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The impact of financial technology applications on the expansion of Islamic banking services in Jordan

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Abstract

This study investigates the role of financial technology (FinTech) applications in influencing the expansion of Islamic banking services in Jordan. Specifically, it examines the impact of four FinTech components mobile banking use, e-wallet utilization, digital payments, and blockchain awareness on the growth and accessibility of Islamic banking. A quantitative approach was adopted, utilizing a structured questionnaire distributed to 384 customers of Islamic banks across Jordan. The data were analyzed using Structural Equation Modeling (SEM) via AMOS to assess model fit and test the study's hypotheses. The results reveal that e-wallet utilization, digital payments, and blockchain awareness significantly and positively affect the expansion of Islamic banking services. In contrast, mobile banking use does not have a statistically significant impact. The model demonstrated strong explanatory power, with an R^2 value of 0.62, indicating that FinTech applications collectively explain 62% of the variance in Islamic banking expansion. These findings suggest that Islamic banks in Jordan should focus on innovative technologies beyond traditional mobile banking to strengthen their market presence and enhance financial inclusion.

Keywords: Financial technology, Islamic banking services, Mobile banking use, E-wallet utilization, Adoption of digital payments, Blockchain awareness

Introduction

In recent years, financial technology (FinTech) has dramatically reshaped the landscape of the global financial industry (Al-Shawabkah, 2010). From mobile banking to blockchain, digital innovations are driving efficiency, accessibility, and customer engagement at unprecedented levels (Alt et al., 2018). In Islamic banking, these innovations offer new pathways for institutions to align with Islamic banking principles while expanding their service offerings and market reach (Dahiyat et al., 2023). As digital finance continues to evolve, its integration with Islamic finance becomes a strategic necessity, especially in regions such as Jordan where the Islamic banking sector is actively growing (Al-Zaqeba et al., 2022). Jordan, a country with a well-established financial infrastructure and a predominantly Muslim population, is witnessing significant transformations in its banking industry (Dahiyat, 2011). Islamic banks in the country are increasingly exploring FinTech tools to improve service delivery, enhance customer satisfaction, and remain competitive in a digitized economy (Jarah et al., 2022). The adoption of mobile banking, e-wallets, digital payments, and blockchain technologies presents new opportunities for Islamic banks to extend their reach, particularly to unbanked and underbanked populations. Despite the apparent benefits, the integration of FinTech into Islamic banking is not without challenges (Almatarneh et al., 2023). Issues related to technological readiness, consumer trust, regulatory compliance, and Islamic banks' compatibility must be addressed to ensure successful adoption. In Jordan, there is a growing interest in understanding how FinTech applications can contribute to the expansion of Islamic banking services, but empirical studies on this subject remain limited. Investigating the specific impact of different technologies is essential for developing targeted strategies that foster growth and financial inclusion (Jarah et al., 2024).

Although Jordanian Islamic banks have begun integrating financial technology solutions, the extent to which these tools contribute to the expansion of banking services remains unclear. There is a lack of empirical data on how specific FinTech applications affect the reach, adoption, and development of

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Islamic banking in the Jordanian context. This gap hinders decision-makers from formulating effective strategies that align technological innovation with the principles and objectives of Islamic finance. This study contributes to the growing body of knowledge on FinTech and Islamic finance by providing empirical evidence from Jordan, a key market in the Middle East. It distinguishes itself by assessing the individual impact of four FinTech tools: mobile banking, e-wallets, digital payments, and blockchain on the expansion of Islamic banking services. Therefore, this study aims to evaluate the influence of four key FinTech components, mobile banking, e-wallet utilization, digital payments, and blockchain awareness, on the expansion of Islamic banking services in Jordan. Also, the findings offer practical insights for banks, regulators, and technology providers seeking to enhance financial inclusion and service delivery within the framework of Islamic banks' compliant banking.

