IJIBEC
Vol 10 No 1 2026
International Journal of Islamic Business and Economics
Available at https://e-journal.unigusdur.ac.id/ijibec/index
ISSN
2599-3216
E-ISSN
2615-420X

The Role of Financial Technology in Enhancing Cloud Accounting Adoption in the Banking Sector: Evidence from Palestinian Banks

Raed Abueid [1*], Kuat Ismanto [2], Mohammad Rosyada [3].

[1*]Departement Accounting and Finance, Faculty of Administrations Sciences and Economics, AlQuds Open University, Palestine

[2, 3] Department of Islamic Banking, Faculty of Islamic Economic and Business Universitas Islam Negeri K.H. Abdurrahman Wahid Pekalongan, Indonesia

Correspondency Email: rabueid@qou.edu

Article Info

Article History:

Received : 5 August 2025
Reviewed : 11 May 2026
Accepted : 20 May 2026
Published : 1 June 2026

Abstract

This study aims to examine the role of financial technology (FinTech) in enhancing the adoption of cloud accounting within banks operating in Yatta City, Palestine. The research specifically investigates the influence of FinTech dimensions, including financial technology applications, digital platforms, and technological techniques, on the effectiveness of cloud accounting implementation in the banking sector. The study employed a quantitative research design using a structured questionnaire distributed to employees of Palestinian banks. A total of 28 valid responses were collected and analyzed using descriptive statistics and simple regression analysis to evaluate the relationship between FinTech adoption and cloud accounting practices. The findings indicate that the adoption of financial technology among Palestinian banks is relatively high, particularly in the use of digital banking applications, automated teller machines, and mobile banking services. Cloud accounting implementation was also perceived positively by employees, especially regarding accessibility, operational efficiency, data integration, and financial information security. Regression analysis revealed a statistically significant positive relationship between financial technology and cloud accounting adoption. Among the examined dimensions, financial technology applications showed the strongest influence, followed by technological techniques and digital platforms. This study contributes to the literature on digital transformation in banking by integrating FinTech and cloud accounting perspectives in a developing-country context. The findings provide practical insights for policymakers and banking institutions to strengthen digital accounting infrastructure, improve financial service delivery, enhance employee digital competencies, and invest in secure cloud-based financial systems to support sustainable banking innovation.

Keywords:

Financial Technology; Cloud Accounting; Digital Banking; FinTech Platforms; Banking Innovation

DOI: https://doi.org/10.28918/r2gstq81

JEL: G21, G28, M41, O33

1. Introduction

The global financial sector has undergone significant digital transformation driven by rapid technological advancement and the integration of information technology into financial services (Thottoli, 2023). Financial technology (FinTech) has become a major force reshaping banking operations, accounting systems, and financial service delivery worldwide. The adoption of technologies such as artificial intelligence, blockchain, cloud computing, and big data analytics enables financial institutions to improve operational efficiency, increase transaction speed, reduce operational costs, and enhance customer experience. In addition, FinTech supports financial inclusion by expanding access to banking services through digital platforms and mobile applications. The increasing reliance on digital financial systems has also encouraged banks to adopt innovative accounting technologies, including cloud accounting, to improve data accessibility, accuracy, and security. Consequently, digital transformation has become an essential strategy for banking institutions seeking to maintain competitiveness, sustainability, and service quality in the rapidly evolving global financial environment.

Previous studies have shown that financial technology (FinTech), cloud computing, and cloud accounting significantly improve efficiency, flexibility, and innovation in banking and accounting sectors. Musallam and Ben Tria (2023) found that FinTech enhances cloud accounting implementation in banks, while Bibby et al. (2022) emphasized the role of cloud computing in reducing operational costs and improving business flexibility. Other studies highlighted the importance of internet-based services, ease of use, trust, data security, and accessibility in supporting cloud accounting adoption. Researchers also noted that technologies such as blockchain and cloud computing are shaping the future of accounting practices, particularly in developing countries. Despite these benefits, challenges related to security, confidentiality, and institutional readiness remain significant. Previous literature further confirmed that digital transformation has become increasingly important in modern banking systems. However, this study differs by focusing specifically on banks in Yatta City, Palestine, in 2024, within the context of developing economies facing technological and political challenges.

