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BIBLIOMETRIC EXAMINATION AND PROSPECTIVE RESEARCH DIRECTIONS ON FINTECH AND FINANCIAL INCLUSION (2016–2025)

Yassine Boudjemaa https://orcid.org/0009-0007-8538-9797
Mahmoud Berkane https://orcid.org/0009-0006-8722-5983
PhDs in Corporate Finance Associate
University of Kasdi Merbah, Ouargla, Algeria
e-mail: Boudjemaayassine2@gmail.com; mahmoud41berkan@gmail.com
Youcef Nouri https://orcid.org/0009-0000-3379-1222
PhD in Corporate Tax and Finance
University of Blida2, Algeria
e-mail: nouriyoucef88@gmail.com
Youcef Henka https://orcid.org/0000-0001-6538-4912
PhD in Accounting and Taxation
University of El Oued, Algeria
e-mail: henka-youcef@univ-eloued.dz
Messai Mohammed Abdelmalek https://orcid.org/0009-0009-7091-5955
PhD in Accounting and Finance
University of Algeria03, Algeria
e-mail: hadj.mesai@gmail.com

Abstract: This study employed a bibliometric analysis of research papers related to financial technology and financial inclusion in the Scopus database. This study functions as a compass for new research, contributing to the identification of trends in the field of financial technology and financial inclusion. It also compares current research papers to identify gaps and promising future trends. A total of 1,043 studies were obtained, and subsequent to the establishment of selection criteria, 534 studies were deemed eligible for the final analysis. The VOSviewer program was utilized to identify the most frequently used words and terms in titles, abstracts, and keywords. The program was also utilized to analyze studies in terms of co-authorship and citations for the period from 2016 to 2025. The findings indicated that 2025 emerged as the peak year for publication, with a total of 212 articles. The results of the keyword analysis indicated that the most frequently used terms in the articles were "financial technology" and "financial inclusion" are relevant to this discussion. A study of the most prolific journals reveals that

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the Finance Research Letters, the Resource Policy, and the Technology Forecasting and Social Change are the most productive. With regard to the most prolific countries in this field, India was first, followed by China and then the United States. It is noteworthy that Jordan attained the seventh position, surpassing South Africa, Pakistan, and Australia. This study elucidates the contemporary state of research in the domain of financial technology and financial inclusion, while concurrently proposing prospective avenues for future research.

Keywords: fintech, financial inclusion, banking sector, bibliometric analysis

JEL classification: C51, C52

INTRODUCTION

In recent years, fintech and financial inclusion have been among the most important areas of research, especially at the intersection of the two. Major developments in digital infrastructure have led to a radical shift in the evolution of financial services (Gomber et al., 2017). The introduction of technology in the financial sector creates significant opportunities for people who previously did not have access to financial services (Arner et al., 2016).Therefore, the academic community places great importance on research that highlights the role fintech solutions, such as mobile payments, digital lending, and blockchain transactions, can play in promoting more inclusive economic participation (Ozili, 2018).

The World Bank defines financial inclusion as the ability of people of all income levels to access and use financial services(Demirgüç-Kunt et al., 2018). Although significant progress has been made in the past decade, many individuals around the world still lack bank accounts, especially women, rural residents, and those with limited resources(Gabor & Brooks, 2017). Fintech solutions are considered transformative tools that can overcome traditional barriers and help deliver fast, efficient, and cost-effective services(Philippon, 2016).Hence, the intersection between both these sectors, that is, fintech and financial inclusion, has received academic interest from scholars in the field of finance and economics. Bibliometric Mapping Analysis has predominantly been used because it involves the visualization of connections among the important concepts. This helps in creating a knowledge map of the background of the specific area of research, relationships among important concepts, and future trends (Donthu et al., 2021).This is achieved by applying quantitative analysis techniques to a wide range of publications to perform bibliographic research.

This process helps identify publication trends, key authors, influential journals, and important keywords within a specific field(Aria & Cuccurullo, 2017).

This type of analysis is characterized by the rapid development of certain fields, including financial technology and financial inclusion. It also avoids bias in selection (Paul et al., 2021). The Scopus database is considered one of the largest databases in the world that can be relied upon to find peer-reviewed academic research (Mongeon & Paul-Hus, 2016).

Despite numerous studies on the intersection of fintech and financial inclusion, this study is one of the few that focuses on the period from 2016 to 2025. This period is notable because it follows the global financial crisis and marks the time when digital financial innovation became more widespread. This study addresses the following research questions:

RQ1. What is the distribution of research studies related to Fintech and financial inclusion in terms of year of publication, in Scopus databases 2016-2025?

RQ2. Who are the main contributors to the fintech and financial inclusion literature in the Scopes database by study period?

RQ3. What are the most frequently used terms in the keywords, abstracts, and research titles related to Fintech and financial inclusion on Scopus?

