THE INTERPLAY OF INVESTOR PSYCHOLOGY, ACCOUNTING INFORMATION, AND FINTECH IN SHAPING INVESTMENT DECISIONS: EVIDENCE FROM OMAN

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ABSTRACT

The rapid economic revolution in Oman over the recent years has flickered an increased awareness of behavioral finance, investment tactics, and financial know-how. Traditional finance theories often overlook the role of biases and heuristics in investment decisions, particularly in developing markets like Oman, where financial literacy and technological adoption are still evolving. The primary goal of this study is to investigate the impact of investors' psychology, accounting information, and fintech exposure on investment decisions among individuals in Oman. The study focuses on evaluating how these factors impact the investment interest and decision-making processes among Omani individuals, particularly examining the mediating role of investment interest in these relationships. A quantitative research approach was adopted, utilizing a structured questionnaire distributed among Omani individuals. Data was collected from 504 respondents to analyze their investment psychology, access to accounting information, and level of fintech adoption. The survey-based methodology enabled a comprehensive examination of the relationships between these factors and investment decision-making. The study found that investor psychology enhances investment interest, which further influences investment decisions positively. The results of this study show a positive impact of available information on investment interest and investment decisions. Additionally, exposure to fintech platforms enables more informed decision-making. The findings of this study suggest that investor psychology, accounting information, and fintech exposure significantly shape investment decisions by enhancing investment interest and facilitating better decision-making among individuals in Oman.

INTRODUCTION

Oman is witnessing a growing awareness of behavioral finance, investment tactics, and financial know-how (Haddad & Hornuf, 2019). The country endures its economic diversification, making individual investment decisions pivotal in driving personal wealth and contributing to national growth. However, despite increasing investment avenues and intensifying advanced technologies in financial markets and instruments, understanding the factors shaping investment decisions in Oman remains unaddressed. Unlike traditional finance theories that assume rationality, behavioral finance acknowledges that biases, sentiments, and heuristics significantly determine individual financial actions (Peón & Antelo, 2021). Given the increasing reliance on fintech solutions and data-driven decision-making, it is essential to explore how investor psychology, available accounting information, and fintech exposure influence investment interest and decision-making (Kaiser & Menkhoff, 2020). This study adopts a quantitative research approach through a structured questionnaire distributed among Omani individuals to analyze the relationships between investor psychology, accounting information, fintech adoption, and investment decisions. Though investment decisions are influenced by a combination of psychological, technological, and informational factors, these aspects have been explored only to a limited extent in Oman. While global research has examined these parameters as influential factors in investment decisions, most studies focus on developed economies. Some recent studies emphasize the importance of investor behavior in developing markets where financial literacy is lower and fintech implementation is still in its promising stages (Haddad & Hornuf, 2019). However, there is still limited research on how these aspects shape investment behavior in Oman (Kaiser & Menkhoff, 2020). Investors are influenced by accounting information availability when making investment decisions, yet gaps remain in the literature, with limited studies addressing

this issue (Cascino & Gassen, 2015). Despite extensive financial literacy programs in Oman, there is a need to examine how individuals apply this knowledge in their investment appraisal processes (Kaiser & Menkhoff, 2020). Furthermore, accounting information training and financial literacy programs highlight the importance of understanding their impact on both long-term and short-term investment planning, particularly in rapidly evolving economies (Klapper et al., 2013).

This study investigates whether exposure to fintech stimulates interest in investment opportunities and how psychological tendencies and available accounting information impact individual investment decisions in Oman. It specifically examines whether investor psychology enhances investment interest, whether accounting information guides investor choices, and whether fintech platforms facilitate or hinder informed decision-making (Haddad & Hornuf, 2019; Kaiser & Menkhoff, 2020). The paper is organized as follows: A review of the pertinent literature that served as a guide for the creation of the hypotheses is given in Section 2. The research methodology used is described in depth in Section 3, and results and discussions are presented in Section 4, and the paper concludes in Section 5.