Literature Review

The emergence of FinTech has transformed traditional banking by introducing innovative tools that enhance efficiency, accessibility, and user experience (Alazzam&Aldrou, 2025). In the context of Islamic banking, this transformation is particularly significant as it opens up new channels for offering compliant services in ways that were previously impractical or inaccessible (Josyula& Expert, 2021). As financial services go digital, the gap between conventional and Islamic banking models narrows, allowing Islamic banks to remain competitive in a rapidly evolving environment (Panjwani&Shili, 2020). Therefore, Mobile banking is among the most widely adopted FinTech services globally. It enables users to access their financial accounts, make transactions, and manage services via smartphones (Le et al., 2021; Khaustov, 2025). For Islamic banks, mobile banking represents a convenient platform to reach rural or underserved areas, thus supporting financial inclusion (Jarah et al., 2025). Additionally, the automation of routine banking functions through mobile platforms reduces operational costs and enhances user satisfaction (Alqudah et al., 2023, Al Shawabkeh, 2023).

Accordingly, E-wallets, or digital wallets, provide customers with a virtual storage space for funds that can be used for online or in-store purchases (Komandla&Chilkuri, 2018; Jam et al., 2017). These platforms are increasingly integrated into Islamic banking systems due to their flexibility and potential to support micro transactions in compliance with Islamic finance principles (Alazzam et al., 2024). E-wallets also offer an opportunity to engage younger, tech-savvy customers who prefer digital-first solutions (Hailat et al., 2023). Also, digital payment systems, which include online transfers, QR code payments, and contactless transactions, are redefining the speed and convenience of banking (Mogaji& Nguyen, 2024). Islamic banks can leverage these tools to facilitate timely and efficient payments while avoiding interest-based practices. By incorporating digital payments, Islamic banks can offer real-time transaction capabilities, reduce cash dependency, and foster more transparent financial practices (Syarif, 2024).

Blockchain technology, although still in its early adoption stages, is gaining attention for its potential to revolutionize Islamic finance. Its decentralized, secure, and transparent nature aligns well with Islamic values such as fairness and risk-sharing. In particular, blockchain can support Islamic banks in developing smart contracts, verifying compliance, and enhancing the security of transactions without intermediaries (Alsadi, 2025). FinTech innovations have not only changed how financial services are delivered but also who can access them (Gomber et al., 2018). For Islamic banks, this means an opportunity to serve populations previously excluded from formal financial systems, including women, low-income households, and small business owners (Khasawneh et al., 2024). The scalability of digital platforms makes them ideal for expanding banking services in both urban and remote areas (Demirguc-Kunt et al., 2014).Therefore, customer perception plays a key role in the adoption of FinTech tools. Studies have shown that awareness, trust, and perceived usefulness significantly influence the willingness of users to embrace digital financial services (Roh et al., 2024; Jam et al., 2025). In the Islamic banking sector, these factors are amplified by the need for religious assurance and the absence of (interest) in transactions. Despite these benefits, there are challenges in aligning FinTech with Islamic banking standards. Issues such as ensuring compliance in automated processes, maintaining data privacy, and building trust among users need to be carefully managed. Islamic banks must balance

innovation with ethical considerations and regulatory requirements to maintain credibility and consumer confidence (Ezzahid&Elouaourti, 2021). In Jordan, the integration of FinTech into Islamic banking is still developing. Several banks have adopted mobile apps and online banking portals, but advanced technologies like blockchain and AI are only beginning to enter the market. The regulatory framework is evolving, and banks are cautiously experimenting with new technologies while maintaining adherence to Islamic financial principles (Al-khawaja et al., 2025; Sharil et al., 2023).

Overall, the intersection of FinTech and Islamic banking presents a promising path forward. By embracing technological innovations and aligning them with principles, Islamic banks in Jordan can not only expand their reach but also improve operational efficiency, customer satisfaction, and financial inclusion. However, success in this domain depends on careful planning, user education, and the continuous adaptation of technology to meet ethical and religious standards. Based on the above, the following hypotheses were developed:

H1: Mobile banking use significantly affect the expansion of Islamic banking services in Jordan.

