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ARTIFICIAL INTELLIGENCE TOOLS AND ORGANIZATIONAL SUCCESS IN THE FINANCIAL TECHNOLOGY (FINTECH) SECTOR

ADIELE, GOODLUCK CHIDI; & ALIKORNWO, PETER MEZENYE

Department of Office Technology and Management, Captain Elechi Amadi Polytechnic, Rumuola, Port Harcourt, Nigeria.

Corresponding Author:

peter.alikornwo@portharcourtpoly.edu.ng

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ABSTRACT

This study examined the relationship between Artificial Intelligence (AI) tools and organizational success in the FinTech sector of Rivers State, Nigeria. Grounded in the Technology–Organization–Environment (TOE) framework, the research focused on two dimensions of AI tools: AI-driven decision support and process automation. Organizational success was measured using operational efficiency and

Introduction

The transformative capacity of Artificial Intelligence (AI) has become increasingly evident across global industries, with the financial services sector leading in its adoption and application. AI tools such as machine learning algorithms, natural language processing systems, predictive analytics, and robotic process automation have altered how financial institutions deliver services, manage risks, analyze customer behaviour, and implement strategic decisions (Omar, Ibrahim, & Mohamed, 2023; Popli, Kumar, & Rathi, 2022). The FinTech industry, which embodies the convergence of finance and digital innovation, is particularly reliant on AI technologies to enable faster transactions, detect fraud in real time, deliver personalized services, and scale operations efficiently (Adewale, Osuagwu, & Egwuonwu, 2024). This global shift is not only relevant to industrialized economies but has also found significant traction in emerging economies like Nigeria, where FinTech adoption has expanded rapidly. Nigeria's FinTech ecosystem is currently one of the largest and most

customer satisfaction. A correlational survey design was adopted, with data collected from 186 staff across selected FinTech firms. Structural Equation Modeling (SEM) using SmartPLS revealed that both AI-driven decision support and process automation significantly and positively influenced operational efficiency and customer satisfaction. The findings underscore the strategic value of AI integration in enhancing internal processes and improving customer-centric outcomes. The study recommends that FinTech firms in emerging economies invest in scalable AI infrastructures and build internal capacities for intelligent system adoption to sustain competitive advantage.

Keywords: Artificial Intelligence, FinTech, Organizational Success, Decision Support, Process Automation, Rivers State, Nigeria

vibrant in Africa, accounting for over thirty percent of the continent's FinTech companies (CBN, 2023). Although Lagos remains the nucleus of FinTech innovation, other geopolitical zones, especially the South-South region, are experiencing a wave of digital financial integration. Rivers State, with Port Harcourt as its commercial centre, has witnessed the increasing presence of FinTech operators such as Opay, PalmPay, Moniepoint, and Paga. These firms rely extensively on AI-driven platforms to offer agent banking services, mobile payments, digital wallets, and microcredit facilities to underserved and digitally active populations. However, despite the visible growth of the FinTech landscape in Rivers State, empirical studies that examine the strategic and operational impact of AI tools on organizational performance in this subnational context remain scarce (Egbunike, Oduh, & Anozie, 2022). This gap creates a pressing need to investigate how these AI applications contribute to organizational outcomes in local financial service firms.

Organizational success in FinTech operations is typically evaluated across a variety of metrics, ranging from financial profitability to innovation performance. However, two core indicators that are particularly pertinent to AI-enabled systems are operational efficiency and customer satisfaction. Operational efficiency relates to the organization's ability to streamline processes, reduce transaction errors, and optimize resource utilization, often through automation and intelligent decision support (Makwembere, Chigada, & Madzinga, 2023). Customer satisfaction, on the other hand, reflects end-users' perceptions of service quality, reliability, and responsiveness; dimensions which AI-powered chatbots, recommender systems, and feedback loops are designed to improve