LITERATURE REVIEW

Investor Psychology

Behavioral finance is a novel branch of study in finance that studies the psychological factors of investors during their investment appraisal process. The psychology of investors refers to behavioral aspects that inspire an individual during their investment. These include emotions, societal biases, cognitive errors, spending patterns, confidence level, self-control, and risk aptitude. Understanding these psychological factors is crucial in identifying the investment choices of individual investors (Baker & Ricciardi, 2014). Prospect theory, introduced by Kahneman and Tversky (1979), emphasizes how people evaluate their potential gains and losses differently based on their behaviors. The theory suggests that investors are habitually risk-averse when observing potential gains but risk-seeking when confronting potential losses, indicating that a more nuanced understanding of investor psychology is essential. Barberis and Thaler (2003) suggest that emotional factors significantly influence individuals' financial activities. Cognitive biases, such as overconfidence and loss avoidance, have a significant impact on investment decisions. For example, investors often exhibit overconfidence in their ability to forecast market trends, leading to excessive trading and suboptimal investment outcomes (Odean, 1998). Furthermore, prospect theory proposes that individuals perceive losses more intensely than corresponding gains, which alters risk-taking behavior (Kahneman & Tversky, 1979). These psychological factors indicate that understanding investor behavior is crucial for predicting investment interests and decisions. Research has shown that individuals who are sensitive to their biases are more likely to make rational investment choices (Gervais & Odean, 2001; Yusoh et al., 2024).

Accounting Information

Accounting information refers to the data available through financial statements and reports that support stakeholders in understanding a company's financial health. The availability of precise and pertinent accounting information is crucial for individuals to make informed decisions regarding their investments. It serves as an essential source of data for investors, enabling them to assess the financial health of companies and make informed decisions. Investors depend on accounting information to evaluate the performance and risk associated with their investments. High-quality accounting information contributes to market efficiency by reducing informational asymmetry and enhancing investor confidence. Research has indicated that investors with knowledge of accounting principles are more likely to accurately interpret financial statements and make informed investment decisions (Yuan et al., 2022). This knowledge is fundamental in the context of FINTECH, where investors heavily rely on digital platforms to access financial information.

FINTECH Exposure

Financial Technology (FINTECH) encompasses technological innovations that aim to challenge traditional financial approaches in delivering financial services. It includes applications such as mobile banking and blockchain technology (Arner et al., 2016). FINTECH has made financial services more accessible and efficient, particularly for retail investors. The rise of FINTECH has transformed investment strategies, enabling individuals to use innovative tools and platforms to manage their investments. According to Arner et al. (2016), FINTECH enhances user-friendliness and competency in financial markets, allowing investors to make faster and more informed decisions. However, the effectiveness of FINTECH tools often depends on the investor's financial knowledge and technological literacy (Zavolokina et al., 2016). A study identified that financially literate individuals are more likely to adopt FINTECH solutions, leading to increased investment activity. Additionally, FINTECH exposure can broaden investors' understanding of various investment opportunities, thereby fostering more informed decision-making. The interplay between investor psychology, accounting information, and FINTECH exposure is critical in understanding investment decisions. These factors are interconnected and can influence one another (Alaaraj & Bakri, 2020). For instance, a better understanding of accounting principles can reduce the adverse effects of psychological biases, leading to more rational investment decisions. Additionally, the availability of reliable accounting information through FINTECH platforms can enhance financial literacy and promote better investment practices.

Investment Interest

Investment interest refers to an individual's attention and willingness to invest in different financial instruments. It encompasses the emotional and motivational aspects that drive an individual's investment readiness. Studies show that investment interest is influenced by various factors, including personal goals, societal influences, risk tolerance, and external market conditions (Riedl & Smeets, 2017). This highlights the importance of studying how external factors influence individual perspectives and behaviors within the investment context.

Investment Decision-Making
Investment decision-making refers to the process by which individuals select various investment options based on their financial objectives, risk tolerance, and available information. Investment decision-making is influenced by both rational analysis and emotional factors, leading to diverse outcomes (Hirshleifer, 2001). Behavioral decision theory suggests that individuals often rely on simplified models to make decisions, which can result in bias (Simon, 1979). Understanding these decision-making frameworks can provide insight into why individuals often deviate from optimal decision-making.