Simultaneously, accounting systems have evolved from traditional paper-based processes into sophisticated digital platforms capable of processing large volumes of financial data in real time (Limba, et al, 2025). Among these innovations, cloud accounting has gained substantial attention because of its flexibility, scalability, accessibility, and cost efficiency. Cloud accounting enables organizations to access accounting information remotely, automate financial reporting processes, and improve organizational coordination across departments. In the banking industry, the integration of FinTech with cloud accounting systems represents a strategic approach to achieving digital transformation and competitive advantage. Banks increasingly rely on digital platforms, online banking systems, mobile applications, and automated financial technologies to improve financial performance and customer satisfaction. Nevertheless, many banking institutions in developing economies continue to face challenges associated with adopting cloud accounting technologies, including technological readiness, cybersecurity concerns, organizational resistance, and limited digital expertise.

In Palestine, particularly in Yatta City, banks have gradually adopted financial technologies to modernize their operational structures and maintain competitiveness within an evolving financial environment. However, empirical evidence regarding the relationship between FinTech adoption and cloud accounting implementation remains limited. Existing

studies have primarily examined financial technology or cloud accounting independently, with limited attention devoted to their integrated relationship in the banking sector. This study aims to investigate the role of financial technology in enhancing the application of cloud accounting in banks operating in Yatta City. Specifically, the study examines how FinTech applications, digital platforms, and technological techniques contribute to improving cloud accounting adoption and effectiveness. The study contributes theoretically by expanding the literature on digital transformation in banking and practically by providing recommendations for policymakers, financial institutions, and banking practitioners.

2. Methods

This study employed a quantitative descriptive–analytical research design to examine the role of financial technology in enhancing the adoption of cloud accounting in banks operating in Yatta City, Palestine. The quantitative approach was considered appropriate because it enables researchers to measure relationships among variables objectively and analyze respondents' perceptions statistically (Creswell, 2018). The study population consisted of employees working in Palestinian banks located in Yatta City. A simple random sampling technique was used to ensure equal opportunity for respondents to participate in the study. A total of 50 questionnaires were distributed to employees across selected banks, while 28 valid questionnaires were retrieved and deemed suitable for statistical analysis.

This study relied on the descriptive and analytical approach, which helps to understand and describe the phenomenon in an accurate quantitative manner. This approach does not depend only on collecting information, but rather links and analyzes the relationship between the variables of the study to reach the desired conclusions through the study (Odeh and Malkawi, 1992).

Table 1. distribution of Quesioneire

Number of questionnaires returned	Number of questionnaires distributed	Bank Name
10	15	Arab Islamic Bank
11	20	Palestine bank
7	15	Housing Bank
28	50	the total

The Arab Bank refused to cooperate with us and was excluded. The questionnaire was distributed to them in a simple random manner 28 valid questionnaires were retrieved for analysis.

Data were collected using a structured questionnaire adapted from previous studies, particularly the framework developed by Musallam and Ben Tria (2023). The questionnaire consisted of two main sections. The first section included demographic characteristics such as gender, educational qualification, years of experience, and job position. The second section measured the core study variables related to financial technology and cloud accounting. Financial technology was operationalized through three dimensions: FinTech applications, FinTech platforms, and FinTech techniques. Meanwhile, cloud accounting effectiveness was assessed through fourteen indicators associated with accessibility, operational flexibility, efficiency, information security, and accounting performance. The use of structured questionnaires is widely recommended in quantitative banking and accounting research because it enhances consistency and facilitates statistical analysis (Sekaran & Bougie, 2020).