RQ 4. What are the most important journals in the field of fintech and financial inclusion research?

METHOD

This study included a bibliographic mapping analysis, which uses quantitative and statistical analyses to determine the distribution patterns of research articles on specific topics and over specific time periods (Martí-Parreño et al., 2016). This type of bibliographic analysis is predicated on a systematic, iterative process of reviewing scientific publications and employing quantitative measures to identify research articles and determine trends over time (Kumar, 2025). This analysis enables researchers and readers to become acquainted with extant literature in this field, thereby facilitating research reviews by establishing relationships between models, keywords, and references.

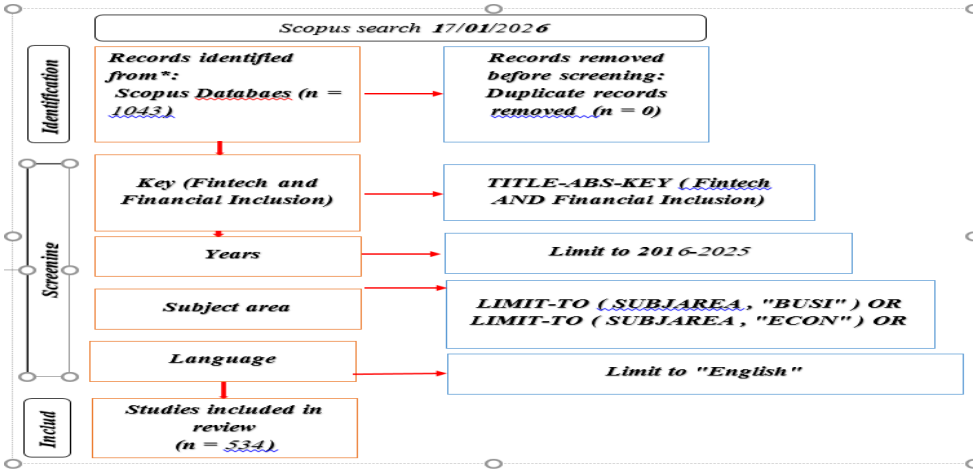
The present study employs a benchmarking procedure that is consistent with the standards established for such research endeavors(Zancanaro et al., 2015):

(1) Data collection, filtering, and standardization; (2) Analysis and synthesis of the collected data.

The present study utilized the most prevalent keywords, namely "financial technology" and "financial inclusion". A comprehensive search was conducted in the Scopus database, encompassing titles, abstracts, and keywords from the years 2016 to 2025. This database is considered to be among the most extensive repositories of literature that has undergone the rigorous process of peer review(Harzing & Alakangas, 2016),The outcome of this process was the generation of 1,043 files. Subsequently, a set of inclusion and exclusion criteria were meticulously formulated for the period from 2016 to 2025, thereby reducing the initial number of articles to

534 for the purpose of analysis. The standardization of their metadata was achieved through the utilization of a CSV file. As demonstrated in **Figure 1**, the research study selection process was meticulously delineated.

Figure 1. Research analytical framework



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The study sample was selected according to the traditional methodology of literature review, as shown in the PRISMA flowchart Figure 01**,** The initial search identified 1,043 records in the Scopus database as of January 17, 2026 using the search term TITLE-ABS-KEY (financial technology and "financial inclusion"). To ensure data quality and fair consistency, the scope of the study was limited to original articles published in English-language journals in the field of business, management, and economics between 2016 and 2025, excluding other types of documents such as books and conference proceedings. A final sample of 534 articles was then filtered and subjected to bibliographic mapping and analysis using VOSviewer software.

Table 1. Inclusion and exclusion criteria

Inclusion criteria	Exclusion criteria
Publication years: 2016–2025	Publication before: 2016
SUBJAREA: Economics, Econometrics and Finance, Business, Management and Accounting	Document types: Erratum - Books - Reviews - Book chapters - Conference reviews - Conference papers
DOCTYPE : journal articles	Non-English language publications
LANGUAGE: "English"	Non-final publication stages

Source: own preparation

Table .1outlines the inclusion and exclusion criteria used in this study to refine the bibliographic sample and ensure the purity and timeliness of the research literature.

The study is limited to the period from 2016 to 2025, encompassing the last ten years of fintech and financial inclusion. Furthermore, the sample is restricted to original articles published in English in the fields of business, management, economics, and finance. By excluding secondary sources such as book chapters and conference reviews, the researchers aim to conduct high-impact research that provides a solid foundation for mapping and analyzing the issues.

RESULTS

What is the distribution of research studies related to Fintech and financial inclusion in terms of year of publication, in Scopus databases 2016-2025?