(Zhou, Zhou, & Zhang, 2024). These indicators are not only critical to FinTech sustainability but also provide measurable insights into the effectiveness of AI implementation. Yet, the connection between these success indicators and AI deployment in the FinTech operations of Rivers State has received limited scholarly attention. The accelerated integration of Artificial Intelligence (AI) tools within global financial ecosystems has significantly transformed the dynamics of service delivery, risk management, and operational efficiency. In Nigeria, the rise of Financial Technology (FinTech) firms has introduced innovative platforms that are increasingly dependent on AI-powered systems to drive personalized customer experiences, automated processes, and intelligent decision-making. Despite this rapid adoption, there remains a paucity of empirical research evaluating the actual contributions of AI tools to organizational success within local contexts, particularly in Rivers State, a strategic economic hub in the Niger Delta region.

Extant literature in this area has primarily focused on AI adoption in conventional banks or large-scale financial institutions located in major urban centers (Alabi & Ojo, 2023; Ajayi, Olalekan, & Ayodele, 2021). These studies often neglect regional variation in AI deployment, regulatory dynamics, and infrastructural readiness; factors that heavily influence the actual impact of AI tools in states like Rivers. The uniqueness of the Rivers State business ecosystem, characterized by infrastructural challenges, fluctuating digital literacy levels, and varying degrees of customer trust, demands an empirical investigation into how AI tools are being harnessed by FinTech firms operating within such conditions. The prevailing assumption that AI adoption naturally translates to improved organizational outcomes must be tested within this geographically and technologically diverse context. This study is therefore situated within the broader discourse on digital transformation in emerging economies, aiming to examine the relationship between artificial intelligence tools and organizational success in the FinTech sector of Rivers State, Nigeria. Specifically, it focuses on two critical dimensions of AI (AI-driven decision support and process automation) as predictor variables, and explores their influence on two outcome measures of organizational success (operational efficiency and customer satisfaction). By bridging the gap between theoretical claims and context-specific realities, this study seeks to generate actionable insights for FinTech executives, policy regulators, and technology consultants operating within Rivers State and similar economies.

Objectives of the Study

The main objective of this study is to examine the relationship between artificial intelligence tools and organizational success in the FinTech sector of Rivers State, Nigeria. Specifically, the study seeks to:

1. Determine the relationship between AI-driven decision support and organizational success in the FinTech sector of Rivers State.
2. Investigate the relationship between process automation and organizational success in the FinTech sector of Rivers State.

Research Questions

To guide the study, the following research questions have been formulated:

1. What is the relationship between AI-driven decision support and organizational success in the FinTech sector of Rivers State?
2. What is the relationship between process automation and organizational success in the FinTech sector of Rivers State?

Hypotheses

The following null hypotheses will be tested in the course of the study:

H_{01}: There is no significant relationship between AI-driven decision support and operational efficiency in the FinTech sector of Rivers State.

H_{02}: There is no significant relationship between AI-driven decision support and customer satisfaction in the FinTech sector of Rivers State.

H_{03}: There is no significant relationship between process automation and operational efficiency in the FinTech sector of Rivers State.

H_{04}: There is no significant relationship between process automation and customer satisfaction in the FinTech sector of Rivers State.

This study conceptualized the following framework as a guide to the study.