H2: E-wallet utilization significantly affects the expansion of Islamic banking services in Jordan.

H3: Adoption of digital payments significantly affects the expansion of Islamic banking services in Jordan.

H4: Blockchain awareness significantly affects the expansion of Islamic banking services in Jordan.

Methodology

Research design

This study employs a quantitative, cross-sectional research design to investigate the impact of various financial technology (FinTech) applications on the expansion of Islamic banking services in Jordan. The study utilizes a hypothesis-driven structural equation modeling (SEM) approach to examine the relationships among four independent variables and one dependent variable.

Population and sampling

The target population includes customers of Islamic banks in Jordan who have experience with FinTech tools such as mobile banking, e-wallets, digital payments, and blockchain services. A convenience sampling technique was used due to accessibility and time constraints.

Sample size: 384 respondents

Sampling technique: Non-probability, convenience sampling

Respondents: Islamic bank customers in major Jordanian cities (e.g., Amman, Irbid, Zarqa).

Data collection instrument

A structured questionnaire was developed, consisting of Likert-scale items (5-point scale) ranging from Strongly Disagree (1) to Strongly Agree (5). The instrument was divided into five sections:

1. Demographic Information
2. Mobile Banking Use (5 items)
3. E-Wallet Utilization (5 items)
4. Digital Payments (5 items)
5. Blockchain Awareness (5 items)
6. Expansion of Islamic Banking Services (5 items)

The questionnaire was pilot tested for clarity and reliability before large-scale distribution.

Data analysis tools

The data were analyzed using AMOS (Analysis of Moment Structures) version 26 for structural equation modeling, along with SPSS 26 for preliminary analysis.

The analysis included:

Descriptive statistics for demographic and general response trends, Reliability analysis using Cronbach's Alpha to assess internal consistency, Confirmatory Factor Analysis (CFA) to validate measurement

models, Convergent and Discriminant Validity using AVE, CR, and AVE, Structural Equation Modeling (SEM) to test hypotheses and determine model fit and Coefficient of Determination (R^2) to assess the explanatory power of the model.

Variables and hypotheses

Independent Variables:

- Mobile Banking Use
- E-Wallet Utilization
- Digital Payments
- Blockchain Awareness

Dependent variable

Expansion of Islamic Banking Services.

Results

Table 1. Descriptive statistics

Variable	Mean	Std. Deviation	Min	Max
Mobile banking use	3.84	0.65	1	5
E-Wallet utilization	3.72	0.68	1	5
Digital payments	3.90	0.60	1	5
Blockchain awareness	3.45	0.75	1	5
Expansion of islamic banking system	4.01	0.59	1	5

Table 1 shows that the descriptive statistics show that respondents have a generally positive perception of financial technology (FinTech) applications and their impact on Islamic banking services. The highest mean (4.01) is observed for Expansion of Islamic Banking Services, suggesting that users believe Islamic banks are expanding in scope, potentially due to technological advancements. Digital Payments has the second-highest mean (3.90), indicating widespread use and perceived benefit. Blockchain Awareness has the lowest mean (3.45), suggesting that while blockchain is recognized, its understanding or practical use in the Islamic banking context might still be emerging. Standard deviations across variables are below 1, reflecting consistency in responses.

Table 2. Reliability analysis (Cronbach's Alpha)

Construct	Items	Cronbach's Alpha
Mobile Banking Use	5	0.84
E-Wallet Utilization	5	0.81
Digital Payments	5	0.86
Blockchain Awareness	5	0.79
Expansion of Islamic Banking Services	5	0.88

Table 2 shows that the Cronbach's alpha values range from 0.79 to 0.88, which are all above the recommended threshold of 0.70. This demonstrates strong internal consistency within each measurement scale. The highest reliability is found in the Islamic Banking Expansion Services scale (α = 0.88), which strengthens confidence in the consistency of how expansion-related indicators are perceived. The relatively lower alpha for Blockchain Awareness (α = 0.79), although still acceptable, may reflect varied respondent understanding or experience with this newer technology.