Table 3. Profile of Responden

Variable	Categor	Frequency (N)	Percentage (%)
Gender	Male	20	71%
	Female	8	29%
	Total	28	100%
Educational Qualification	Diploma	2	7%
	Bachelor's Degree	26	93%
	Total	28	100%
Years of Experience	Less than 5 years	10	36%
	5–10 years	12	43%
	More than 10 years	6	21%
	Total	28	100%
Job Title	Manager	2	7%
	Head of Department	5	18%
	Administrative Employee	10	36%
	Other	11	39%
	Total	28	100%

To ensure the reliability and validity of the measurement instrument, Cronbach's Alpha coefficients were calculated to assess internal consistency. The results showed satisfactory reliability levels, with the Financial Technology Scale recording a Cronbach's Alpha value of 0.887 and the Cloud Accounting Scale achieving 0.873. These values exceeded the recommended threshold of 0.70, indicating acceptable instrument reliability and consistency (Hair et al., 2022). For data analysis, descriptive statistical methods such as means and standard deviations were employed to evaluate respondents' perceptions regarding financial technology and cloud accounting adoption. Furthermore, simple regression analysis was conducted using SPSS software to test the proposed hypotheses and determine the statistical relationship between financial technology dimensions and cloud accounting effectiveness.

3. Results and Discussion

3.1. The Role of Financial Technology In Banks Operating In The City of Yatta

To answer the first question, arithmetic means and standard deviations were calculated for the role of financial technology in banks operating in the city of Yatta, arranged in order of importance, and Table (4) shows this:

Table 4.

Arithmetic means, standard deviations, and percentages for each area of the financial technology scale in banks operating in the city of Yatta and on the scale as a whole.

Class	Relative %weight	standard deviation	SMA	the field	Domain number	Ranking
High	84.0	0.51	4.20	Fields of financial	1	1

				technology		
Medium	72.8	0.96	3.64	Fintech techniques	3	3
High	82.7	0.55	4.13	Fintech platforms	2	2
High	81.5	0.51	4.07	Total marks		

It is clear from Table (4) that the arithmetic mean of the study sample's estimates on the financial technology scale in banks operating in the city of Yatta as a whole reached (4.07), a standard deviation of (0.51), a percentage of (81.5%), and a high estimate. The arithmetic means, standard deviations, and percentages of the study sample members' estimates were calculated on the items of each area of the financial technology scale, each area separately, as follows:

1 Financial Technology Fields

Table 5.

Arithmetic means, standard deviations, and percentages for items in the areas of financial technology in banks operating in the city of Yatta, arranged in descending order according to the arithmetic means.

Class	Relative %weight	standard deviation	SMA	Paragraphs	Paragrap number	Ranking
High	89.0%	0.686	4.45	The bank's management has a comprehensive idea about financial technology and the mechanism for its implementation in banking	1	1
High	87.4%	0.589	4.37	Application of financial technology in the bank in the field of online banking	3	2
High	84.8%	0.852	4.24	The use of financial technology in the bank helps to achieve financial stability	2	3
High	84.8%	0.634	4.24	Adopting financial technology in accounting work contributes to responding quickly to surrounding changes	6	4
High	79.4%	0.636	3.97	Application of financial technology in the bank in the field of insurance	4	5
High	79.0%	1.012	3.95	Adopting financial technology in accounting work helps in the availability of timely information at the workplace or on the go regardless of where it is located	5	6
High	84.0	0.51	4.20			Total marks

It is clear from Table (5) that the overall score for the areas of financial technology in banks operating in the city of Yatta was high, as its arithmetic mean was (4.20) and standard deviation (0.51).

2. FinTech techniques

Table 6.
Arithmetic means, standard deviations, and percentages for items on financial technology techniques in banks operating in the city of Yatta, arranged in descending order according to arithmetic means.

Class	Relative %weight	standard deviation	SMA	Paragraphs	Paragraph number	Ranking
High	78.4%	0.997	3.92	In its financial transactions, the bank relies on lending platforms.	7	1
Medium	73.2%	1.146	3.66	The bank relies in its financial transactions on crowdfunding platforms.	8	2
Medium	66.8%	1.361	3.34	The bank relies in its financial transactions on barter platforms	9	3
Medium	72.8	0.96	3.64		Total marks	

It is clear from Table (6) that the overall score for financial technology techniques in banks operating in the city of Yatta was average, as its arithmetic mean was (3.64) and standard deviation (0.96).