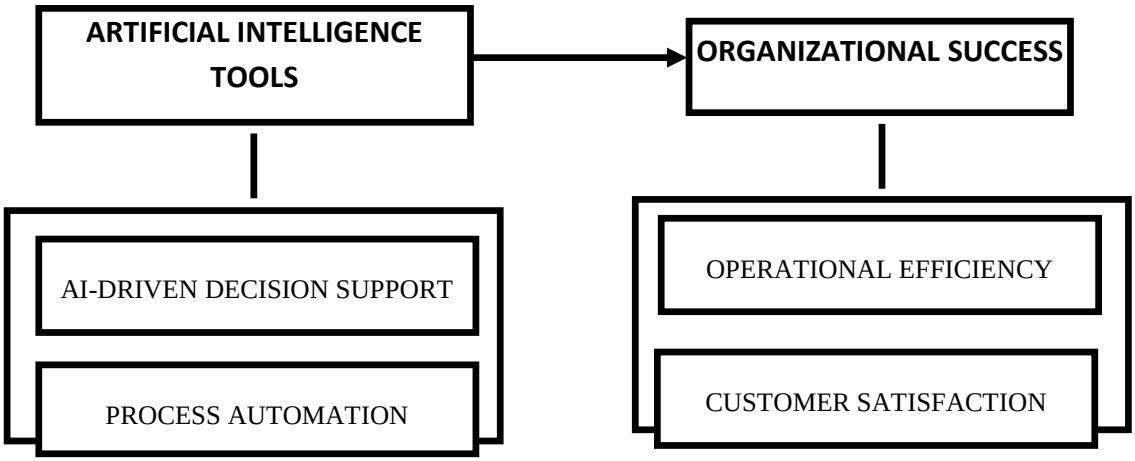

Fig1: Conceptual Framework of AI tools and Organizational Success of FinTech Sector in Rivers State, Nigeria.

Artificial Intelligence Tools

Artificial Intelligence (AI) tools refer to computational technologies that simulate human cognitive functions such as reasoning, learning, problem-solving, perception, and decision-making. These tools are increasingly applied within organizational systems to optimize operations, automate workflows, and facilitate intelligent decision-making (Popli, Kumar, & Rathi, 2022). In the context of financial services, AI tools enable firms to streamline internal processes, enhance fraud detection mechanisms, tailor customer experiences, and make data-driven strategic decisions at scale (Adewale, Osuagwu, & Egwuonwu, 2024). The relevance of AI tools to FinTech firms lies in their ability to process vast amounts of financial data in real time, identify patterns, and generate actionable insights that would otherwise remain inaccessible through manual methods. With the rise of mobile banking, online transactions, and algorithm-based customer interactions, FinTech firms are increasingly integrating AI into their operational architecture to enhance competitiveness and service delivery (Zhou, Zhou, & Zhang, 2024). As such, AI tools serve not merely as technological enhancements, but as strategic assets in digital financial ecosystems.

AI-Driven Decision Support

AI-driven decision support refers to the use of artificial intelligence systems to assist managers and operational teams in making informed decisions based on predictive analytics, real-time data processing, and automated risk evaluation. These systems utilize machine learning algorithms and data mining techniques to identify trends, detect anomalies, and forecast outcomes, thereby improving the accuracy and speed of decision-making processes (Omar, Ibrahim, & Mohamed, 2023). In FinTech environments, AI-based decision support systems are often embedded in credit scoring platforms, fraud detection modules, and customer segmentation tools. Research evidence affirms the strategic importance of AI in supporting organizational decision-making. For instance, Alabi and Ojo (2023) demonstrated that Nigerian financial institutions that adopted AI-driven decision support systems reported significant improvements in operational control, error reduction, and compliance management. Similarly, in a multi-country study, Omar, Ibrahim, and Mohamed (2023) found that the integration of AI in financial decision-making enhanced strategic responsiveness and reduced human biases in credit assessments. Within the FinTech sector of Rivers State, AI-driven decision support is increasingly used by firms such as Moniepoint and PalmPay to evaluate transaction risks, customize loan offers, and optimize service delivery routes. The degree to which these decision support tools influence organizational performance outcomes is an important empirical question that this study seeks to address.