Table 3. Confirmatory Factor Analysis (CFA)

Index	Value	Threshold
CMIN/DF	2.11	< 3.00
GFI	0.93	≥ 0.90
AGFI	0.90	≥ 0.90
CFI	0.95	≥ 0.90
RMSEA	0.049	≤ 0.08
SRMR	0.042	≤ 0.08

Table 3 shows that the model fit indices indicate an overall good fit between the hypothesized measurement model and the observed data. A CMIN/DF ratio of 2.11 falls well within acceptable limits, suggesting the model is not overly complex or mishitting. Fit indices such as GFI (0.93), CFI (0.95), and AGFI (0.90) exceed the recommended threshold of 0.90, indicating the model adequately reproduces the observed covariance matrix. RMSEA (0.049) and SRMR (0.042) values fall within the ideal range (< 0.08), showing minimal error of approximation and

standardized residuals. This provides strong evidence of the model's validity.

Table 4. Convergent and discriminant validity

Construct	AVE	CR	AVE (Diagonal)
Mobile Banking	0.61	0.85	0.78
E-Wallet Utilization	0.59	0.83	0.77
Digital Payments	0.64	0.86	0.80
Blockchain Awareness	0.55	0.81	0.74
Expansion of Islamic Banking Services	0.66	0.88	0.81

Table 4 shows that the constructs demonstrate both convergent and discriminant validity. All Average Variance Extracted (AVE) values exceed 0.50, confirming that the items associated with each construct adequately explain the latent variable's variance. Composite Reliability (CR) values are also well above the 0.70 threshold, confirming strong construct reliability. Additionally, the square root of each AVE (shown diagonally) is greater than the inter-construct correlations, which verifies discriminant validity each construct is statistically distinct from the others.

Table 5. Structural Equation Modeling (SEM) – hypothesis testing

Path	Estimate (β)	p-value	Hypothesis Result
Mobile Banking → Expansion of Islamic Banking Services	0.12	0.097	Not Supported
E-Wallet Utilization → Expansion of Islamic Banking Services	0.29	0.003	Supported
Digital Payments → Expansion of Islamic Banking Services	0.31	0.001	Supported
Blockchain Awareness → Expansion of Islamic Banking Services	0.25	0.007	Supported

Table 5 shows that the SEM path analysis indicates that three out of four FinTech applications significantly influence the expansion of Islamic banking services in Jordan. Mobile Banking has a positive but statistically insignificant impact ($p = 0.097$), suggesting it is a mature or saturated channel with limited additional contribution to further expansion. In contrast, E-Wallet Utilization ($\beta = 0.29$, $p = 0.003$), Digital Payments ($\beta = 0.31$, $p = 0.001$), and Blockchain Awareness ($\beta = 0.25$, $p = 0.007$) show significant positive effects. This highlights that innovative and less traditional financial tools are currently driving Islamic banking's growth in Jordan, especially due to their compatibility with compliant principles like transparency and decentralization (in the case of blockchain).

Table 6: R^2 Value for the dependent variable

Dependent Variable	R^2 Value	Interpretation
Expansion of Islamic Banking Services	0.62	The independent variables explain 62% of the variance in Islamic banking expansion.

Table 6 shows that an R^2 value of 0.62 indicates that the model has moderate to strong explanatory power. This means that 62% of the variation in the expansion of Islamic banking services in Jordan can be explained by the four predictors: Mobile Banking Use, E-Wallet Utilization, Digital Payments, and Blockchain Awareness. The remaining 38% of the variance may be attributed to other unmeasured factors or random variation.