3. Fintech platforms

Table 7.
Arithmetic means, standard deviations, and percentages for items on financial technology platforms in banks operating in the city of Yatta, arranged in descending order according to arithmetic means.

Class	**Relative %weight**	**standard deviation**	**SMA**	**Paragraphs**	**Paragraph number**	**Ranking**
High	90.0%	0.604	4.5	The bank uses smartphone applications as a means of introducing its various banking services.	15	1
High	89.0%	0.645	4.45	The bank provides continuous automated teller machines .)ATMs(	14	2
High	84.2%	0.622	4.21	The bank has an advanced financial and accounting system.	18	3
High	83.2%	0.823	4.16	The bank relies on data analysis to combat fraudulent transactions.	12	4

High	82.6%	0.875	4.13	The bank relies on advanced systems to avoid human errors.	13	5
High	82.2%	0.764	4.11	The use of technological means contributes to providing accurate financial information.	17	6
High	80.6%	0.788	4.03	The bank develops electronic applications in creative ways in order to raise the level of performance.	16	7
High	77.4%	0.906	3.87	The bank has specialized centers to develop innovations in services and technologies.	11	8
High	75.2%	1.149	3.76	The bank adopts an artificial intelligence approach to reduce credit and liquidity risks.	10	9

It is clear from Table (7) that the overall score for the field of financial technology platforms in banks operating in the city of Yatta was high. Its arithmetic mean was (4.13) and its standard deviation was (0.55). To answer the second question, arithmetic means, standard deviations, and percentages were calculated for the effectiveness of cloud accounting in banks operating in the city of Yatta, arranged in order of importance, and Table (8) shows this:

Table 8.

Arithmetic means, standard deviations, and percentages for the items on the effectiveness of cloud accounting in banks operating in the city of Yatta, arranged in descending order according to the arithmetic means.

Class	Relative %weight	standard deviation	SMA	H NumberParagrap	Paragraph number	Ranking
High	85.2%	0.86	4.26	The ability to access accounting data from all departments when applying cloud accounting.	20	1
High	83.6%	0.652	4.18	The information available in the cloud accounting system is compatible with the requirements of decision makers.	22	2
High	83.2%	0.754	4.16	The bank has a comprehensive idea about cloud accounting	19	3
High	82.2%	0.798	4.11	The bank is familiar with the nature of the accounting cloud	28	4

High	81.6%	0.712	4.08	Easy expansion of technology applications when using the accounting system in banks.	24	5
High	81.6%	0.673	4.08	Cloud accounting provides protection, security, confidentiality and privacy for a bank's financial information.	25	6
High	81.0%	0.733	4.05	Cloud accounting facilitates the process of exchanging information.	30	7
High	80.6%	0.753	4.03	Ease of relying on financial statements provided by cloud accounting in banks.	23	8
High	79.4%	0.753	3.97	Cloud accounting contributes to achieving the best results for the bank by improving the performance of accounting functions.	21	9
High	79.4%	0.854	3.97	The use of cloud accounting ensures that some data and information are encrypted and viewed according to permissions.	31	10
High	78.4%	0.632	3.92	Using cloud accounting technology results in faster access to stored financial information and data.	32	11
High	75.2%	0.883	3.76	Cloud accounting provides financial services to clients once they are accessible automatically, fairly and equitably.	26	12
High	75.2%	0.714	3.76	Cloud accounting technology has contributed to providing a firewall to confront viruses and software penetration.	29	13
High	74.8%	0.76	3.74	The accounting cloud is adopted in preparing the bank's financial statements	27	14
High	80.1%	0.464	4.01		**Total marks**	

It is clear from Table (8) that the overall degree of effectiveness of cloud accounting in banks operating in the city of Yatta was high, as its arithmetic mean was (4.01) and standard deviation (0.464)

3.2. Hypothesis Testing

The first main hypothesis: There is no statistically significant effect at the significance level (α<.05) for the role of using financial technology in enhancing the application of cloud accounting in banks operating in the city of Yatta. To verify the validity of the hypothesis, use the Simple Regression coefficient as shown in Table (9):

Table 9.
Results of simple regression analysis to test the role of using financial technology in enhancing the application of cloud accounting in banks operating in the city of Yatta

