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Business Intelligence Driven Cloud Accounting Enhancing Digital Financial Performance in Jordanian Financial Institutions

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Research Article

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Abstract

This research examines the impact of five digital transformation enablers—BI capabilities, cloud-based accounting adoption, system integration, user competency with BI tools, and data governance—on digital financial performance (DFP) in Jordanian financial institutions. Through empirical analysis of the contribution of the enablers, the research intends to enhance both academic and practical knowledge of digital financial ecosystems in emerging economies. Finance and IT professionals in different financial institutions in Jordan answered a structured survey. Using Structural Equation Modeling (SEM) through AMOS 24, 517 valid responses from 712 distributed questionnaires were analyzed. The model was tested using confirmatory factor analysis and fit indices in order to achieve robustness. The findings show that BI capability (β = 0.42), system integration (β = 0.41), and cloud-based accounting (β = 0.37) have high positive effects on the performance of DFP. User competency (β = 0.36) also significantly increases performance. Data governance (β = 0.28) has a positive effect, but it is a moderate one. These results highlight the strategic placement of data-driven intelligence, integration across systems, and human capital for financial efficiency and digital resilience. The study gives evidence-based advice for financial institutions that hope to improve their digital financial performance. It promotes focus on investing in BI infrastructure, integrated cloud systems, and analytics training. Policymakers are encouraged to drive change with incentivizing policy, compliance frameworks, and training programs for people's digital skills. Improvement in digital financial performance improves the resilience and competitiveness of the sector of financial services and financial transparency, risk management, and secure digital provision of services to consumers in Jordan. The research is a further addition to existing literature by providing a comprehensive review of BI-empowered cloud accounting in an emerging market environment. It reveals the synergistic play of digital tools and governance structures in the transformation of the financial operations and performance.

1 INTRODUCTION

In the fast evolving financial service business in the digital economy today, pressure is being mounted on the financial services industry to improve its operational efficiency, safeguard data, and cater for the increasing customer expectations (Arabi, 2024). Jordanian financial institutions, such as banks, insurance companies, and microfinance firms are leveraging on digital firsthand to solve the problems associated with old systems, poor data management & cyber-attacks (Arabyat et al., 2023). In particular, the merging of the concept of Business Intelligence (BI) with cloud-based accounting platforms has achieved the status of a key enabler of strategic decision-making, real time financial reporting and operational automation (Martins et al., 2024). These tools help institutions to conquer complexities of today's financial environment with a response to regulations and market needs (Iyelolu et al., 2024).

Digital Financial Performance (DFP), covering financial efficiency and data security, has now been emerging as one of the major indicators of institutional competitiveness and resilience (Khan et al., 2025). The most recent research indicates that there will be an increase in BI Systems, cloud accounting adoption, integration frameworks, employee analytics competency, and data management practices

leading to enhanced DFP (Martins et al., 2024); (Saraswat & Choudhari, 2025). However, empirical evidence on the joint effects of these enablers, in emerging market contexts, especially in Jordan, is lacking. The majority of current research decouples technological or human-centric factors, unable to represent the synergies behind digital transformation in financial operations (Chrusciak et al., 2025).

Jordan's financial industry is of great national economic development and stability. Digital disruption continues to gain speed, which means that institutions are pushed towards modernising their infrastructures and procedures (Arabyat et al., 2023). The intersection of BI and cloud-based accounting platforms is a pressing solution enabling data-driven decision-makings, automated compliance, and scalable processes. However, given the barriers including the low levels of system integration, digital literacy as well as governance frameworks remain to be unsatisfactory (Jaradat et al., 2024). The close interaction between the technological enablers and the institutional outcomes involve multiple factors some of which need to be addressed to facilitate this interplay (Madanchian & Taherdoost, 2025).