Figure 2 illustrates the number of published studies on fintech and financial inclusion by year. In 2016, the publication of the topic was unprecedented, resulting in a mere one publication. In 2019, the journal published 11 scholarly articles. Subsequent to that period, there has been a marked increase in the number of published studies, with a peak of 212 publications in 2025, marking the conclusion of the study period.

Figure 2. Distribution of research on financial technology and financial inclusion by publication year

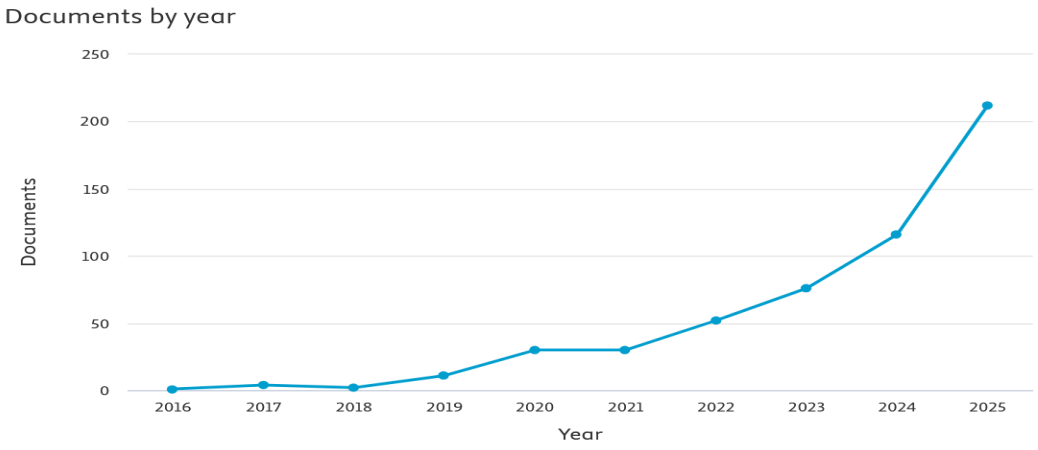

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Table 2. Publication venues of fintech and financial inclusion studies

Rank	Publication Venue	Documents
1	Journal of Risk and Financial Management	20
2	Finance Research Letters	19
3	Resources Policy	15
4	Fintech	9
5	Technological Forecasting and Social Change	8
6	Digital Policy Regulation and Governance	7
7	Investment Management and Financial Innovations	7
8	Journal of Open Innovation Technology Market and Complexity	7
9	Research in International Business and Finance	7
10	International Review of Financial Analysis	6

Source: own preparation

Who are the main contributors to the fintech and financial inclusion literature in the Scopes database by study period?

A further analysis reveals that 102 countries have engaged in discourse and dissemination of academic research concerning the intersection of financial technology nd financial inclusion As illustrated in Table 3, India has been identified as the leading contributor, having submitted a total of 75 research papers. It is followed by China with 69 documents, the United States and the United Kingdom with 62 and 59 documents, respectively. Indonesia is in fifth place with 53 documents, and Malaysia, Jordan, and South Africa are in sixth and seventh place, having submitted 52 and 49 documents, respectively. Despite having obtained the lowest rank, with a total of twenty documents, Australia has maintained its eighth-place ranking for eight consecutive years.

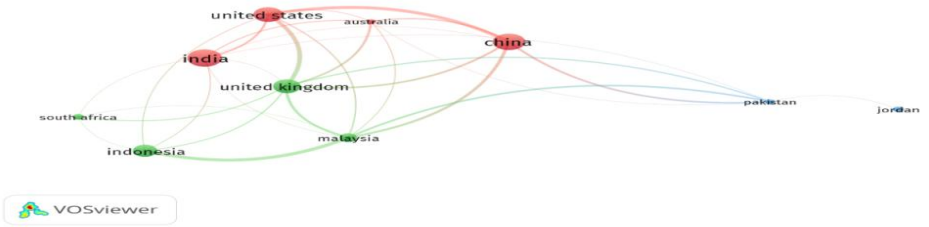
Figure 4 presents the co-authorship network by country, with colors representing collaborative research groups. Countries that were members of the same group exhibited a greater degree of cooperation with one another in comparison to countries belonging to different groups. The dimensions of each circle are proportionate to the number of publications produced by each respective nation. For instance, in the present study, India is positioned at the zenith as the foremost contributor of publications (see Table 3).Rows in the table indicate collaborative relations between the countries. The level of cooperation between the countries will be proportional to the degree of co-authorship in such relations. As can be seen from Figure 4 below, India, China, USA, and the UK can be identified as being part of cooperative relations among themselves. The analysis of results shows that there are two groups of collaborative countries – first one comprising Indonesia, Malaysia, Jordan, and South Africa.