Theoretical Framework
Behavioral Finance Theory
Behavioral finance theory examines the psychological factors influencing investors during their investment appraisal process. It suggests that investors are not always rational and are often influenced by emotions, cognitive biases, heuristics, and social factors. Cognitive biases such as overconfidence, loss aversion, and anchoring may lead to suboptimal investment choices. Emotions like anxiety, greed, and over-excitement affect investment behavior. Psychological shortcuts are used in decision-making, which can result in systematic errors. In this study, investor psychology plays a central role in interpreting accounting information and FINTECH literacy, which ultimately impacts investment decisions.

Accounting Information and Investment Decisions
Accounting information is essential for making informed investment decisions. It helps individuals analyze financial reports, study market trends, and explore investment opportunities. However, investors' ability to interpret and use accounting information is influenced by behavioral biases and their exposure to financial knowledge. Investors use balance sheets, income statements, and other reports to evaluate a company's financial health. However, biases like confirmation bias can cause investors to focus only on data that aligns with their existing beliefs. Precise and accurate financial disclosures are essential to investor confidence. Misinterpretation of financial statements due to limited exposure to FINTECH platforms may influence investment decisions. An investor's ability to assess financial risks is directly influenced by their cognitive biases and past investment experiences.

FINTECH Exposure and Investment Behavior
FINTECH has enhanced access to financial information, markets, and trading tools, thus encouraging more excellent investment activity. However, exposure to FINTECH also presents challenges, such as information overload and digital security risks. Digital Financial Literacy is vital to using FINTECH platforms effectively. Misunderstanding financial statements and algorithmic recommendations may occur if investors lack proper digital financial literacy, leading to poor investment choices. Overreliance on AI-driven platforms or robo-advisors may lead to riskier investment decisions. The increased accessibility to financial markets through FINTECH platforms may promote frequent trading, which can trigger behavioral traps like herd mentality.

Research Gap
In summary, investor psychology, accounting information, and FINTECH exposure all play significant roles in shaping investment decisions. Research has shown that these factors are interconnected and can influence one another. However, there are still gaps in understanding how these factors interact, especially in developing economies such as Oman. There is a need for further exploration into how investor psychology and accounting knowledge when combined with FINTECH exposure, influence investment behavior in Oman. Additionally, the role of financial literacy programs in enhancing investment decision-making remains under-researched. This study seeks to bridge these gaps by examining how investor psychology, accounting information, and FINTECH exposure influence investment decisions in Oman. The study will analyze how psychological biases, the availability of accounting information, and exposure to FINTECH platforms affect individual investors' choices.
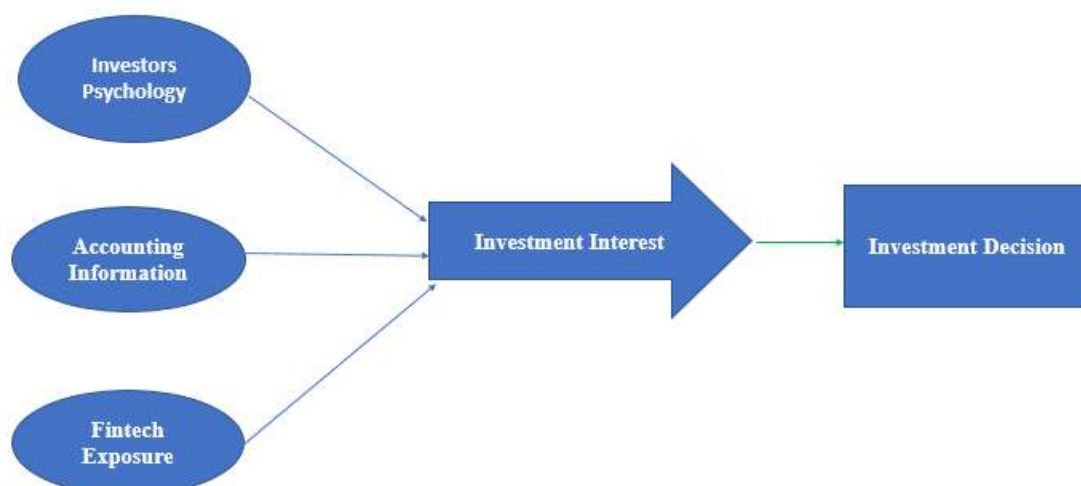