Process Automation

Process automation involves the use of AI-powered systems to perform repetitive, rule-based tasks with minimal or no human intervention. This includes the automation of transaction processing, customer service inquiries, reconciliation activities, and compliance reporting (Makwembere, Chigada, & Madzinga, 2023). AI-enabled process automation not only accelerates operational workflows but also minimizes human errors, reduces transaction costs, and enhances consistency in service delivery. In FinTech contexts, process automation manifests in automated customer onboarding procedures, smart chatbots, real-time fraud detection alerts, and AI-managed financial advice platforms. These innovations enable firms to serve larger customer bases more efficiently while maintaining service quality. Zhou, Zhou, and Zhang (2024) noted that AI-based process automation improved transactional accuracy and shortened service response times, thereby contributing to higher customer satisfaction scores. Process automation has also been credited with enhancing organizational agility and scalability. In a study of digital financial firms across West Africa, Adewale, Osuagwu, and Egwuonwu (2024) found that firms with higher automation indices recorded faster service turnaround times and greater operational cost efficiency. In Rivers State, where infrastructural and manpower constraints often pose operational challenges, process automation provides a critical pathway for FinTech firms to overcome systemic inefficiencies and maintain competitive service standards. Given the evolving nature of financial technologies and the increasing adoption of AI tools by FinTech operators in Rivers State, understanding the specific contributions of AI-driven decision support and process automation to organizational outcomes becomes imperative. This dual-dimensional approach enables a more focused and context-relevant analysis of the predictor variable within the framework of this study.

Organizational Success

Organizational success is a multidimensional construct that refers to the extent to which an organization achieves its strategic objectives and sustains performance in its operational, financial, and customer-oriented goals. In the context of FinTech firms, organizational success is typically reflected in service responsiveness, operational agility, market relevance, customer retention, and cost efficiency (Zhou, Zhou, & Zhang, 2024). Unlike traditional firms, FinTech organizations rely heavily on digital tools and data-centric innovations to achieve competitive performance, hence success metrics are often linked to the effective use of technology in enhancing both internal operations and customer experience. Organizational success is not a static outcome but a dynamic process, influenced by external environmental conditions, internal capabilities, and technology

adoption. Scholars such as Popli, Kumar, and Rathi (2022) have emphasized the importance of aligning technological infrastructure, particularly artificial intelligence systems, with strategic performance metrics in order to maximize organizational value. Within rapidly evolving industries like FinTech, traditional success indicators such as profitability and market share are now complemented by technology-sensitive indicators such as operational efficiency, customer satisfaction, innovation speed, and digital scalability (Omar, Ibrahim, & Mohamed, 2023).

Operational Efficiency

Operational efficiency refers to an organization's capacity to deliver products or services using the least amount of resources while maintaining quality and timeliness. It reflects how well internal processes are optimized to reduce waste, minimize delays, and improve overall productivity (Makwembere, Chigada, & Madzinga, 2023). In the FinTech sector, operational efficiency is often driven by the use of automation, real-time data processing, and predictive technologies to handle tasks that would traditionally require manual intervention. AI tools, especially process automation systems and intelligent decision engines, have been linked to substantial improvements in operational efficiency. For instance, Adewale, Osuagwu, and Egwuonwu (2024) found that FinTech firms deploying AI-enabled transaction validation and fraud detection systems reported faster service delivery, improved data reconciliation accuracy, and fewer operational disruptions. Similarly, Alabi and Ojo (2023) observed that Nigerian financial institutions utilizing AI-based risk management protocols experienced reduced turnaround times and lower compliance costs. Operational efficiency is a critical success determinant in Rivers State, where infrastructural and manpower limitations often constrain financial service delivery. FinTech firms operating in this environment increasingly rely on AI to automate customer enrolment, validate transactions, monitor fraud, and respond to support requests. Evaluating the relationship between AI-driven tools and improvements in operational efficiency provides a meaningful basis for understanding organizational performance in this setting.