Table 3 Top contributing countries to fintech literature and financial inclusion

Rank	Country	Documents	Citations
1	India	75	999
2	China	69	2678
3	United States	62	2136
4	United Kingdom	59	4847
5	Indonesia	53	1050
6	Malaysia	39	1284
7	Jordan	24	479
8	South Africa	24	722
9	Pakistan	21	282
10	Australia	20	1660

Source: own preparation

Figure 4. Visualization of co-authorship by country



Source: own preparation

When examining the institutions and organisations that contributed to publications on financial technology and financial inclusion, we found that these publications were contributed by 1.264 organisations. Table 4 showsthe organisations that contributed at least three documents, and this examination highlighted the following organisations: the University of Indonesia Depok, the University of Indonesia Jakarta, the Central Bank of Jordan, Amman, Jordan, as well as Jadara University, Irbid, Jordan.

Table 4. Top organizations that have contributed to the literature on fintech and financial inclusion

Rank	Organisation	Documents	Citations
1	Faculty of Economics, Universitas Indonesia, Depok, Indonesia	3	372
2	Faculty of Economics, Universitas Indonesia, Jakarta, Indonesia	3	73
3	Governors Department, Central Bank of Jordan, Amman, Jordan	3	148
4	School of Business, Jadara University, Irbid, Jordan	3	105

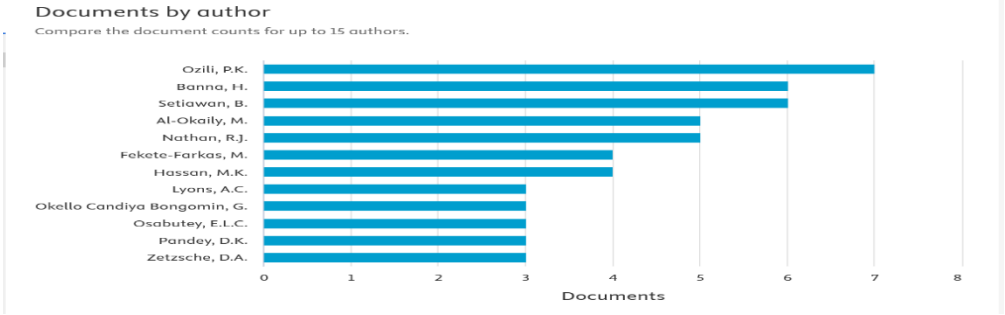
Source: own preparation

Table 5 shows the authors who contributed at least three publications, totalling 12 authors out of 1,499, with the first rank occupied by (Ozili, Peterson K and Banna, Hasanul and Setiawan, Budi) with 6 documents, the second rank by (Nathan, Robert Jeyakumar and Al-Okaily, Manaf) with 5 documents, followed by (Hassan, M. Kabir) with 4 documents, and the fourth and final rank by (Osabutey, Ellis L.C and Zetzsche, Dirk A and Lyons, Angela C and Fekete-Farkas, Maria and Okello Candiya Bongomin, George and Pandey, Dharen Kumar).

Figure 6 shows a collaboration map among contributors who have published at least four papers on financial technology and financial inclusion (see Table 5). It uses a partial counting method based on color, circle size, font size, and link thickness to indicate the strength of the relationship between authors. Related authors, shown in the same color, are authors who are cited together multiple times.

Table 4 Top organizations that have contributed to the literature on fintech and financial inclusion.

Figure 5. Distribution of authors and total publications



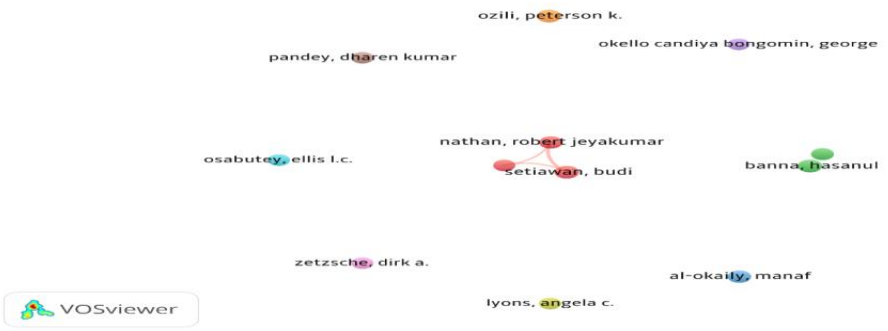
Source: own preparation

Table 5. The most important authors who contributed to the literature on fintech and financial Inclusion

Rank	Author	Documents	Number of citations
1	Ozili, Peterson K.	7	1836
2	Banna, Hasanul	6	513
3	Setiawan, Budi	6	445
4	Al-Okaily, Manaf	5	418
5	Nathan, Robert Jeyakumar	5	215
6	Fekete-Farkas, Maria	4	165
7	Hassan, M. Kabir	4	108
8	Lyons, Angela C.	3	308
9	Okello Candiya Bongomin, George	3	156
10	Osabutey, Ellis L.C.	3	384
11	Pandey, Dharen Kumar	3	80
12	Zetzsche, Dirk A.	3	688

Source: own preparation

Figure 6. A map illustrating the collaboration network in the authorship of research on fintech and financial inclusion



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What are the most frequently used terms in the keywords, abstracts, and research titles related to Fintech and financial inclusion on Scopus?

