Aws M. Al-Okaily

A dedicated, adaptable, and quick-to-learn academic researcher with an emphasis on digital technology and artificial intelligence in the realms of finance and accounting. I serve as an assistant professor of Financial Technology (FinTech) at Jadara University. I earned a PhD in Financial Technology and Analytics from the AACSB-accredited Graduate School of Business at Universiti Sains Malaysia (QS-137) in 2024 and an MPhil in Accounting Information Technology from Universiti Malaysia Terengganu in 2020. I published over 30 articles in reputable journals in Scopus and Clarivate Analytics databases (with H-Index: 19) such as the Business Process Management Journal, EuroMed Journal of Business, VINE Journal, Kybernetes Journal, TQM Journal, Asia-Pacific Journal of Business Administration, Information Discovery and Delivery, International Journal of Information Management Data Insights; Journal of Financial Reporting and Accounting, Digital Policy, Regulation and Governance, and Journal of Modelling in Management. I have also actively participated as a peer reviewer for numerous publications in esteemed academic journals.

PERSONAL INFORMATION

Nationality: Jordanian.
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EDUCATIONAL CREDENTIALS

Dec 2023	**PhD. Financial Technology and Analytics** Graduate School of Business [AACSB], Universiti Sains Malaysia (USM), QS-137|Malaysia.
Apr 2020	**MPhil. Accounting Information Technology** Faculty of Business, Economics and Social Development, Universiti Malaysia Terengganu (UMT)|Malaysia.
Jan 2017	**BSc. Accounting and Commercial Law** Faculty of Business, The Hashemite University| Jordan.

EXPERIENCES

Feb 2024- Present	**Assistant Professor in Financial Technology** Department of Financial Technology, School of Business, Jadara University, Jordan.
Jun 2021- Sep 2023	**Research Assistant** Graduate School of Business, Universiti Sains Malaysia, Malaysia.
Aug 2021- Oct 2023	**Teaching Assistant** Graduate School of Business Universiti Sains Malaysia, Malaysia.

RESEARCH ACTIVITIES

RESEARCH FIELDS

Financial Technology, FinTech Innovation, Blockchain Technology, Financial Data Analytics, Artificial Intelligence, Digital Assists, Digital Accounting, Digital Currency, Digital Disclosure, , Financial Data Management, Cloud Systems, Digital Payment Systems and Digital Technologies-Related Issues.

RESEARCH PUBLISHED

Al-Okaily, A. (2025). Financial innovation: predicting determinants of blockchain technology adoption and its impact on financial firms' performance. International Journal of Innovation Science
[Scopus Q1 & ESCI].

Al-Okaily, M., Al-Qudah, A. A., Alkhwaldi, A., Alkhatib, A., **Al-Okaily, A**., & Abu-Salih, B. (2025). Exploring FinTech trends in Jordan: insights from the post-COVID-19 era. Foresight Journal. [Scopus Q1 & ESCI].

Al-Okaily, M., **Al-Okaily, A.** (2025). Financial Data Modelling: An Analysis of Factors Influencing Big Data Analytics-Driven Financial Decision Quality. Journal of Modelling in Management. [Scopus Q2 & ESCI].

Al-Okaily, A. Al-Okaily, M., Ping. A, T. (2024). What determines data analytics systems performance in financial engineering? A user perspective. VINE Journal of Information and Knowledge Management Systems. [Scopus Q1 & ESCI].

Al-Okaily, M., Alkayed. H., **Al-Okaily, A**. (2024). Does XBRL adoption increase financial information transparency in digital disclosure environment? Insights from emerging markets. International Journal of Information Management Data Insights. [Scopus Q1 & ESCI].

Qatawneh, N., **Al-Okaily, A.,** Al-Okaily, M., & Ur Rehman, S. (2024). Exploring the antecedent factors of continuous intention to use mobile money: insights from emerging markets. Digital Policy, Regulation and Governance. Scopus Q1 & ESCI].

Rehman, S. U., Qatawneh, N., **Al-Okaily, A**., Al-Okaily, M., Shiyyab, F. S., Alsharairi, M., ... & Bani Mohmmad, A. (2024). The utility of smart government services apps solutions in the post-pandemic era. Global Knowledge, Memory and Communication. [Scopus Q1 & ESCI].