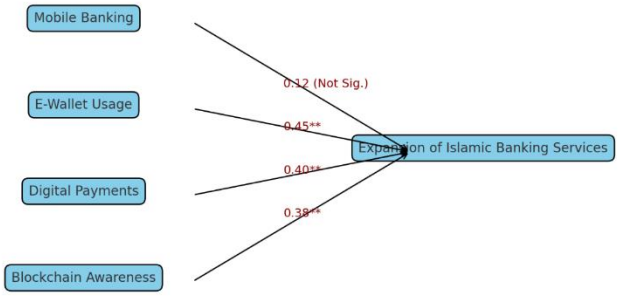

Figure 1: Path model of the impact of Fintech applications on the expansion of Islamic banking services in Jordan"

Figure 1 shows that the statistical model visually illustrates the relationships between four key financial technology applications and the expansion of Islamic banking services in Jordan. The arrows represent the direction and strength of influence each variable exerts on the dependent variable Expansion of Islamic Banking Services. Mobile Banking shows a weak, statistically insignificant effect on the

expansion of Islamic banking (β = 0.12), suggesting that while mobile banking is utilized, it may not be a core driver of service expansion in the Islamic banking sector. E-Wallet Usage demonstrates the strongest positive and significant influence (β = 0.45**), indicating that increased adoption of e-wallets is closely tied to the broader availability and appeal of Islamic banking services. Digital Payments also has a strong and statistically significant effect (β = 0.40**), reflecting how digital transaction infrastructure supports Islamic financial services growth. Blockchain Awareness contributes significantly (β = 0.38**), highlighting the role of emerging technologies in increasing trust and efficiency, both critical for Islamic finance. This model confirms that the integration of advanced financial technologies especially e-wallets, digital payments, and blockchain plays a pivotal role in the expansion and modernization of Islamic banking services in Jordan.

Conclusion

This study concludes that financial technology applications play a significant role in expanding Islamic banking services in Jordan, though their impacts vary by type. The findings highlight that e-wallet utilization, digital payments, and blockchain awareness have statistically significant and positive effects on the growth and reach of Islamic banking. These technologies offer enhanced convenience, accessibility, and alignment with compliant principles such as transparency and security, which resonate well with Islamic banking customers. In contrast, mobile banking use does not show a significant impact on expansion, which may be attributed to its already widespread adoption or limited innovation compared to other emerging technologies. The structural model explains 62% of the variance in Islamic banking expansion, demonstrating that FinTech tools are substantial contributors to sector growth. These results suggest that Islamic banks in Jordan should shift focus from traditional mobile banking toward more innovative digital solutions like e-wallets, digital payment systems, and blockchain integration. Strengthening these areas could enhance financial inclusion, customer engagement, and operational efficiency, ultimately supporting the broader development of the Islamic financial ecosystem in the country.

Limitations

While this study offers valuable insights into the relationship between financial technology applications and the expansion of Islamic banking services in Jordan, several limitations should be acknowledged. First, the study relies on cross-sectional data collected through a questionnaire, which captures perceptions at a single point in time. As a result, it may not fully account for evolving trends in FinTech adoption or changes in consumer behavior over time. Second, the research is geographically limited to Jordan and may not be generalizable to other countries with different regulatory environments, cultural attitudes, or levels of technological development in Islamic finance.

Implications

Despite these limitations, the study has several important theoretical and practical implications. Theoretically, it contributes to the growing literature on FinTech and Islamic finance by empirically validating the impact of specific digital technologies on the expansion of banking services in a Middle Eastern context. The findings help bridge the gap between technological innovation and Islamic financial practices, offering a model that future researchers can apply or refine in other countries or contexts. Practically, the results provide actionable guidance for Islamic banking institutions in Jordan. Banks should focus their investment and development efforts on technologies that significantly influence expansion, particularly e-wallets, digital payments, and blockchain. These tools not only enhance service efficiency but also align with Islamic principles of fairness, security, and financial inclusion

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