Table 6 presents the keywords utilized in prior studies that appeared a minimum of fourteen times, accounting for 20 out of 1,820 keywords.

Table 6. The most important keywords used in research studies related to Fintech and financial inclusion.

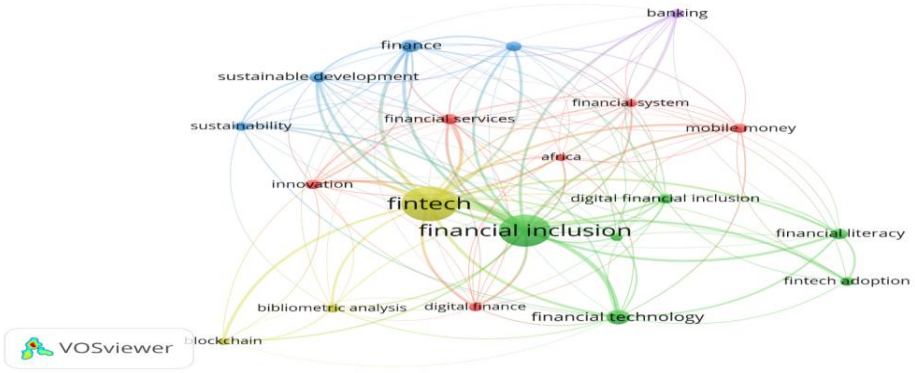
Rank	Keywords	Number of Occurrences
1	fintech	307
2	financial inclusion	262
3	financial technology	54
4	finance	40
5	financial literacy	30
6	sustainable development	29
7	financial services	28
8	financial inclusions	25
9	digital financial inclusion	25
10	mobile money	23
11	innovation	23
12	banking	21
13	fintech adoption	21
14	sustainability	20
15	digital finance	18
16	bibliometric analysis	18
17	economic growth	15
18	financial system	15
19	blockchain	14
20	Africa	14

Source: own preparation

The most frequently used keywords were "financial technology" and "financial inclusion," which appeared 307 and 262 times, respectively. These were followed by "financial technology" and "finance," as shown in Table 06. The remaining keywords manifested between 14 and 30 times.

Figure 7 illustrates a network of keywords that have been mentioned a minimum of 14 times (refer to Table 6 for further details). The relationship between keywords is indicated by various stylistic elements, including the color of the circle, its size, the font size, and the thickness of the connecting line. It is a common practice to group keywords of the same color together, and to mention multiple keywords in conjunction. As examples from current research, the terms "financial inclusion," "digital financial inclusion," "financial literacy," "fintech adoption," "financial technology," and "financial culture" (green group) are cited and presented. A review of the most frequently co-occurring keywords reveals that those most commonly associated with financial services include "financial services," "financial system," "mobile money," "digital finance," and "innovation" (red group).

Figure 7. Network visualization map of keywords



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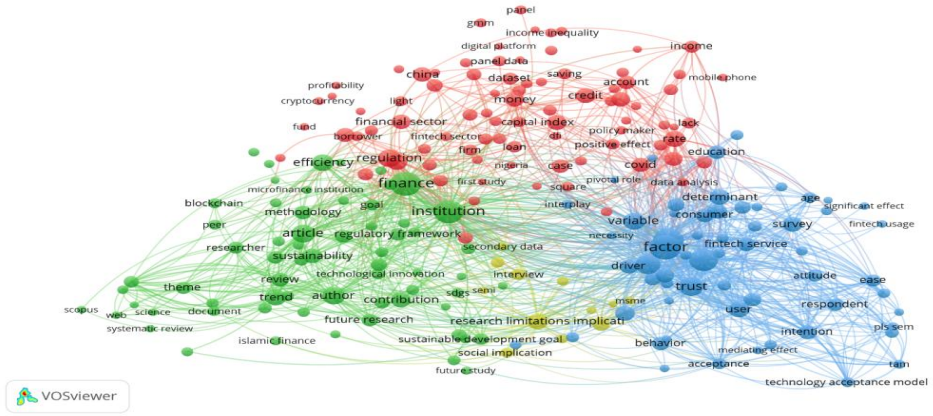
To elucidate the focal points and trajectory of research in fintech and financial inclusion, the frequency of terms in both abstracts and titles was analyzed using binary counting. To ensure the robustness of the findings, a minimum of 10 replications were required for each term to be included in the analysis. Among the 11,611 terms examined, a mere 377 satisfied this criterion. Nevertheless, a total of 222 terms were selected on the basis of relevance scores calculated using VOSviewer software. These relevance scores are imperative for identifying the most relevant terms that best describe a particular topic (van Eck & Waltman, 2010). The resulting frequency network map displays the last four groups in different colors (red, green, yellow, and blue), as illustrated in Figure 8. The dimensions of the marks and circles are contingent on the frequency of their appearance, while the lines delineate the

fundamental relationships between the terms. The thickness and distance between members are indicative of the strength of the connection.