In answering the call for relevant context-specific empirical research on DFP drivers in Jordan's financial sector, this study does so. The constructs of five key constructs, namely BI capability, cloud accounting adoption, system integration, user competency in BI tools, and data governance, are studied in their impact on DFP. Using strong statistical diagnostics and verified measurement models, this research aims to provide new knowledge concerning determinants of digital excellence in financial services. Through the study of interaction of these factors as they determine the financial and operational performance, the study gives practical recommendations for the institutional leaders, technology strategists, and policymakers. The findings are poised to make positive contributions to the body of academic literature in filling in the void between what is theoretically and empirically based. More importantly, they are created to act as a strategic resource for strengthening digital financial ecosystems in Jordan, which would lead to more responsive, secure and efficient service delivery in a world that is vibrant in the digital arena. In this regard, this research will analyse the role of business intelligence capability, adoption of cloud based accounting, system integration, competency of users and how data governance have influenced the digital financial performance in Jordanian financial institutions, and will evaluate the implication of such digital capabilities to building resilient, transparent and innovation-driven financial systems within the context of the relevant SDGs.

Regarding sustainable development, resilient and transparent financial institutions are key institutions of inclusive economic development and responsible financial ecosystems. Digital transformation, backed by business intelligence, built-in cloud, and good data governance, can minimize the operational inefficiencies, reinforce compliance, augment risk management, and enhance accountability by the institution. Thus, the current research will establish BI-facilitated cloud accounting as a performance-enhancing process as well as a sustainability-relevant solution in accordance with the Sustainable Development Goals.

2 LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Digital infrastructure, reliable data systems, and institutional transparency have become some of the pillars of sustainable economic development as more studies on sustainability acknowledge them. Business intelligence and cloud accounting in the financial services industry improve the reliability of information, the quality of decisions, structural inefficiency, user competency, and data governance in institutional integrity. These dimensions are closely similar to SDG 9 with the help of developing digital infrastructure, SDG 8 with increasing productivity and skills, and SDG 16 with enhancing accountability and governance practices.

The global financial services industry is being revolutionized beyond compare by the rate of growth of technology at the present time. As digital disruption changes the way things are done operationally, institutions are leveraging advanced technologies more to improve efficiency, mitigate data security risks, and react proactively to volatility in markets (Rjoub et al., 2023). The Jordanian banking institutions are not impervious to this change around the globe. Rather than, they are gradually adopting innovations like Business Intelligence (BI) tools and cloud-based accounting systems to improve digital financial performance (DFP) a multidimensional construct that includes financial efficiency and data security. With increasing interest, the integrated effect of these digital technologies on DFP has not been much explored, particularly in the context of Jordan. In most extant literature, enablers are studied in isolation with no attempts to model the inter-relationships among them and institutional complexities of emerging markets. This research is meant to address that gap and look at five key enablers: BI capability, adoption of cloud-based accounting system, system integration, user competency of BI tools and data governance and compliance. The subsequent subsections describe in detail the bases of the theory of each construct and generate hypotheses to be examined empirically.

Business Intelligence (BI) is the technological and analytical infrastructure that allows organisations to convert raw data to actionable insights. As the enabler of data-driven decision making, BI platforms rely on detailed reports, dashboards, predictive analytics and the real time financial reporting. (Alzghoul et al., 2024) and (Bharathi et al., 2024) emphasize the importance of BI in the improvement of financial visibility, risk management, and strategic alignment. BI is thus becoming more and more indispensable to institutions in the Jordanian financial sector, where they are usually under strict regulatory oversight and marketplace uncertainty. Strategic use of BI enables the stakeholders to identify trends, gauge risk profiles, predict results and maximise allocation of resources (Padmapriya & Jayamala, 2025). Observes that Jordanian banks that use BI tools have improved in credit scoring preciseness, detection of fraud and liquidity planning. However, major constraints to complete BI integration include high implementation costs, insufficient number of skilled professionals, and resistance to organisational readjustments (Ugural et al., 2024). These contextual challenges appear to imply that the potential of BI may not be realised without supportive organisational and technical frameworks.