Figure 1. Conceptual Framework of the Study
Source: Developed by authors

The framework explains the factors influencing investment decisions through investment interest. It highlights three key determinants: Investors' Psychology, Accounting Information, and Fintech Exposure, which collectively shape an individual's interest in investment. Investors' Psychology reflects behavioral biases and risk perception, while Accounting Information signifies financial literacy and data-driven decision-making. Fintech Exposure represents the role of digital financial services in shaping investment behavior. These factors influence Investment Interest, which subsequently drives the final Investment Decision. The model underscores the interconnected impact of psychological, informational, and technological aspects in rational investment decision-making.

This study seeks to bridge critical gaps in understanding the aspects that shape investment behavior among individual investors in Oman. Explicitly, it examines the impact of investor psychology, available accounting information, and exposure to FINTECH platforms on investment interest and decision-making. By addressing these aspects, the research aims to provide a comprehensive analysis of how psychological tendencies affect investment choices, the extent to which accounting information guides investor interest, and whether FINTECH exposure facilitates or impedes informed financial decision-making. Through this inquiry, the study not only contributes to the existing body of knowledge on investment behavior but also offers valuable insights for policymakers, financial institutions, and investors to develop strategies that enhance financial literacy and promote more informed investment decisions in Oman's evolving economic landscape. Therefore, this study considers the following hypotheses (Paths in SEM Model):
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H_1: Higher psychological readiness (e.g., confidence in managing finances) positively influences an individual's interest in investing.
H_2: Better knowledge of accounting practices increases investment interest due to better decision-making.
H_3: Greater exposure to FINTECH platforms increases investment interest due to the convenience and accessibility of investments.
H_4: Investors with stronger psychological resilience (e.g., risk tolerance) make more confident and timely investment decisions.
H_5: Investors who are knowledgeable about accounting are more likely to make informed investment decisions.
H_6: Greater use of FINTECH platforms leads to quicker and more informed investment decisions.
H_7: Higher investment interest positively influences actual investment decisions, as those interested are more likely to act on opportunities.

RESULTS AND DISCUSSIONS

Data for this study was collected from 504 Omani respondents through an online survey circulated via email. The survey instrument included various sections to collect responses about the demographic details of the respondents, investor psychology, accounting information, FINTECH exposure, investment interest, and decision-making. In the opening section of the questionnaire, respondents were assured about the confidentiality and ethical use of data collected through the survey. The reliability of the questionnaire was examined using Cronbach's Alpha. As shown in Table 1, the Cronbach's Alpha for research variables was more than 0.8, which shows that the scales were reliable.

Table 1. Scale Reliability

S.N.	Scale	Number of Items	Cronbach's Alpha
1	Investor's Psychology	13	0.90
2	Accounting Information	7	0.92
3	FINTECH Exposure	7	0.92
4	Investment Interest	7	0.89
5	Decision-Making	7	0.89

To add to the research context and demographic details of the respondents, data presented in Table 2 shows that this study covered most of the significant governorates of the Sultanate of Oman. A total of 71.4% of the respondents represented North Al Batinah, followed by Buraimi, which was represented by 9.5% of the respondents. A total of 2.4% of respondents represented each of Al Dhahira and Musandam separately. Muscat, Al Dakhiliya, South Al Batinah, and Others were each represented by 3.6% of respondents. Moreover, the respondents of this study included 72.6% females and 27.4% males. This study involved respondents with a minimum age of 20 years. Additionally, the education profile of the respondents shows that 11.9% of the respondents had accomplished their high school studies, whereas others had accomplished graduate (71.4%), postgraduate (9.5%), and doctoral degrees (4.8%). A total of 2.4% of respondents had accomplished some other certificates such as diplomas, etc. A total of 52.4% of the respondents were married, and 47.6% were unmarried, which shows that a large proportion of the respondents were young and single. The income profile of the respondents shows that 47.6% of the respondents had monthly individual income less than 500 Omani Rials (OMR); however, 29.8% of the respondents had a monthly income of 501-1000 OMR, respondents earning 1500-2000 OMR, and more than 2000 OMR monthly counted for 6.0% in each category (see Table 2).