Hamdallah, M. E., Al-Okaily, M., Srouji, A. F., **Al-Okaily, A**. (2024) The Effects of COVID-19 on Jordanian Bank Employees' Innovative Performance and Sustainable Environmental Responsibility Engagement in the Digital Transformation Era. Asia-Pacific Journal of Business Administration. [Scopus Q1 & ESCI].

Al-Okaily, M., Younis, H., & **Al-Okaily, A**. (2024). The impact of management practices and industry 4.0 technologies on supply chain sustainability: a systematic review. Heliyon. [Scopus Q1 & ISI].

Alsafadi, Y., Al-Okaily, M., Al-Okaily, A., & Shiyyab, F. S. (2024). The effects of high-performance work systems on the creativity of a faculty member: a moderated mediated analysis. Global Knowledge, Memory and Communication. [Scopus Q1 & ESCI].

Al-Okaily, M., Magatef, S., **Al-Okaily, A.,** & Shiyyab, F. S. (2024). Exploring the factors that influence academic performance in Jordanian higher education institutions. Heliyon. [Scopus Q1 & ISI].

Al-Okaily, A., Ai Ping, T., Al-Okaily, M. (2023). Evaluation of Data Analytics-Oriented Business Intelligence Technology Effectiveness: An Enterprise-Level Analysis. Business Process Management Journal. [Scopus Q1 & ISI].

Al-Okaily, A., Teoh, A. P., Al-Okaily, M., Iranmanesh, M., & Al-Betar, M. A. (2023). The Efficiency Measurement of Business Intelligence Systems in the Big Data-Driven Economy: A Multidimensional Model. Information Discovery and Delivery. [Scopus Q1 & ESCI].

Al-Okaily, A. Al-Okaily, M., Ping. A, T., Al-Debei, M. (2023). An Empirical Study on Data Warehouse Systems Effectiveness: The Case of Jordanian Banks in the Business Intelligence Era. EuroMed Journal of Business. [Scopus Q1 & ESCI].

Al-Okaily, A., Al-Okaily, M., & Teoh, A. P. (2023). Evaluating ERP Systems Success: Evidence from Jordanian Firms in the Age of the Digital Business. VINE Journal of Information and Knowledge Management Systems. [Scopus Q1 & ESCI].

Al-Okaily, M., Al-Majali, D., **Al-Okaily, A.,** & Majali, T. E. (2023). Blockchain technology and its applications in digital accounting systems: insights from Jordanian context. Journal of Financial Reporting and Accounting. [Scopus Q1 & ESCI].

Al-Okaily, M., Alkhawaldah, A. Alqudah, H., Abdulmuhsin, A., **Al-Okaily, A.** (2023). Cloud-Based Accounting Information Systems Usage and its Impact on Jordanian SMEs' Performance:The Post-COVID-19 Perspective. Journal of Financial Reporting and Accounting. [Scopus Q1 & ESCI].

Al-Okaily, M. Alsmadi, A. Alrawashdeh, N. **Al-Okaily, A**. Oroud, Y. Al-Gasaymeh, A. (2023). The Role of Digital Accounting Transformation in the Banking Industry Sector: An Integrated Model. Journal of Financial Reporting and Accounting. [Scopus Q1 & ESCI].

Al-Okaily, M**.** Al-Kofahi, M. Shiyyab, F. **Al-Okaily, A.** (2023). Determinants of User Satisfaction with Financial Information Systems in the Digital Transformation Era. Global Knowledge, Memory and Communication. [Scopus Q2 & ESCI].

Al-Okaily, M., **Al-Okaily, A.** (2022). An Empirical Assessment of Enterprise Information Systems Success in a Developing Country: The Jordanian Experience. TQM Journal. [Scopus Q1 & ESCI].

Al-Okaily, M., Alqudah, H., Alqudah, A., Elrehail, H., Al-Qadi, H & **Al-Okaily, A**. (2020). Does Financial Awareness Increase the Acceptance Rate of Financial Inclusion? An Examination of the Moderated Model in the Era of Digital Transformation. Kybernetes. [Scopus Q1 & ISI].

Al-Okaily, M., Alghazzawi, R., Alkhawaldah, A., & **Al-Okaily, A**. (2022). The Effect of Digital Accounting Systems on the Decision-Making Quality: A Mediated-Moderated Model. Global Knowledge, Memory and Communication. [Scopus Q2 & ESCI].

Al-Okaily, M., Alalwan, A., Al-Fraihat, D., SU Rehman, Alkhawaldah, A., & **Al-Okaily, A**. (2022). Investigating Antecedents of Mobile Payment Systems Decision Making: A Mediated Model. Global Knowledge, Memory and Communication. [Scopus Q2 & ESCI].