Cloud based accounting platforms are yet another column of digital transformation in finance. These systems have, therefore, transformed the way institutions manage operations, by enabling real-time, secure but also scalable access to financial data. (Ionescu et al., 2025) outline the benefits that cloud solutions have in the automation of repetitive tasks, the ease of audit processes, and cost saving in the

passing of operating while maintaining data integrity. In Jordan some of the financial institutions have incorporated cloud systems in order to facilitate better compliance with Central Bank regulations and to facilitate decentralised finance activities (Oke et al., 2023). Such systems encourage transparency at the operating level where instant access to historical and real- time data is possible. This makes for regulatory reporting and financial reconciliation (Rijanto, 2024). Adoption, however, continues unevenly, being hampered by inadequate infrastructure, aversion to cybersecurity concerns, and lousy cost/benefit analyses. The move towards cloud based solutions, therefore, necessitates not only investment in technology but also regulation alignment and change in management policies.

System integration is the process by which disparate digital systems are made to function as a coherent unit. In connection to financial institutions, it means the integration of BI tools, cloud accounting platforms and legacy financial management systems. According to (Marshall et al., 2023) and (Rana et al., 2023), integration eliminates data silos, smooth's workflow, and guarantees uniformity in financial reporting. The fragmentation in the digital infrastructure continues to be a major challenge to Jordan's emerging economy (Alshamaila et al., 2024). Great number of institutions works in a hybrid environment with legacy systems that do not work well with modern analytics platforms. This results in late decision making; redundant processes; and information asymmetries. With effective system integration, these challenges are addressed by allowing for unified data access, which increases the speed and correctness of analysis of the financial position. Moreover, integrated systems do better tracking of financial key performance indicators (KPIs), resource utilisation, and compliance status (Ferreira et al., 2025).

Technology adoption, without the necessary human capital, is useless. User competency in BI tools is a human-centric enabler directly impacting value extraction from digital platforms by organisations. In addition, (Hayajneh & Harb, 2023) claim that institutions that have increased analytical sophistication among their staff are well placed to utilize BI for strategic planning, fraud detection, and compliance monitoring. Even at an individual country level, such as Jordan, even though there has been increased investment in analytics platforms such as Power BI, Tableau and SAP Analytics Cloud, the institutions do not have structured training programs (Hayajneh & Harb, 2023). This leads to underutilisation of existing tools and decision making that is also the least optimal. Closing the digital skills gap is a must, not only for increasing individual output but also organisation agility and competitiveness (Motwani & Katatria, 2024). Up skilling initiatives and data literacy programs must therefore be in place to ensure that the workforce is in the position to read and act on the outputs of BI.

Cyber threats, regulatory pressure, and reputational threats become greater with financial services digitisation. Such data governance and compliance frameworks are therefore elaborate in ensuring that the digital finances are managed secure. Sound governance protocol, including data privacy, access control, and integrity measures, is of critical importance for institutional resilience, according to (Vasanth et al., 2024) and (Rahmadian et al., 2023). Jordanian financial institutions are now embracing blockchain technologies, AI enabled anomaly detection systems and multi factor authentication to improve data governance. According to (Morey et al., 2023), although regulatory compliance has

improved, most have been practiced in a reactive mode. A customer-centric, data governance culture defensible by a policy, infrastructure and training is needed to ensure regulation consistency as well as sustenance of trust.

The reviewed literature points out the complexity that is associated with digital transformation in financial services. Every one of the five enablers has a specific contribution to digital financial performance, but the combined effect of all the enablers is insufficiently studied in the Jordanian context. To fill this empirical gap, this research aims to present the following hypotheses as follows:

- **H1**: Business intelligence capability has a positive effect on digital financial performance in Jordanian financial institutions.
- **H2**: Cloud-based accounting adoption positively influences digital financial performance.
- **H3**: System integration between BI and accounting platforms improves digital financial performance.
- **H4**: User competency in BI tools positively affects digital financial performance.
- **H5**: Data governance and compliance measures enhance digital financial performance.

The next section will outline the research design and data collection methodology used to evaluate these hypotheses in the Jordanian financial sector.