Table 2. Respondent's Demographic Profile

Variables	Particulars	Frequency	Percent
Region	North Al Batinah	360	71.4
	Muscat	18	3.6
	Al Dakhiliya	18	3.6

	Al Dhahira	12	2.4
	South Al Batinah	18	3.6
	Musandam	12	2.4
	Buraimi	48	9.5
	Others	18	3.6
Gender	Male	138	27.4
	Female	366	72.6
Age	20-30 Years	312	61.9
	31-40 Years	102	20.2
	41-50 Years	78	15.5
	More than 50 Years	12	2.4
Education	Graduate	360	71.4
	Post Graduate	48	9.5
	Doctorate	24	4.8
	High School	60	11.9
	Other	12	2.4
Marital Status	Married	264	52.4
	Unmarried	240	47.6
Monthly Income	<500 OMR	240	47.6
	501-1000 OMR	150	29.8
	1001-1500 OMR	54	10.7
	1500 - 2000 OMR	30	6.0
	>2000 OMR	30	6.0

Correlation coefficients were computed to examine the relationships between variables. As shown in Table 3, an investor's psychology is optimistic with the accounting information (r = 0.71, Sig. 0.01 levels); this indicates that an individual with a positive psychology toward investment will be equipped with accounting information. Further, investor psychology and Fintech exposure are associated positively (r = 0.62, Sig. 0.01 levels), which indicates that an individual with Fintech exposure will show positive investor psychology. Additionally, investor's psychology associates positively (r = 0.72, Sig. 0.01 levels) with investment interest. The available statistics show that an individual with a positive investor psychology will show high investment interest. Also, a similar positive relationship was observed between investors' psychology and decision-making (r = 0.69, Sig. 0.01 levels). Other dyadic combinations between variables were also found to be positively correlated, such as accounting information associates positively (r = 0.70, Sig. 0.01 levels) with investment interest; and decision-making (r = 0.67, Sig. 0.01 levels). Similarly, as shown in Table 3, fintech exposure associates positively (r = 0.71, Sig. 0.01 levels) with investment interest and decision-making (r = 0.64, Sig. 0.01 levels).

Table 3. Correlation Matrix

S.N.	Variables	1	2	3	4
1	Investor's Psychology				
2	Accounting Information	0.71**			
3	FINTECH Exposure	0.62**	0.74**		
4	Investment Interest	0.72**	0.70**	0.71**	
5	Decision-Making	0.69**	0.67**	0.64**	0.79**

**. Correlation is significant at the 0.01 level (2-tailed).

Testing the Research Model

The research model was tested using the Structural Equation Modeling (SEM) technique. The model shown in Figure 2 was tested on seven popular model-fit indices, such as GFI, AGFI, SRMR, RMSEA, NFI, TLI, and CFI. The threshold values and observed values are presented in Table 4. The observed value for the Goodness-of-fit index was 0.99, which is above the required acceptable value (0.95) for a good model fit. The GFI indicates that the model explains 99% of the variance-covariance matrix. This substantial value demonstrates a high level of agreement between the model and the observed data, supporting its validity. Moreover, the computed value for AGFI was 0.90, which exceeds the threshold value (0.80) for a good model fit. The available statistics show that the AGFI, which adjusts for the model's complexity, exceeds the recommended value. It provides evidence to conclude that the model balances a good fit with parsimony, further reinforcing its adequacy. Additionally, the observed value for SRMR was 0.05, which is less than the threshold value (0.08) for a good model fit. The SRMR shows a low level of residual error between the observed and predicted correlations. A value of 0.05 reflects an excellent fit, showing minimal discrepancies in the research model. However, the RMSEA value of 0.12, above the threshold of 0.08, could be influenced by the complexity of the research model, as more significant or more intricate models often result in inflated RMSEA values (Kline, 2016). RMSEA is sensitive to model complexity, meaning that more extensive models can overfit the data, resulting in a higher RMSEA value (Kline, 2016). This is because RMSEA penalizes models that overestimate the fit by including too many parameters relative to the data. In the present research model, multiple parameters might have resulted in a high model fit index.