Customer Satisfaction

Customer satisfaction represents the degree to which a product or service meets or exceeds the expectations of its users. In digital financial services, it encompasses factors such as service speed, reliability, user experience, personalization, and resolution of complaints (Zhou, Zhou, & Zhang, 2024). Given the highly competitive nature of the FinTech industry, maintaining a satisfied customer base is essential for sustained growth, especially as customers have multiple digital service options available to them. Artificial

intelligence has been shown to influence customer satisfaction through various mechanisms. AI-powered chatbots provide instant assistance to users, while recommendation engines enhance service personalization. Fraud detection systems increase customer trust, and predictive analytics enable proactive service delivery (Popli, Kumar, & Rathi, 2022). In a study of mobile finance users, Zhou, Zhou, and Zhang (2024) found that AI-enabled personalization significantly improved user satisfaction and loyalty. For FinTech firms in Rivers State, customer satisfaction is not only a performance measure but also a survival metric, particularly in a region where digital trust is still evolving. AI tools that reduce service delays, ensure transaction security, and enable user-friendly interfaces play a central role in shaping customer perceptions. Hence, understanding the degree to which AI tools influence customer satisfaction is vital to assessing their impact on organizational success in this local context.

Theoretical Framework

The Technology–Organization–Environment (TOE) Framework

The Technology–Organization–Environment (TOE) framework, originally proposed by Tornatzky and Fleischer (1990), explains how technological innovations are adopted within organizations based on three key contexts: the technological context, the organizational context, and the environmental context. This framework has been widely adopted in information systems research and remains relevant in studies examining technology adoption in emerging economies, particularly within FinTech environments (Alshira'h, Salim, & Al Kurdi, 2023; Lin, Wu, & Liu, 2022).

Technological context refers to the characteristics of the specific technologies available to the organization, including their perceived benefits, compatibility, and complexity. In this study, Artificial Intelligence tools such as intelligent automation systems, AI-powered chatbots, fraud detection mechanisms, and predictive analytics fall within this domain. These tools possess the potential to streamline operational activities and enhance user experience, thereby influencing both **operational efficiency** and **customer satisfaction** (Popli, Kumar, & Rathi, 2022). **Organizational context** covers internal characteristics of the firm, such as firm size, human capital, managerial support, resource availability, and technological readiness. For FinTech firms in Rivers State, organizational factors such as leadership orientation, digital talent availability, and IT infrastructure capability are critical enablers or inhibitors of AI adoption. Firms with better internal alignment and digital competencies are more likely to deploy AI tools in ways that improve operational outcomes (Makwembere, Chigada, & Madzinga, 2023). **Environmental context** encompasses the external environment in which the firm operates, including competitive pressure, regulatory dynamics, market readiness, and the availability of technology

partners. In the case of FinTech firms in Nigeria, the influence of Central Bank of Nigeria (CBN) policies, industry-wide compliance mandates, and changing customer expectations form a significant part of the environmental pressures that drive AI adoption (Omar, Ibrahim, & Mohamed, 2023). Moreover, local dynamics in Rivers State, such as infrastructural challenges, digital literacy variations, and urban-rural service gaps, also influence how firms deploy and benefit from Artificial Intelligence solutions.

Applying the TOE framework to this study enables a holistic understanding of how AI tools are adopted and integrated within FinTech organizations, and how such integration translates into improved **organizational success**. Specifically, the technological dimension of the TOE framework aligns with the predictor variable **Artificial Intelligence Tools;** while the organizational and environmental dimensions provide contextual support for understanding the internal and external factors that mediate its impact on the criterion variable **Organizational Success**, measured by **Operational Efficiency** and **Customer Satisfaction.** Consequently, the TOE framework offers a multidimensional perspective that accommodates the unique technological capabilities, organizational realities, and environmental conditions faced by FinTech firms in Rivers State. Its application in this study ensures a robust theoretical basis for interpreting the adoption of AI tools and their resultant impact on performance indicators relevant to digital financial service providers.