Figure 8. Network map of co-occurrence of terms found in titles and abstracts**.**



Source: own preparation

As illustrated in Figure 8, the four clusters were derived from the analysis of the title and abstract. The green cluster signifies institutional and organizational dimensions, emphasizing the dynamic interplay between financial systems, regulatory frameworks, and sustainability objectives. The blue cluster's primary focus is on the examination of customer behavior and its psychological dimensions. It employs a technology acceptance model to analyze trust and user intent as the key drivers of fintech adoption. The red cluster centers on the strength of macroeconomic factors related to fintech, with a particular emphasis on income inequality and accessibility. The map offers a clear geographical focus on China as a case study, illustrating global research trends that integrate technological innovation, socioeconomic development, and consumer trust and culture.

What are the most important journals in the field of fintech and financial inclusion research?

As illustrated in Table 7, the most prolific journals in the domain of financial technology and financial inclusion are "Financial Research Letters" with a total of 6,408 publications and 60,568 citations, followed by "Resource Policy" with 2,903 publications and 58,724 citations, then "Technological Forecasting and Social Change" with 2,657 publications and 80,315 citations, and finally "Risk Management and Finance" and "International Financial Analysis Review" with 2,413 and 2,363 publications, respectively. It is important to note that the concept of "Open Innovation" Technology, Market, and Complexity," despite its relatively limited publication history, with 891 publications, has garnered 13,997 citations, resulting in a citation rate of 15.7%.

Table 7. Top 10 Most Productive Journals in Fintech and Financial Inclusion Over the Years (2016-2025)

Journal	TP	TC	Cite Score	The Most Cited Article (Reference)	Times Cited	Publisher
Journal of Risk and Financial Management	2413	13003	5.4	Secure and Transparent Banking: Explainable AIDriven Federated Learning Model for Financial Fraud tection	39	Multidisciplinary Digital Publishing Institute
Finance Research Letters	66048	60568	10.0	Impact of ESG isclosure on corporate stainability	61	Elsevier
Resources Policy	2903	58724	20.2	Green taxes innovation and energy imports in advancing renewable transitions in eveloping countries	28	Elsevier
FinTech	163	1191	7.3	BankingTransformation Through Fintech and the Integration of Artificial Intelligence in ayments	17	Multidisciplinary Digital Publishing Institute
Technological Forecasting and Social Change	2657	80315	30.2	AI capability and green innovation impact on sustainable erformance: Moderating role of big data and knowledge management	87	Elsevier
Digital Policy, Regulation and Governance	142	1071	7.5	Exploring the ntecedent factors of continuous intention to use mobile money: insights from emerging markets	46	Emerald Publishing
Investment Management and Financial Innovations	503	1517	3.0	Exploring the role of digital financial literacy in developing reading skills among individuals	14	LLC CPC Business Perspectives
Journal of Open Innovation: Technology, Market, and Complexity	891	13997	15.7	The impact of artificial intelligence on rganizational performance The mediating role of employee roductivity	46	Elsevier
Research in International Business and Finance	1397	16545	11.8	The role of institutional quality in the nexus between green financing and sustainable development	72	Elsevier
International Review of Financial Analysis	2363	32405	13.7	Is policy pilot a viable path to sustainable development? Attention allocation perspective	106	Elsevier

Source: own preparation

Note: TP = Total Publications, TC = Total Citation.

DISCUSSION

The impetus for composing this paper stems from the mounting academic interest in fintech and financial inclusion, as well as the accelerating global digital transformation in this domain, particularly in the aftermath of the pandemic caused by the severe acute respiratory syndrome (SARS-CoV-2). This claim can be further supported with the approval that the sector enjoys from various international bodies like the World Bank and International Monetary Fund. Both these international organizations have emphasized that finance, especially digital finance, is instrumental in making financial inclusion a reality while sustaining the economic growth of nations. However, there are some unresolved questions regarding the importance of fintech in facilitating financial inclusion. In order to provide answers to the above-mentioned questions, a thorough literature review has been carried out. This literature review comprised of bibliometric analysis, reading of research articles, and making of detailed maps. These maps were used to facilitate a more profound comprehension of the trends and their evolution. Subsequently, an in-depth discussion ensued in which the findings were analyzed and discussed in order to provide answers to each research question.

What is the distribution of research studies related to Fintech and financial inclusion in terms of year of publication, in Scopus databases 2016-2025?