The values for other model-fit indices, such as NFI, TLI, and CFI, were observed at 0.99, 0.96, and 0.99, respectively. The results of the fit indices statistics show a good model fit. The NFI value offers an excellent fit, confirming that the model explains the data significantly better than a null model. On the other hand, the TLI reflects a strong balance between model fit and thriftiness, highlighting the model's robust alignment with the observed data. Moreover, the CFI

value, near its maximum of 1.0, strongly supports the model's goodness of fit, indicating an almost perfect match between the proposed and observed covariance structures.

The above analysis and model fit indices show that six out of seven values offered a good model fit. Though the value of RMSEA was above the threshold value, based on the other six statistics, the research model significantly explains the impact of investors' psychology, accounting information, and Fintech exposure on the individual's investment interest and investment decision-making. Though RMSEA is a commonly used fit index, Kline (2016) recommends considering various fit indices to examine the model quality. In cases where RMSEA exceeds the threshold, other indices such as GFI, AGFI, NFI, TLI, SRMR, and CFI provide a more comprehensive evaluation of model fit (Kline, 2016). The excellent performance of these indices supports the conclusion that the model fits the data well despite RMSEA's higher value.

Table 4. Summary of Model Fit Statistics

S.N.	Fit Index	Recommended Values	Observed Values	Comment
1	GFI	>=0.95	0.99	Good Fit
2	AGFI	>=0.80	0.90	Good Fit
3	SRMR	<=0.08	0.05	Good Fit
4	RMSEA	<=0.08	0.12	Poor Fit
5	NFI	>=0.95	0.99	Good Fit
6	TLI	>=0.95	0.96	Good Fit
7	CFI	>=0.95	0.99	Good Fit

GFI=Goodness-of-fit index
NFI=Normed-fit index
AGFI=Adjusted Goodness-of-fit
TLI=Tucker-Lewis index
SRMR= Standard Root Mean Square Residual
CFI = Comparative Fit Index
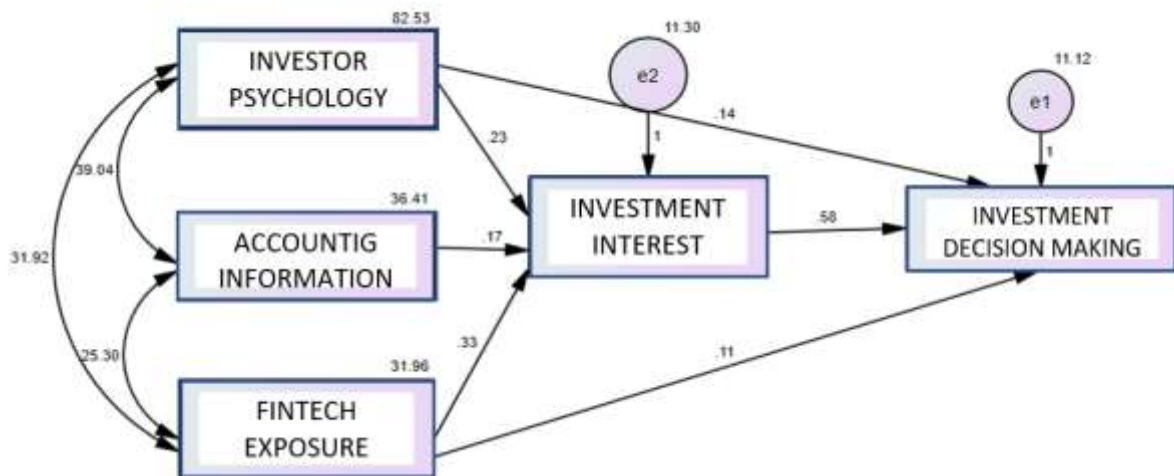**RMSEA**= Root Mean Square Error of Approximation

Figure 2. Research Model

Direct path coefficients were computed to analyze the impact of predictors on the dependent variables. As shown in Table 5, all the predictors have a significant positive impact on their dependent variables. An individual's investment psychology increases his/her investment interest; accounting information available to the respondents further enhances the investment interest, and respondents' Fintech exposure has a positive impact on their investment interest. Additionally, investment interest, Fintech exposure, and investors' psychology significantly promote an individual's investment decisions.

