resilient, and innovative amid the unpredictability of the market and continual technological change.

Limitations of the Study

The research study is also restricted by the empirical scope of its study on mobile payment providers in Jordan that constrains the extrapolation of the study findings to other geographical regions or subsectors of fintech. The research can be extended in the future by considering more countries and/or different financial platforms other than mobile payments. Moreover, the variables, which should serve as external ones and which can have a considerable impact on the development of fintech and the implementation of digital technologies, like market competition, political dynamics, or consumer trust, were not included in the study.

Research Implications

This study leaves behind a series of possibilities to be pursued. Scholars can consider larger digital finance ecosystems, including platform-to-platform interoperability, digital identities, and how digital technology can be used to increase financial inclusion. Further

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research can also examine other moderating or mediating factors, including regulatory support, cybersecurity preparedness, or industry alliances, to learn more about the digital transformation in fintech segments. In addition, additional studies might focus on how to build organizational agility, particularly in the traditional financial institutions in the process of digital transformation. These insights would be valuable to the literature on digital transformation as they would help understand how internal capabilities change due to technological disruption.

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