A time trend analysis revealed that research in the domain of financial technology and financial inclusion has garnered considerable attention(Afjal, 2023)**,**The present study demonstrates that the rate of research in fintech and financial inclusion was sluggish in 2016; however, it has undergone a marked increase since 2022 (Ozili et al., 2023),It is anticipated that the number of papers will reach a zenith of 212 by the conclusion of the present study in 2025 (see Figure 2). It is possible that this tendency will reemerge during this time period, as it has been identified as an impediment due to the impact of the novel Coronavirus disease (COVID-19) global pandemic(Del Sarto & Ozili, 2025)**,**Moreover, the importance of financial technology in promoting sustainable and inclusive development is congruent with the objectives advocated by the United Nations (Hasan et al., 2024)**.**

he present study's findings indicated that the majority of researchers disseminate their work on financial technology and financial inclusion through peer-reviewed academic journals. These journals serve as the primary vehicle for scholarly communication in this field owing to their rigorous review processes, high impact factors, and wide indexing in major databases such as Scopus and Web of Science (Jafri et al., 2025).

Who are the main contributors to the fintech and financial inclusion literature in the Scopes database by study period?

The results of our study indicate that India has exhibited the most substantial volume of research publications in the domains of financial technology and financial inclusion, this is due to India's leading position in terms of its large population, along with key government-led digital finance initiatives like the Prime Minister's Jan Dhan Yojana programme, the Aadhaar biometric ID system, and the Unified Payments Interface, all of which help create rich and measurable environments for fintech and financial inclusion research.with China and the United States following closely behind. This finding aligns with the conclusions of a study conducted by(Gutu et al., 2025), A notable similarity in rankings was evident. Specifically, the United Kingdom and Indonesia occupied the fourth and fifth positions, respectively, while Malaysia and Jordan are expected to improve in subsequent assessments. A notable observation is the preponderance of Asian countries among the top performers, with Jordan being a salient example within this group, as illustrated in Table 3.

Significant progress has been made in global cooperation efforts to enhance financial inclusivity in the past decade, largely driven by digital transformation and a diverse international stakeholder landscape. While the expansion of account ownership has played a crucial role, the effectiveness of digital financial services in reaching historically underserved populations has been extensively documented. Nonetheless, The process of enhancing accessibility in inclusive finance is an arduous and protracted endeavor. Persistent structural barriers—including inadequate infrastructure, low financial literacy, income inequality, and the digital divide—continue to impede progress toward universal access to formal financial services, particularly in developing and emerging economies(Ongo Nkoa & Song, 2020).

What are the prevalent terms found in the keywords, abstracts, and titles of academic literature concerning Fintech and financial inclusion as indexed on Scopus?

The prevalence of terms such as "fintech" and "financial inclusion" in research publications, followed by "finance," suggests a historical and ongoing focus on these concepts within the broader field of finance and banking services. This finding is consistent with prior bibliometric evidence demonstrating that "fintech" constitutes the most frequently occurring keyword in the scholarly literature. This observation reflects the field's sustained intellectual preoccupation with digital financial innovation and inclusive access to financial services(Li & Xu, 2021). The present study's findings suggest that further research is necessary for the accelerated adoption of fintech and the enhancement of financial inclusion. Current bibliometric evidence indicates that knowledge gaps concerning the long-term impact of digital financial services on underserved populations, the regulatory frameworks governing

fintech ecosystems, and the contextual factors shaping adoption across diverse socioeconomic settings persist(Kesavan & Polisetty, 2025).

Furthermore, the study examined recurring keywords and unveiled distinctive trends for each combination. The blue group centered its efforts on micro-level psychological perspectives and employed the term "technology acceptance" to demonstrate that "trust" and "user" behavior are pivotal in determining the adoption of digital technologies. The red group also represents the macroeconomic context, emphasizing robust geographical, social, and economic interrelationships. The extensive network of connections among key terms such as "finance," "business," and "factor" underscores a substantial degree of intellectual interdependence. This observation demonstrates that contemporary research on financial inclusion is no longer isolated, but rather signifies the convergence of technological innovation, consumer trust, and economic sustainability. Conversely, the blue group's primary focus is on the "technology adoption model," with particular attention given to key variables such as: The following terms are imperative for understanding the subject at hand: "trust," "user," "intention," and "attitude." The yellow group's focus is on the academic lifecycle of the field, as evidenced by the use of terms such as "boundaries of research," "future research," and "social impact".

What are the most important journals in the field of fintech and financial inclusion research?

The present study's findings indicate that scholarly output in the domain of financial technology and financial inclusion is concentrated within a select group of high-impact, peer-reviewed journals. The bibliometric literature identifies prominent journals in this field, including Sustainability (Switzerland) and IEEE Access, which consistently rank among the leading publication venues for fintech-related research (Kesavan & Polisetty, 2025).In addition to the aforementioned publications, Finance Research Letters (Elsevier) and Financial Innovation (Springer) have established themselves as the leading academic journals in the field of digital finance and financial inclusion, as depicted in Table 7.