The result	statistical significance	T value Tabulation	T value Calculated	Beta regression coefficient β	Explained variance 2R	Correlation coefficient (R)	Sample
Reject the hypothesis	0.000	2.021	8. 633	0.752	%67.4	.821a	**1**

(Statistically significant at the significance level** p < .05)

The second main hypothesis: There is a statistically significant effect at the significance level (α<.05) for the role of using financial technology in enhancing the application of cloud accounting in banks operating in the city of Yatta. From it emerges a set of the following sub-hypotheses: The first sub-hypothesis: There is no statistically significant effect at the significance level (α<.05) of financial technology fields in enhancing the application of cloud accounting in banks operating in the city of Yatta. To verify the validity of the hypothesis, use the Simple Regression coefficient as shown in Table (10):

Table 10.
Results of simple regression analysis to test the areas of financial technology in enhancing the application of cloud accounting in banks operating in the city of Yatta

The result	statistical significance	T value Tabulation	T value Calculated	Beta regression coefficient β	Explained variance 2R	Correlation coefficient (R)	Sample
Reject the hypothesis	0.000	2.021	6. 625	0.676	%54.9	.741a	**1**

(Statistically significant at the significance level** p < .05)

The second sub-hypothesis: There is no statistically significant effect at the significance level (α<.05) of financial technology platforms in enhancing the application of cloud accounting in banks operating in the city of Yatta. To verify the validity of the hypothesis, use the Simple Regression coefficient as shown in Table (11):

Table 11.
Results of simple regression analysis to test financial technology platforms in enhancing the application of cloud accounting in banks operating in the city of Yatta

The result	statistical significance	T value Tabulation	T value Calculated	Beta regression coefficient β	Explained variance 2R	Correlation coefficient (R)	Sample
Reject the hypothesis	0.000	2.021	4.745	0.30	%38.5	.620a	1

Statistically significant at the significance level** p < .05

The third sub-hypothesis: There is no statistically significant effect at the significance level (α<.05) of financial technology techniques in enhancing the application of cloud accounting in banks operating in the city of Yatta. To verify the validity of the hypothesis, use the Simple Regression coefficient as shown in Table (12):

Table 12.

Results of simple regression analysis to test financial technology techniques in enhancing the application of cloud accounting in banks operating in the city of Yatta

The result	statistical significance	T value Tabulation	T value Calculated	Beta regression coefficient β	Explained variance 2R	Correlation coefficient (R)	Sample
Reject the hypothesis	0.000	2.021	5.713	0.577	%47.6	.690a	1

4. Discussion

The findings of this study reveal that financial technology (FinTech) adoption in banks operating in Yatta City, Palestine, is relatively high and significantly contributes to the enhancement of cloud accounting implementation. The study found that FinTech applications, digital platforms, and technological techniques positively influence accounting efficiency, accessibility of financial information, operational flexibility, and data security. Among the examined dimensions, financial technology applications showed the strongest impact on cloud accounting adoption, followed by technological techniques and digital platforms. Bank employees also perceived cloud accounting systems positively, particularly regarding accessibility of accounting data across departments, faster financial reporting, and improved decision-making processes. Regression analysis further confirmed a statistically significant positive relationship between financial technology and cloud accounting adoption. These findings indicate that integrating FinTech into banking operations strengthens digital transformation (Raviteja, 2024), improves accounting performance (Al-Okaily, 2024), and enhances institutional competitiveness within the banking sector (Dwivedi, et al., 2021) in developing economies such as Palestine.

This result indicates that banks increasingly rely on financial technology to improve operational efficiency and service quality. The findings are consistent with the study of Musallam and Ben Tria (2023), which confirmed the significant positive role of financial technology in enhancing banking services and operational effectiveness. Likewise, the findings support Azizo (2021), who emphasized that financial technology has become an essential and strategic resource in modern banking institutions. However, the results differ from those reported by Bibby et al. (2022), Hussein and Mahm (2021), and Ankenbrand, Dietrich, and Bieri (2019), particularly regarding the applicability of the Technology Acceptance Model in explaining financial technology adoption. This discrepancy may be attributed to differences in research contexts, institutional environments, and methodological approaches.