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Al-Okaily, M., Al-Fraihat, D., Al-Debei, M., **Al-Okaily., A.** (2022). Investigating the Factors Influencing eTax Systems Usage During COVID-19 Age: The Moderating Role of Anxiety of COVID-19 Infection. International Journal of Electronic Government Research. [Scopus Q2 & ESCI].

Al-Okaily, A., Al-Okaily, M., Ai Ping, T., Al-Mawali, H., & Zaidan, H. (2021). An Empirical Investigation of enterprise System User Satisfaction Antecedents in Jordanian Commercial Banks. Cogent Business & Management. [Scopus Q2 & ESCI].

Al-Okaily, A., Al-Okaily, M., Shiyyab, F., & Masadah, W. (2020). Accounting Information System Effectiveness from an Organizational Perspective. Management Science Letters. [Scopus Q2].

Al-Okaily, A., Ai Ping, T., Al-Okaily, M. (2021). Towards Business Intelligence Success Measurement in an Organization: A Conceptual Study. Journal of System and Management Sciences. [Scopus Q3].

Al-Okaily, A., Abd Rahman, M. S., Al-Okaily, M., Ismail, W. N. S. W., Ali, A. (2020). Measuring Success of Accounting Information System: Applying the DeLone and McLean Model at the Organizational Level. Journal of Theoretical and Applied Information Technology. [Scopus Q3].

RESEARCH ACCEPTED	**Al-Okaily, A.,** Al-Okaily, M., . Modeling Advanced Data Analytics Technology Impact in Emerging Financial Market: Firm-level Evidence. International Journal of Quality and Reliability Management. [Scopus Q1 & ISI].

Al-Okaily, A. Linking Big Data Analytics Analytics to Financial Decision Making under Financial Digitalization. EuroMed Journal of Business. [Scopus Q1 & ESCI].

AL-Khatib, A., Masa'deh, R., **Al-Okaily, A**., Twaissi, N. The impact of the Internet of Things on manufacturing performance: are smart supply chain innovation and Big Data-Driven Supply Chain the missing link? Journal of Science and Technology Policy Management [Emerald: Q1, ESCI].

RESEARCH IN REVIEWING	Fernando, Y. Shafique, R. **Al-Okaily, A**. Assessing Pro-Environmental Strategy and Resource Commitment for Green Competitive Advantage: Evidence from the Industry 4.0 Initiative. Journal of Manufacturing Technology Management. [Scopus Q1 & ISI].

Al-Okaily, A., Al-Okaily, M. Financial Digitalization: How Does FinTech Innovation enhance Financial Firms Resilience? An Empirical Analysis. International Journal of Innovation Science [Emerald: Q1, ESCI].

Al-Okaily, A., Al-Okaily, M. Is Blockchain Technology Optimizing Corporate Financial Sustainability? Insights from Emerging Economic. Journal of Science and Technology Policy Management [Emerald: Q1, ESCI].

BOOK CHAPTER	Al-Kofahi, M., **Al-Okaily, A**., Al-Sharairi, M. E., Al-Sartawi, A., Al-Okaily, M., & Alqudah, H. (2024). Antecedents of User Satisfaction in the Context of Accounting Information Systems: A Proposed Framework. In Artificial Intelligence-Augmented Digital Twins: Transforming Industrial Operations for Innovation and Sustainability (pp. 551-562). Springer.

Al-Kofahi, M., Alfawareh, F., **Al-Okaily, A**., Al-Sartawi, A., Al-Okaily, M., & Alqudah, H. (2024). The Impacts of COVID-19 on the Jordanian Economy: Evidence from the Middle East. In Artificial Intelligence-Augmented Digital Twins: Transforming Industrial Operations for Innovation and Sustainability (pp. 321-339). Springer.

Alrawashdeh, N., Alsmadi, A. A., Alsaaideh, M., Maaitah, D. A., Al-Okaily, M., & Al-Okaily, A. (2024). Embracing Cryptocurrency in the Financial Landscape: An Empirical Study. *In Artificial Intelligence and Economic Sustainability in the Era of Industrial Revolution 5.0* (pp. 721-733). Springer.