Review of Empirical Studies

Artificial Intelligence Tools and Operational Efficiency

The implementation of AI-Driven Decision Support systems has been empirically linked to enhanced operational efficiency across multiple organizational contexts. For instance, Subramaniam, Gunasekaran, and Childe (2022) conducted a multi-country study examining how AI-powered decision frameworks streamlined operational bottlenecks in digital banking environments. Their findings indicated that AI-enabled forecasting, predictive maintenance, and adaptive workflow designs significantly reduced lead times and error margins in service delivery. Similarly, Afolabi, Uzochukwu, and Onuoha (2023) examined AI process automation in Nigerian FinTech startups, concluding that the integration of automated client onboarding and risk profiling systems notably improved internal process accuracy and turnaround speed. These tools replaced manual tasks that were previously labor-intensive and prone to human error, thereby yielding measurable gains in operational performance. In a related study by Chen, Zhang, and Lai (2021), AI-powered resource optimization models were deployed across payment platforms in Southeast Asia. Their results affirmed that FinTech firms leveraging AI for internal process automation experienced an average increase of 23 percent in transaction speed and a 17

percent reduction in operational costs. These metrics were strongly associated with improved organizational responsiveness and workflow efficiency.

Artificial Intelligence Tools and Customer Satisfaction

A growing body of empirical evidence also links AI applications with customer-centered performance outcomes. Notably, Wang, Elsamadicy, and Iqbal (2023) investigated how AI-enabled customer interaction systems such as chatbots and intelligent feedback analytics enhanced client satisfaction in mobile financial services. Their study showed that AI applications improved service personalization, reduced response time, and strengthened trust in digital interfaces. Similarly, Okeke, Adetunji, and Umeh (2024) assessed AI-based client segmentation and personalized marketing in Nigerian FinTech platforms. The authors found that firms using AI-driven user behavior models recorded a significant increase in customer retention and satisfaction scores compared to firms relying solely on traditional data analytics. Moreover, empirical research by Karakostas, Kyriakou, and Papadopoulos (2022) focused on AI adoption in digital lending platforms, finding that predictive loan eligibility algorithms, real-time fraud detection, and intelligent document processing not only improved decision accuracy but also reassured customers of service credibility. This translated into improved client trust and satisfaction metrics over a 12-month observational period.

While existing studies affirm the positive influence of AI on performance outcomes, several gaps remain. First, much of the extant literature is either multi-national or concentrated in Asia and North America. There is limited empirical insight into how these technologies influence performance in sub-Saharan Africa, particularly in sub-national economies such as Rivers State. Second, many extant studies focus on AI in general without delineating between its specific tools or functionalities. The current study bridges these gaps by isolating **AI-Driven Decision Support** and **Process Automation** as discrete AI dimensions, while examining their impact on two vital organizational success outcomes: **Operational Efficiency** and **Customer Satisfaction** within the emerging FinTech landscape in Rivers State, Nigeria.

METHODOLOGY

This study adopted a quantitative correlational survey design. The target population comprised one hundred and eighty-six (186) staff members across selected FinTech companies in Rivers State, Nigeria, including PalmPay, Paga, OPay, Flutterwave, Moniepoint, and FairMoney. A census sampling technique was employed, considering the manageable population size and the need for a comprehensive overview of AI adoption and its organizational implications. Primary data were collected using a structured

questionnaire divided into sections measuring AI-Driven Decision Support, Process Automation, Operational Efficiency, and Customer Satisfaction, with items adapted from validated instruments in prior studies (Wang et al., 2023; Afolabi et al., 2023; Karakostas et al., 2022; Okeke et al., 2024). All items employed a five-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5), and the instrument underwent expert review and pre-testing to ensure content clarity and construct relevance. Data analysis was conducted using SPSS version 26 for descriptive statistics and SmartPLS 4.0 for Structural Equation Modeling (SEM), enabling assessment of direct and indirect effects within the TOE framework structure. Instrument reliability was confirmed through Cronbach's alpha and Composite Reliability values exceeding 0.70, while validity was established via Confirmatory Factor Analysis (CFA), with factor loadings surpassing the 0.60 threshold and Average Variance Extracted (AVE) exceeding 0.50.