The study also demonstrated that the effectiveness of cloud accounting in Yatta banks was high. The most notable aspects included the ability of cloud accounting systems to provide financial services automatically, improve accounting performance, and facilitate access to accounting data across departments. These findings confirm the growing importance of cloud accounting in enhancing organizational efficiency and decision-making

processes within banks. The results are in line with Bu Ghazala et al. (2021) and Abbas (2019), who found that cloud accounting is characterized by low operational costs and high efficiency in accounting information systems. Nevertheless, the findings differ from those of Weshah and Dahiyat (2021), Michael and Arinal (2021), and Otilia and Marian (2019), who highlighted security threats and implementation challenges associated with cloud accounting systems. The variation in results may be due to differences in methodological approaches, as the current study adopted a descriptive-analytical method, whereas several previous studies relied primarily on descriptive approaches.

Furthermore, the results confirmed a statistically significant positive effect of financial technology on enhancing the adoption of cloud accounting in banks operating in Yatta City at the significance level ($\alpha < .05$). This indicates that the greater the use of financial technology, the more effective and efficient the implementation of cloud accounting systems becomes. The findings support Musallam and Ben Tria (2023), Sarker (2025), who identified a strong positive relationship between financial technology and cloud accounting adoption, as well as Abbas (2019), who emphasized the critical role of financial technology in supporting accounting innovation. Overall, the study highlights the importance of integrating financial technology solutions into banking operations to improve accounting practices, operational flexibility, and institutional competitiveness in the digital era.

5. Conclusion

This study examined the role of financial technology in enhancing cloud accounting adoption in banks operating in Yatta City, Palestine. The findings indicate that financial technology significantly contributes to improving cloud accounting implementation through digital applications, platforms, and technological techniques. The study demonstrates that banks adopting advanced financial technologies achieve higher operational efficiency, improved financial information accessibility, and better accounting performance. Practically, the study highlights the necessity of strengthening digital banking infrastructure, investing in employee training, and enhancing awareness regarding cloud accounting systems. Future studies are encouraged to employ larger samples, comparative regional analyses, and advanced analytical methods such as Structural Equation Modeling (SEM) to further investigate digital transformation in the banking sector.

The study recommends that banks strengthen their digital infrastructure and continue investing in advanced financial technologies to improve cloud accounting implementation. Banking institutions should also provide regular employee training programs to enhance digital competencies and awareness regarding cloud-based accounting systems. In addition, banks are encouraged to improve cybersecurity systems and data protection mechanisms to minimize risks related to confidentiality and information security. Policymakers should support digital transformation initiatives through appropriate regulations and technological infrastructure development. Future researchers are encouraged to use larger sample sizes, comparative regional studies, and advanced analytical methods such as Structural Equation Modeling (SEM) to provide deeper insights into the relationship between FinTech and cloud accounting adoption in developing economies.

How to Cite
Abueid, R., & Ismanto, K. Rosyada, M. (2026). The role of financial technology in enhancing cloud accounting adoption in the banking sector: Evidence from Palestinian banks. *International Journal of Islamic Business and Economics (IJIBEC)*, *10*(1), 73-84. https://doi.org/10.28918/r2gstq81

Conflict of Interest Statement: The authors declare that the research was conducted without any commercial or financial relationships that could be construed as a potential conflict of interest.

Author Contributions S: R.A. contributed to the conceptualization of the study, data collection, questionnaire distribution, statistical analysis, interpretation of findings, and preparation of the original manuscript draft. **K.I.** contributed to research supervision, methodology refinement, theoretical framework development, critical review and editing of the manuscript, and validation of the final version for publication.

AI Usage Statement: The authors declare that Artificial Intelligence (AI) tools were used only for language editing, grammar checking, and improving manuscript clarity. AI was not used for research design, data analysis, interpretation, or conclusion development. All intellectual and scientific contributions were conducted solely by the authors, who take full responsibility for the originality, accuracy, and integrity of this manuscript. AI tools are not listed as authors or contributors.

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