3 METHOD

This study uses a quantitative research methodology to explore to what extent a combination of business intelligence capability, cloud based accounting adoption, system integration, user competency with BI tools, and data governance & compliance determines digital financial performance of Jordanian financial institutions. In this context, the digital financial performance represents a dual output of financial efficiency and data security – both very important components of today's transformed digital financial industry.

Professional populations from Jordan's financial institutions such as banks, insurance companies and microfinance firms were a target. The participants comprised of finance managers, accountants, internal auditors, digital transformation leaders and IT specialists. Stratified random sampling technique was used to avoid any biases amongst the different institutional types and job functions represented in the study. The research made use of a cross sectional survey design in order to achieve data at a given point in time. A total of 712 questionnaires were sent to the respondents through in-network institutional outreach; professional networks directly; via online platforms. From these 517 returned questionnaires, 72.6% were found to be valid or effective response rate. This is more than the required sample size for structural equation modeling (SEM), which ordinarily requires 200–300 observations to allow for adequate statistical power (F. Hair Jr et al., 2014).

The questionnaire had two sections. The first section collected demographic data, the second section measured the key constructs using the items from previous research. Business intelligence capability and user competency items were adapted from (Al-Okaily et al., 2023), cloud accounting and integration scales were adopted from (Ji et al., 2024) and (Fosso Wamba et al., 2024), and data governance and digital financial performance items were adopted from (Janvrin & Wang, 2022), (Mansour et al., 2024) and (Abu Afifa et al., 2024). All variables were measured using a 5-point Likert scale from 1 (strongly disagree) to 5 (strongly agree).

The data were analyzed utilising AMOS 24 software, through a two-step process. Initially a confirmatory factor analysis (CFA) was run so as to evaluate the validity and reliability of the measurement model respectively. Individual factor loadings were all above the .70 minimum level criterion, which suggests appropriate indicator reliability. The composite reliability (CR) of all constructs was greater than 0.80, with the mean variance extracted (AVE) over 0.50 which confirmed the internal consistency and convergent validity (Fornell, 1981). The construct of discriminant validity using the criterion of Fornell-Larcker indicated that all constructs were indeed statistically distinct. Harman's single factor test was run to ascertain common method bias whereby analysis indicated no single factor accounting for more than 50% of the variance. Moreover, multicollinearity tests showed that none of the inter-variable interdependence is worth considering, as VIF values are being far below the critical level.

The structural model was assessed using a number of fit indices. The data were well fitted by the model, as can be seen from the following results: RMSEA = 0.041, CFI = 0.951, TLI = 0.934 and chi-square/df ratio 2.12 (Sharabati et al., 2024). These values fall at or above generally accepted levels, providing for a strong model fit and robustness of the proposed measurement structure. All ethical issues were considered before undertaking the study. Participation in the research would be to learn and assure the participants that their responses would be private. Voluntary participation was stressed, and respondents were able to withdraw from any stage. The study was subjected and approved by an institutional ethics committee for it to meet the standards for human subject research.

4 RESULTS AND ANALYSIS

Empirical findings of this study, which attempts to understand how digital enablers in the form of business intelligence capability, cloud-based adoption of accounting, system integration, competency of users in BI tools and data governance and compliance impact on the digital financial performance in the financial institutions of Jordan, are represented in this section. The analysis is conducted with the use of feedback from finance professionals, IT specialists, accountants and digital transformation managers, working in licensed banks, insurance companies and financial service suppliers in Jordan.

Table 1 shows the distribution of demographic profile of the 517 respondents. The percentage of males in the sample was 60.9, and females 39.1. Half of the research population belonged to the group of 30–39 years (44.1%) and second largest was 40–49 years (30.7%) and thus it becomes clear that the individuals engaged in mid-career in digital decision making among the professionals in the financial

sector. Regarding education, most participants obtained a bachelor's degree (68.3%), 20.5% had a master's degree and 3.1% had a PhD. As for the work experience level, nearly half (52.2%) of respondents had worked between 6–10 years, indicating that a large proportion of the sample population had acquired adequate exposure to both digital systems and work environment-based financial processes.