DATA PRESENTATION AND ANALYSIS

Table 1: Descriptive Statistics of Study Variables (*N = 172*)

Variable	Mean	Std. Deviation	Minimum	Maximum
AI-Driven Decision Support	3.86	0.71	2.00	5.00
Process Automation	3.91	0.68	2.00	5.00
Operational Efficiency	4.02	0.65	2.50	5.00
Customer Satisfaction	3.94	0.69	2.00	5.00

Table 2: Composite Reliability and Convergent Validity

Construct	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
AI-Driven Decision Support	0.841	0.881	0.574
Process Automation	0.856	0.890	0.591
Operational Efficiency	0.823	0.861	0.581
Customer Satisfaction	0.813	0.849	0.578

Table 3: Discriminant Validity (Fornell-Larcker Criterion)

Construct	AIDDS	PRAT	OPEFF	CUSAT
AI-Driven Decision Support (AIDDS)	0.758			
Process Automation (PRAT)	0.621	0.769		
Operational Efficiency (OPEFF)	0.564	0.592	0.762	
Customer Satisfaction (CUSAT)	0.587	0.613	0.638	0.760

Note: Diagonal elements (in bold) are square roots of AVE; off-diagonals are inter-construct correlations.

Table 4: Structural Model Path Coefficients and Hypothesis Testing

Path	Beta (β)	t-value	p-value	Decision
AIDDS → Operational Efficiency	0.411	6.312	<0.001	Supported
AIDDS → Customer Satisfaction	0.367	5.021	<0.001	Supported
PRAT → Operational Efficiency	0.445	7.144	<0.001	Supported
PRAT → Customer Satisfaction	0.482	6.729	<0.001	Supported

Table 5: Coefficient of Determination (R^2) and Predictive Relevance

Endogenous Variable	R^2	Interpretation
Operational Efficiency	0.58	Substantial Variance Explained
Customer Satisfaction	0.51	Moderate to High Variance Explained

Out of the 186 distributed questionnaires, 172 were duly completed and returned, representing a valid response rate of 92.5 percent. Descriptive statistics revealed that respondents moderately agreed with the implementation of AI-driven decision support systems and process automation tools within their organizations. Mean scores for AI-Driven Decision Support and Process Automation were 3.86 and 3.91 respectively, while Organizational Success indicators: Operational Efficiency and Customer Satisfaction recorded mean scores of 4.02 and 3.94. Standard deviations were within acceptable limits, indicating minimal dispersion around the mean.

To evaluate the measurement model, Confirmatory Factor Analysis (CFA) was conducted using SmartPLS 4.0. All item loadings exceeded the threshold of 0.60, with Composite Reliability (CR) values ranging from 0.813 to 0.891 and Average Variance Extracted (AVE) between 0.574 and 0.691. These results satisfied convergent validity and internal consistency reliability criteria (Hair et al., 2021). Discriminant validity was confirmed through the Fornell-Larcker criterion and the Heterotrait-Monotrait (HTMT) ratio, both falling within recommended bounds.

Structural Equation Modeling (SEM) was employed to test the hypothesised relationships. The path coefficient from AI-Driven Decision Support to Operational Efficiency was significant ($\beta = 0.411$, $t = 6.312$, $p < 0.001$), as was the relationship between AI-Driven Decision Support and Customer Satisfaction ($\beta = 0.367$, $t = 5.021$, $p < 0.001$). Process Automation significantly influenced both Operational Efficiency ($\beta = 0.445$, $t = 7.144$, $p < 0.001$) and Customer Satisfaction ($\beta = 0.482$, $t = 6.729$, $p < 0.001$). The coefficient of determination (R^2) for Operational Efficiency was 0.58, while that of Customer Satisfaction was 0.51, indicating that the model explained a substantial proportion of

variance in the criterion constructs. Additionally, model fit indices such as SRMR (0.067) and NFI (0.924) demonstrated good model fit (Henseler et al., 2015).