Table 5. Direct Path Coefficients

S.N.	Predictor	Dependent Variable	Coefficient	Sig.
1	Investors' psychology	Investment Interest	0.23	0.01
2	Accounting Information	Investment Interest	0.17	0.01
3	FINTECH Exposure	Investment Interest	0.33	0.01
4	Investment Interest	Investment Decision Making	0.58	0.01
5	FINTECH Exposure	Investment Decision Making	0.11	0.01
6	Investors' psychology	Investment Decision Making	0.14	0.01

The Role of Psychological Factors in Investment Decisions
Psychological factors are found to have a significant impact on investment interest ($\beta = 0.23$, $p = 0.01$) and, to a lesser extent, investment decision-making ($\beta = 0.14$, $p = 0.01$). This shows that individuals with well-organized financial behavior, such as consistent savings and planning, exhibit a superior inclination toward investment activities. The mediating effect on investment decision-making indicates that despite the fact that investor psychology provides the foundation for investment

interest, other factors, viz., fintech exposure and accounting information, also have a crucial role to play in shaping final investment choices. This is consistent with behavioral finance theories, which claim that an individual's emotional characters shape their readiness to take on investment risks and explore various financial opportunities (Shapira & Venezia, 2001; Pompian, 2006). Confidence and secure financial situations are the result of well-organized financial habits, which in turn enhances their willingness to invest (Lusardi & Mitchell, 2011).

Influence of Accounting Information on Investment Interest
The findings reveal that there is a positive but yet relatively low impact of accounting information on investment interest (β = 0.17, p = 0.01). This specifies that while financial reports and accounting statements contribute to investor preparedness to take part in investment activities, they are not the key drivers of investment eagerness. This aligns with prior studies postulates that investment decisions are influenced by a variety of factors beyond traditional accounting data (Aren & Aydemir, 2015; Barberis & Thaler, 2003).

Given the increasing intricacy of financial markets and the user-friendliness of alternative investment tools, traditional accounting information must be augmented with more innovative financial literacy initiatives to enhance its impact. As suggested by research conducted by Huston (2010), gamified investment education, collaborative data visualization tools, and AI-based financial advisory services may help bridge the gap between raw accounting data and actionable investment insights. Moreover, governing bodies and financial institutions must collaborate to streamline financial disclosures and make them more investor-friendly, thereby fostering more significant engagement with accounting information (Ball, 2006; Ali et al., 2024).

FINTECH Exposure and Its Growing Importance
The most interesting finding is the substantial impact of fintech exposure on both investment interest (β = 0.33, p = 0.01) and investment decision-making (β = 0.11, p = 0.01). The sturdy association between fintech exposure and investment interest highlights the transformative role of digital financial platforms, robo-advisors, and mobile banking applications in promoting investor engagement. These hi-tech inventions have not only given everyone access to financial markets but also boosted financial learning and awareness among investors (Zhang, 2025). The availability of real-time financial data, robotic advisors, and smooth and continuous trading practices has expressively inclined investor's willingness to discover additional financial opportunities (Venkatesh et al., 2003).

The comparatively lower direct impact on investment decision-making proposes that while fintech augments approachability and attention, investors may still trust traditional evaluation methods and psychological factors before binding to financial decisions. This aligns with global trends where fintech serves as an enabler rather than a sole determinant of investment choices. This directly aligns with study findings of (Benedetti & Rodríguez-Garnica, 2023) that though fintech plays an enabler role through improved information spreading and transactional comfort, it does not entirely substitute the conventional elements of investment valuation, such as fundamental analysis and investor sentiment.