The conceptual framework and hypotheses were tested with the help of the SEM technique carried out in AMOS 24. The analysis was initiated with a confirmatory factor analysis (CFA) to check the measurement model. All item loadings as evident in Table 2 above exceeded the recommended threshold of 0.70, thus confirming indicator reliability. AVE for all constructs were above 0.50 benchmark; hence, they supported convergent validity. In addition, scores for composite reliability (CR) were that between 0.87 to 0.93, reflecting strong internal consistency. Reliability was established by Cronbach's alpha values, which showed all constructs were above 0.86.

Table 3 summarizes the model fit statistics which support robustness of the structural model. The root mean square error of approximation (RMSEA) was equal to 0.041; the comparative fit index (CFI) and Tucker–Lewis index (TLI) were equal to 0.951 and 0.934, respectively. The same binomial coefficient to degrees of freedom ratio ($\chi^2/df = 2.12$) also indicated a good model fit, since the data sufficiently confirm the suggested links.

Table 4 displays the finding results of the hypothesis testing. Business intelligence capability exhibited a great positive effect on digital financial performance ($\beta = 0.42$, $p < 0.001$) which is highlighted in terms of improved strategic decision-making and financial reporting. The use of cloud-based accounting also had a significant positive influence ($\beta = 0.37$, $p < 0.001$) demonstrating contribution by cloud systems to efficiency, automation and access to real time data. System integration became one of the strongest predictors ($\beta = 0.41$, $p < 0.001$) highlighting the importance of both smooth integrations with external accounting platforms, BI tools, and internal finance systems.

Empirical relationship between user competency in BI tools and digital financial performance is positively affected ($\beta = 0.36$, $p < 0.001$), implying that skill within personnel improves the utility of analytical ecosystems in the field of financial management. Lastly; data governance and compliance had a considerable marginally weaker impact ($\beta = 0.28$, $p = 0.004$), which shows that security and compliance are important, but institutions can focus on efficiency and insight-driven performance in their digital strategies.

These results support that Jordanian financial institutions' digital financial performance is characterized by a multidimensional set of digital capabilities. The most significant predictors, business intelligence and system integration, indicate that real time insight delivery and operational connectivity are critical to improving financial results. User competency and cloud adoption also have great significance in that they allow effective use of technology to be achieved apart from timely access of data. Though data governance adds positively, its impact is muted compared to performance determined technologies.

The findings emphasize the need for continued capital injects into business intelligence tools, cloud scape infrastructures, employee's training and integrated internet systems. To increase performance, financial institutions should concentrate on developing robust analytical foundations and increasing inter-system operability while sustaining high levels of compliance. These findings provide strategic information to financial decision-makers, regulators and policy makers in charge of driving Jordanian financial sector's secure and efficient digital transformation.

Table 1
Demographic Profile of Respondents (n = 517)

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	315	60.9%
	Female	202	39.1%
Age Group	18–29 years	84	16.2%
	30–39 years	228	44.1%
	40–49 years	159	30.7%
	50 + years	46	8.9%
Education Level	High School	42	8.1%
	Bachelor's	353	68.3%
	Master's	106	20.5%
	PhD	16	3.1%
Work Experience	0–5 years	141	27.3%
	6–10 years	270	52.2%
	11 + years	106	20.5%

Table 2
Construct Reliability and Validity Assessment

Constructs	Number of Items	Factor Loadings	AVE	CR	Cronbach's Alpha (α)
Business Intelligence	4	0.72–0.88	0.65	0.90	0.88
Cloud-Based Accounting	4	0.75–0.90	0.67	0.91	0.89
System Integration	4	0.74–0.89	0.66	0.91	0.88
User Competency in BI Tools	4	0.73–0.87	0.63	0.89	0.86
Data Governance & Compliance	4	0.71–0.85	0.61	0.88	0.86
Digital Financial Performance	4	0.73–0.91	0.64	0.92	0.89

Table 3
Model Fit Indices

Fit Index	Obtained Value	Recommended Threshold	Decision
RMSEA	0.041	RMSEA < 0.08	Good Fit
CFI	0.951	CFI > 0.90	Good Fit
TLI	0.934	TLI > 0.90	Good Fit
Chi-Square/df	2.12	< 3.00	Good Fit