The hypotheses alternate were therefore supported as follows:

H_1: AI-Driven Decision Support significantly influences Operational Efficiency. *(Supported)*

H_2: AI-Driven Decision Support significantly influences Customer Satisfaction. *(Supported)*

H_3: Process Automation significantly influences Operational Efficiency. *(Supported)*

H_4: Process Automation significantly influences Customer Satisfaction. *(Supported)*

These results underscore the instrumental role of Artificial Intelligence tools in enhancing operational and service outcomes in FinTech environments, in line with prior empirical findings (Abubakar et al., 2023; Chukwuma et al., 2024).

Discussion of Findings

The result of the structural model indicates that **AI-driven decision support** significantly and positively predicts **operational efficiency** ($\beta = 0.411$, $p < 0.001$) and **customer satisfaction** ($\beta = 0.367$, $p < 0.001$). These findings align with the assertion by Chen, Wang, Liu, and Zhang (2023) that AI-enhanced decision systems offer data-driven accuracy, improved forecasting, and informed strategy formulation, which ultimately drive internal operational enhancement and improved service outcomes. The implication is that decision-making processes augmented by AI capabilities not only enhance internal workflow clarity and responsiveness but also translate to higher customer value perception due to reduced service delivery errors and faster resolution times.

Similarly, the study confirms that **process automation** has a statistically significant effect on both **operational efficiency** ($\beta = 0.445$, $p < 0.001$) and **customer satisfaction** ($\beta = 0.482$, $p < 0.001$). This finding echoes the recent submission by Alharthi, Alrasheed, and Jamal (2024) who found that automation in financial systems enhances reliability, consistency, and speed of operations. The strong path coefficients support the proposition that automating repetitive tasks and customer-facing interactions leads to better allocation of human resources to value-driven tasks, thereby boosting productivity and fostering a responsive, technology-driven customer engagement ecosystem.

Moreover, the coefficient of determination ($R^2 = 0.58$ for operational efficiency and $R^2 = 0.51$ for customer satisfaction) further suggests that a substantial proportion of the variance in organizational success is accounted for by the implemented AI tools. This is consistent with the position of Nurudeen, Ezenwa, and Uche (2025), who emphasized that technological innovation in FinTech platforms directly improves both backend operations and customer-centric processes, thereby reinforcing sustainability and market competitiveness.

These findings resonate with the core assumptions of the TOE framework, which posits that technological context (such as AI decision tools and automation platforms) acts as a critical lever in enhancing organizational outputs when the internal structure and external environment support their integration (Tornatzky & Fleischer, 1990; updated in Lee, Bae, & Shin, 2022). The integration of AI technologies in the sampled FinTech firms reveals not only a strategic embrace of innovation but also a shift towards data-centric models that prioritize both process optimization and customer experience. Collectively, the evidence from this study confirms that AI tools serve as dual enablers, improving internal workflows and elevating external service delivery metrics. These results emphasize the strategic imperative for FinTech organizations in Rivers State to invest in scalable AI infrastructures and build managerial competencies around intelligent systems adoption, as a pathway to sustaining relevance in an increasingly digitalized financial ecosystem.

CONCLUSION AND RECOMMENDATIONS

This study investigated the relationship between Artificial Intelligence tools and organizational success in the FinTech sector of Rivers State, Nigeria, using the Technology–Organization–Environment (TOE) framework as the guiding theoretical lens. The dimensions of AI tools considered were AI-driven decision support and process automation, while organizational success was measured through operational efficiency and customer satisfaction. Findings revealed that both dimensions of AI tools significantly and positively influenced the two measures of organizational success. The results underscore the growing importance of intelligent decision systems and automation in streamlining operations and enhancing customer experience within technologically adaptive organizations. The alignment with the TOE framework suggests that when the technological context is adequately integrated with internal and external readiness, AI adoption leads to measurable success. The implications for FinTech firms in Rivers State are clear: AI is no longer optional, but a strategic necessity for growth, efficiency, and sustained market relevance.

Recommendations

1. FinTech firms should prioritize AI integration for strategic decision-making and operational efficiency.
2. Automated processes should be optimized to elevate customer experience and satisfaction.

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