Investment Interest
Investment interest emerges as a critical arbitrating variable, unveiling the most substantial direct influence on investment decision-making (β = 0.58, p = 0.01). This suggests that people who develop an initial investment curiosity are more likely to decipher that interest into actual investment actions. The finding is similar to the prior studies revealing that investor eagerness plays a crucial role in enabling financial decision-making and market participation (Lusardi & Mitchell, 2014; Barberis & Thaler, 2003). This highlights the importance of financial education and awareness campaigns to inspire investment interest, which in turn can drive more extensive involvement in financial markets. As suggested by Kou and Lu (2025), the user-friendliness and ease of digital investment platforms have made investment opportunities further perceptible and approachable, thus cultivating initial interest among budding investors. Furthermore, study findings highlight that fintech and investors' psychology contribute indirectly to investment decisions by first influencing investment interest. Habitual financial activities such as consistent savings and planning create a foundation and help support investment engagement over time (Huston, 2010)

CONCLUSIONS
The study highlights the intricate relationship between investor psychology, accounting information, and fintech in shaping investment decisions in Oman. It demonstrates how psychological factors and accounting information contribute to generating investment interest, while fintech plays a crucial role in modernizing the investment landscape. The research also emphasizes the significant mediating role of investment interest, suggesting that nurturing enthusiasm and curiosity about investments is vital to translating initial interest into actual investment actions. The rapid development of fintech has transformed investment engagement, making it more accessible to a broader population. The ease of access to fintech-driven investment platforms has reduced traditional barriers, enabling individuals to explore diversified portfolios and make informed decisions. However, while fintech enhances engagement, it does not eliminate the need for financial literacy and psychological preparedness for risk-taking, underscoring the importance of combining fintech with investor education. The moderate influence of investor psychology and accounting information further highlights the need for comprehensive financial education programs. Teaching individuals about financial planning, risk assessment, and market analysis can complement fintech adoption, ensuring that investment decisions are both accessible and well-informed. Regulatory bodies and policymakers should integrate financial literacy initiatives with fintech platforms to provide tailored insights and recommendations to users based on their investment preferences and risk tolerance. Investment interest plays a crucial mediating role, showing that individuals who actively seek knowledge and demonstrate enthusiasm for investments are

more likely to translate their interest into concrete financial decisions. This underscores the importance of targeted interventions such as workshops, seminars, and digital investment simulations to cultivate a proactive investment mindset among potential investors.

This study uniquely bridges the gap in understanding how investor psychology, accounting information, and fintech exposure collectively shape investment decisions in Oman, a rapidly developing economy. The research emphasizes the critical role of investment interest in mediating the effects of these factors, highlighting the importance of financial literacy and psychological preparedness in conjunction with fintech adoption. The study findings contribute to behavioral finance literature by signifying how emotional and technological factors interact in the decision-making process. Traditional investment theories often highlight rational analysis, whereas this study emphasizes the substantial role of investor psychology and fintech accessibility in shaping investment behavior (Shiller, 2015). Understanding the moderate influence of investors' psychology and accounting information, targeted financial literacy initiatives can support investors' ability to make informed decisions (Lusardi & Mitchell, 2014). Financial institutions and policymakers can focus on assimilating fintech solutions with traditional investment platforms to meet investors' growing needs. As investment interest has a significant impact on investment decision-making, awareness campaigns, and education programs for investors should highlight the benefits and risks associated with different investment avenues.

This study is limited by its focus on individual investors in Oman, which may not be representative of other regions with different levels of financial literacy or technological exposure. Additionally, the research does not account for potential biases in self-reported data or the evolving nature of fintech, which may impact the generalizability of the findings over time. Future research may expand on additional psychological and technological factors that influence investment behaviors in emerging markets. Investigating elements such as risk tolerance, behavioral biases, and artificial intelligence-driven investment tools can provide a more comprehensive understanding of how modern investors make financial decisions. By continuing to explore these variables, scholars and practitioners can develop more effective strategies to enhance financial inclusion, empower investors, and drive sustainable economic growth in Oman and beyond.

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