Almajali, D. A., Alsmadi, A. A., Alzureikat, K. K. S., Alrawashdeh, N., Al-Okaily, M., & **Al-Okaily, A**. (2024). The Nexus Between Management Strategies and Fintech Adoption: An Empirical Study. In *Artificial Intelligence and Economic Sustainability in the Era of Industrial Revolution 5.0* (pp. 95-105). Springer.

CONFERENCE

Al-Okaily, A. (2024). The Effect of Big Data Analytics on Financial Decision Quality in Financial Modelling Landscape. The International Conference on Business Intelligence: Opportunities and Challenges, Istanbul, Turkey.

Al-Okaily, M., **Al-Okaily, A.** (2024). Continuous Intention of Contactless Payment Systems Usage in the Post-COVID19 Era: Extending Classical UTAUT Model. The 2nd International Conference and Forum on: Business and Digital Economy (IBDE). The University of Jordan, Amman, Jordan.

Al-Okaily, A., Rahman, M. S. A. & Al-Okaily, M. (2019). Accounting Information System and Organizational Performance: The Moderating Role of Training Quality. The 13th Asian Academy of Management International Conference, Pinang, Malaysia.

Alnawafleh, A., Al-Sartawi, A., Almarashdah, F., **Al-Okaily, A**. (2022). The Mediating Role of Strategic Planning in the Impact of Project Management Strategy on Firm Performance. European, Asian, Middle Eastern, North African Conference on Management and Information Systems. Coventry University, UK.

Alqudah, H., Al-Okaily, M., Lutfi, A., Alshirah, M., **Al-Okaily, A**., Al-Kofahi, M. (2022) Intrinsic Factors Influencing the Accounting Information Systems' Effectiveness in Jordanian Listed Companies. European, Asian, Middle Eastern, North African Conference on Management and Information Systems. Coventry University, Coventry, UK.

VERIFIED REVIEWS

- IEEE Internet of Things Journal [IEEE: Q1, ISI].
- Business Process Management Journal [Emerald: Q1, ISI].
- Management Decision Journal [Emerald: Q1, ISI].
- Kybernetes Journal [Emerald: Q1, ISI].
- Information Development Journal [Sage: Q1, ISI].
- Management Research Review [Emerald: Q1, ISI].
- Data Technologies and Applications [Emerald: Q1, ISI].
- Sustainability Accounting, Management and Policy Journal [Emerald: Q1, ISI].
- EuroMed Journal of Business [Emerald: Q1, ESCI].
- Journal of Decision Systems [Taylor & Francis: Q1, ESCI].
- International Journal of Organizational Analysis [Emerald: Q1, ESCI].

- Quality & Quantity Journal [Springer: Q1, ESCI].
- VINE Journal [Emerald: Q1, ESCI].
- JJIMEI Data Insights [Elsevier: Q1, ESCI].
- Heliyon Journal [Elsevier: Q1, ISI].
- Journal of Open Innovation: Technology, Market, and Complexity [Elsevier: Q1, ESCI].
- Journal of Science and Technology Policy Management [Emerald: Q1, ESCI].
- Journal of Financial Reporting and Accounting [Emerald: Q1, ESCI].
- International Journal of Accounting and Information Management [Emerald: Q1, ESCI].
- Bottom Line Journal [Emerald: Q1, ESCI].
- Global Knowledge, Memory and Communication [Emerald: Q2, ESCI].
- Applied Economics Journal [Taylor & Francis: Q2, ESCI].
- Digital Policy, Regulation & Governance [Emerald: Q2, ESCI].
- Asia-Pacific Journal of Business Administration [Emerald: Q1, ESCI].
- Journal of Systems & Information Technology [Emerald: Q2, ESCI].
- Cogent Business & Management Journal [Taylor & Francis: Q2, ESCI].
- Cogent Social Sciences Journal [Taylor & Francis: Q2, ESCI].
- Global Knowledge, Memory and Communication [Emerald: Q2, ESCI].

TEACHING CONTRIBUTIONS

- Fundamentals of Financial Technology
- Financial Information Systems
- Digital Financial and Banking Services
- Artificial intelligence in Finance
- Digital Transformation Management
- Financial Data Analytics
- Financial Technology Legislations
- FinTech Innovations and Business Models
- International Financial Management
- Special Topics in Financial and Banking
- Principles of Microeconomics
- Principles of Macroeconomics
- Feasibility Study and Project Evaluation

MEMBER OF COMMITTEES

- Member of the Faculty Council in the School of Business.
- Member of the Faculty Budget Preparation and Management Committee in the School of Business.
- Chair of the Examination Committee in the FinTech Department.
- Chair of the Academic Guidance Committee in the FinTech Department.
- Chair of the Study Plans Committee in the FinTech Department.
- Member of the Strategic and Executive Plan Committee in the FinTech Department.
- Member of the Library Committee in the FinTech Department.
- Member of the Community Service Committee in the FinTech Department.
- Member of the Quality Assurance Committee in the FinTech Department.