Table 4
Hypothesis Testing Results

Hypothesis	Path Coefficient (β)	S.E.	C.R.	P-Value	Result
H1: BI Capability → Digital Financial Performance	0.42	0.06	7.1	< 0.001	Supported
H2: Cloud Accounting → Digital Financial Performance	0.37	0.07	6.5	< 0.001	Supported
H3: System Integration → Digital Financial Performance	0.41	0.08	7.3	< 0.001	Supported
H4: User Competency → Digital Financial Performance	0.36	0.07	6.7	< 0.001	Supported
H5: Data Governance → Digital Financial Performance	0.28	0.05	5.3	0.004	Supported

5 DISCUSSION

This research offers novel perspectives on the ways in which digital accounting technologies, especially business intelligence (BI), cloud accounting, system integration, competency of users in BI tools, and data governance improve digital financial performance in Jordanian financial institutions. The findings are interpreted with the reference to current academic literature, providing practical recommendations for decision-makers, financial strategists and digital transformation leaders in financial services.

The findings further show that business intelligence capability has a great positive effect on financial performance ($\beta = 0.42$ $p < 0.001$). This finding is concordant with such studies, which note that the BI systems assist institutions to achieve direct financial transparency in real time, use resources optimally, and enhance predictive decision-making (Chen et al., 2024); (Shittu & Che-Ahmad, 2024). In particular, BI tools enhance the accuracy of forecasting and fraud detection in the banking industry (Wang et al., 2020). In spite of all these benefits, improved adoption of full BI in Jordan is hindered by high costs of implementation, intricacies of the data architecture as well as a disparity in availability of skilled workforce (Hmoud et al., 2023). Financial institutions are thus encouraged to invest in provisioning of scalable BI systems and use AI-powered financial analytics platforms. Training program investments for tools such as Tableau, Power BI and SAP Analytics Cloud can also empower finance team to produce strategic insights (Zheng et al., 2021).

The importance of cloud based accounting adoptions and digital financial performance ($\beta = 0.37$, $p < 0.001$) can be attributed to increased importance of the automation, real-time access to the financial information and also integrated payment systems in the financial services. Cloud solutions lower operational mistakes and enhance reporting efficiency, as learned from (Mohsen et al., 2025), (Allioui & Mourdi, 2023). Nevertheless, institutional hesitation and lack of digital infrastructure remain hindering factors to the complete cloud integration. National financial regulators and digital policymakers need to endorse supportive tax policies, low-interest digitalization loans, and cloud compliance incentives in order to promote wider acceptance and guarantee the adequate standards of data security (Rouhani et al., 2016).

System integration also produced high impact ($\beta = 0.41$, $p < 0.001$) and this means that it is very important for the integration to be seamless between the BI systems, cloud procedures and the legacy accounting solutions in order to ensure data cohesion as well as decision reliability. In line with (Fosso Wamba et al., 2024) results, successful integration facilitates the predicting of risks, the optimization of cash flows, and the compliance with regulations. The fragmentation of digital ecosystems continues to be the major issue for several financial firms in Jordan. To solve this problem, technology leaders need to standardize enterprise software interfaces and embark in end-to-end integration projects that link accounting data to business intelligence outputs.

The relationship of user competency with BI tools ($\beta = 0.36$, $p < 0.001$) reflects the human capital dependency of the results of digital transformation. When well versed in analytical and technical skills, financial experts are better equipped to use dashboards and predictive models to make better investment, lend, and comply. This is in support of (Bolsunovskaya et al., 2022) and (Jeon et al., 2021)

who express the importance of training in BI applications. In Jordanian financial sector, there is an urgent need of structured digital literacy and data analytics certification courses to bridge the skills gap and to broaden organizational knowledge.