With regard to the correlation between citation frequency and publication volume, the Journal of Open Innovation: Technology, Market and Complexity merits particular attention. The journal's impact factor was recorded at 7.525 in 2024, with 1,777 and 1,090 citations recorded for papers published in 2022 and 2023, respectively (Kamboj & Sharma,2025). This phenomenon, illustrated by the publication's citation impact, underscores the primacy of research quality over publication frequency as a determinant of scholarly influence. This observation is consistent with the findings of previous bibliometric studies, which have documented that the most highly cited contributions to the fintech and financial inclusion literature exert enduring intellectual influence, irrespective of the size or publication frequency of their host journals (Afjal, 2023)**.**

In the context of the academic publishing landscape in this field, Finance Research Letters, a publication of Elsevier, has garnered increasing scholarly

attention, particularly with regard to the nexus between financial technology, financial inclusion, and sustainable development (Carè et al., 2025).The preeminence of Elsevier in numerous esteemed journals is indicative of its pivotal role in the dissemination of research at the intersection of finance and technology. In addition, academic journals published by Springer and Emerald have made substantial contributions to the field of financial inclusion research by providing interdisciplinary platforms that integrate technology, development economics, and financial regulation (Del Sarto & Ozili, 2025).

The increasing prevalence of open-access publishers such as MDPI and Emerald Publishing signifies a progressive broadening of the dissemination landscape for fintech scholarship. Bibliometric analyses substantiate that the most influential journals in this domain encompass the disciplines of financial services, digital systems, and fintech, thereby reinforcing the inherently interdisciplinary character of a field situated at the nexus of finance, technology, and sustainable development(Gulati & Singh, 2024)**.**Bibliometric analyses further corroborate the preeminent influence of journals in the domain of financial services, digital systems, and Fintech, as evidenced by the prominence of Sustainable Development, Resources Policy, and Environmental Science and Pollution Research among the notable outlets. This distribution serves to underscore the interdisciplinary nature of this research field(Geidam et al., 2025). The interdisciplinary nature of this field is further substantiated by the thematic clustering of fintech research. Bibliometric mapping of the Scopus database has identified four principal keyword clusters: fintech, blockchain, banking, and sustainable development. This finding confirms that the field is firmly situated at the nexus of finance, technology, and sustainable development(Zhao et al., 2024).

CONCLUSION

In this study, bibliographic maps were used to provide a comprehensive synthesis of the available literature on financial technology and financial inclusion. This analysis resulted in a portrayal of the evolution of fintech research and bibliographic auditing, based on predefined criteria. These criteria included variables such as the annual number of publications, publishing platforms, linguistic characteristics, geographic origins of engagement, affiliations, authors, keyword usage, and the content of article titles and abstracts. Furthermore, general patterns in the field of fintech and financial inclusion were explored, highlighting the widespread use of the term "fintech" after 2014 to denote the proliferation of fintech tools, platforms, and financial instruments. Despite the importance of this study, some limitations were identified that warrant further in-depth research. These limitations included the exclusive use of specific keywords and reliance solely on the Scopus database, which may have restricted the scope of our findings. Additionally, the lack of citation analysis limited the depth of the research analysis. Despite these limitations, this research provides a solid foundation for understanding current trends, academic studies, and literature related

to financial technology and financial inclusion. Its primary aim is to inform readers about current trends in keyword usage. The study employs an analytical framework that combines quantitative assessments with advanced techniques to forecast future trends in fintech and financial inclusion research. This strategic approach is expected to address a multi-level research gap: the lack of studies that empirically link the determinants of fintech adoption at the individual level with macro-level financial inclusion outcomes. Future research using multi-level or mixed approaches is needed to bridge this micro- and macro-level gap, particularly in emerging research contexts in Asia and the MENA region, as identified in the geographic distribution analysis. This research is also expected to contribute to achieving one of the United Nations Sustainable Development Goals, specifically Goal 10.

Contribution and Positioning of the Study

Compared with previous studies in this field, the current study offers outstanding contributions. First, it expands the scope of analysis up to 2025, also capturing the latest objective developments in the field. Second, it highlights Jordan emerging as the seventh most productive country, reflecting the notable performance of the Middle East and North Africa region which was largely absent from previous global rankings. Third, instead of merely describing sets of keywords, the study provides a comprehensive interpretation of these groups, identifying a major gap between micro-level adoption research and macro-level economic studies. Finally, the study translates this data-driven gap into a concrete methodological research agenda based on multi-level and mixed-method designs, directly linking bibliometric evidence to actionable future research directions.

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