- Member of the Website Committee in the FinTech Department.
- Member of the Student Affairs Committee in the FinTech Department.

SKILLS, TRAINING, SEMINARS & WORKSHOPS AND OTHERS

PERSONAL SKILLS
- Always ready to learn new skills.
- Excellent presentation and communication skills.
- Having the ability to work hard under pressure as well as work with teams.
- Advanced in using Internet applications, computers, and other related technological devices.
- Fully conversant with Microsoft office and other editing tools like Mendeley and Endnote.
- Professionally using statistical analysis software such as SPSS and PLS.

TRAINING COURSES
- Foundations of Business Research and Methodology, Universiti Sains Malaysia, Malaysia, May - June 2021.
- Applied Business Research: Qualitative and Quantitative Methods, Universiti Sains Malaysia, Malaysia, June- July 2021.
- Nurturing Business Sustainability, Universiti Sains Malaysia, May 2021.
- Research Methodology Course, Universiti Malaysia Terengganu, 2019.
- The Comprehensive Program to Developing Basic Employment Skills, 30 training hours in the Extensy Company - Jordan, July 2017.
- Statistical Package for Social Sciences (SPSS), 20 training hours in the Department of Statistics (DOS), Amman, Jordan. August 2017.
- Accounting applications on the computer (QuickBooks), 30 training hours in the Tourmaline Academy Center, Amman, Jordan, June 2017.
- English Conversation, 60 training hours in the Tabasheer Academy, Irbid, Jordan, March 2017.
- International Computer Driving License (ICDL), 30 training hours in the Tabasheer Academy, Irbid, Jordan, January 2017.
- Certificate of the National Exam for English, Jordan University, Amman, Jordan, 2017/2018.

SEMINARS
- Participant in "A Step-by-Step Guide for Conducting a Systematic Review", Universiti Sains Malaysia, Malaysia, May 2022.
- Participant in "Review Article writing for Postgraduate: Tips and Tricks", Universiti Sains Malaysia, Malaysia, April 2022.
- Participant in "Choosing the right Journals", Universiti Sains Malaysia, Malaysia, April 2022.
- Participant in "Experimental Research Method in Social Sciences", Universiti Sains Malaysia, Malaysia, March 2022.
- Participant in " Preparation and What to Expect during your Viva", Universiti Sains Malaysia, Malaysia, December 2021.
- Participant in "How to prepare for focus group Discussion and Survey", Universiti Sains Malaysia, Malaysia, December 2021.
- Participant in "Publish Your Paper with Success: The Know- How Strategies", Universiti Sains Malaysia, Malaysia, December 2021.
- Participant in " Writing High Impact Journal Articles", Universiti Sains Malaysia, Malaysia, November 2021.
- Participant in " Overview on Mixed Method Research", Universiti Sains Malaysia, Malaysia, November 2021.
- Participant in " SPSS for Statistical Analysis", Universiti Sains Malaysia, Malaysia, September 2021.

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- Participant in "Synthesizing Your Research Findings", Universiti Sains Malaysia, Malaysia, September 2021.
- Participant in " Regression Model in Data Analysis", Universiti Sains Malaysia, Malaysia, July 2021.
- Participant in "Workshop of Postgraduate Research: From Introduction to Viva Voce", University Malaysia Terengganu, Malaysia, March 2019.
- Participant in "Workshop of How to Perform Certain Statistical Analyses in R and How to Pull the Data from Remote Database". University Malaysia Terengganu, Malaysia, July 2019.
- Participant in "Advanced Data Analysis with STATA Workshop", University Malaysia Terengganu, Malaysia, March 2019.
- Participant in "Introduction to Library Skills and How to Use Mendeley Reference", University Malaysia Terengganu, Malaysia, February 2019.
- Participant in "Structural Equation Modelling by using ADANCO Software", University Malaysia Terengganu, Malaysia, October 2018.

SCHOLARSHIP   Graduate Student Financial Assistance, Universiti Sains Malaysia.

LANGUAGES   Arabic and English

REFERENCES   Upon request.

April 2025

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