Data governance and compliance had a somewhat weaker impact ($\beta = 0.28$, $p = 0.004$), but its significance is an indication of increased concern about cybersecurity, data privacy and financial reporting ethics. This finding supports the work of others such as (Meindl et al., 2021; Gutiérrez Ponce et al., 2023; Salama et al., 2024), who point out that secure financial data environment encourages trust and minimizes penalty imposed by regulation. However, in most cases, in institutions, only after breaches or system failures, investment in cybersecurity measures is made (Shaikh & Siponen, 2024). The Jordanian banks and financial firms must establish active cybersecurity frameworks, which include a combination of block chain security, AI aided anomaly detection and multi-factor authentication, in order to reduce vulnerability while upping digital confidence. The results of the present research are significant to sustainable development. To start with, the robust impacts of business intelligence capability and system integration underscore the need to have effective digital resilience infrastructures that facilitate the development of innovation and technological development of financial systems as an SDG 9 contributor. Second, the great role of user competency highlights the relevance of digital upskilling and analytics training to enhance productivity and workforce competence, which is SDG 8 in favor. Third, the value of institutional transparency, cybersecurity, and regulatory integrity is reflected in the positive impact of the data governance and compliance and contributes directly to SDG 16.

6 CONCLUSION

The analysis provided here presents evidence-based recommendations on how to improve digital financial performance of Jordan's financial sector using business intelligence, cloud accounting and related technologies. The outcomes emphasize the importance of creating digital ecosystems where real-time analytics, automated reporting, high level of data security, and other capabilities are incorporated into financial institutions. Such decisions makers, including, as illustrated above, policymakers, financial executives and IT leaders, should focus on acquiring and using BI tools like SAP Business Objects, Microsoft Power BI and Oracle BI. These are the tools which allow predictive forecasting as well as real-time financial monitoring necessary for performance-based decision making. Parallel initiatives are required that aim at full cloud-migration in order to open automation opportunities and maintain ongoing operations, powered by blockchain-secured financial platforms and AI-driven compliance monitoring.

Policymakers are encouraged to promote the usage of one through the provision of tax breaks, grants on upgrades of IT infrastructure and national programs that concentrate on cloud readiness and protection of data. Similarly; financial institutions must be determined to reskill the work force by providing BI and analytics training to their finance teams and promote obtaining certifications in data driven decision making. To make cybersecurity more prepared, institutions should move from reactive to proactive modes. This involves the adoption of fraud detection systems powered by AI, support for real-time

intrusion response and introduction of blockchain protocols for accounting and audit system for the assurance of financial openness and resilience.

Overall, this study makes BI-guided cloud accounting not only a contributor to digital financial performance but also a strategy facilitator of sustainable financial systems, which encourage innovation, institutional integrity, and long-term economic resilience, in accordance with SDGs 8, 9, and 16. In implementing these insights, Jordanian FinTech can better navigate the digital disruption, protect their data space, and maintain their longer-term financial performance in an ever more digitally dominated economy.

Declarations

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Disclosure of Interest

The author declares that there are no competing interests or personal relationships that could have influenced the work reported in this paper.

Ethics approval

This study was approved by the Institutional Review Board (IRB) of Middle East University, Jordan.

Consent to publish

Not applicable.

Consent to participate

Informed consent was obtained from all individual participants included in the study prior to their participation. Participants were informed about the purpose of the study, the voluntary nature of participation, the confidentiality and anonymity of their responses, and their right to withdraw at any time without any consequences. No personally identifiable information was collected.

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Author Contribution

The author would like to thank the participating organizations and professionals who contributed their time and insights to this research. No professional writing or editorial services were used in the preparation of this manuscript.**Author****Mohammad Mahmoud Saleem Alzubi****Affiliation**Department of Business AdministrationMiddle East UniversityAmman, Jordan**Corresponding Author****Mohammad Mahmoud Saleem Alzubi (Corresponding Author)** Email: [**m.alzubi@meu.edu.jo**](mailto:m.alzubi@meu.edu.jo)

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Data Availability

The dataset used and analyzed during this study is available from the corresponding author upon reasonable request. Requests for data should be directed to [**m.alzubi@meu.edu.jo**](mailto:m.alzubi@meu.edu.jo)

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