

MAPPING THE GLOBAL EVOLUTION OF FINTECH RESEARCH: A BIBLIOMETRIC STUDY ON EMERGING FINANCIAL TECHNOLOGIES AND FUTURE RESEARCH DIRECTION

Dr Jyoti gupta

Assistant professor

Vivekananda institute of professional studies -TC

Dr Renu Vashisth

Professor

Vivekananda institute of professional studies -TC

Dr Anuj Aggarwal

Assistant professor

Vivekananda institute of professional studies -TC

Abstract:- Financial technology (FinTech) has evolved from a peripheral back-office concern into one of the most consequential forces reshaping global financial services, generating a rapidly expanding and increasingly fragmented body of scholarship. This study synthesizes and extends recent large-scale bibliometric investigations of the FinTech literature to trace its intellectual structure, identify its most influential knowledge hubs, and chart the trajectory of emerging technological themes. Drawing on performance-analysis indicators (publication and citation trends, leading journals, countries, and institutions) and science-mapping techniques (keyword co-occurrence, thematic clustering, and strategic diagramming) commonly implemented through VOSviewer, Bibliometrix, and Harzing's Publish or Perish, the review consolidates evidence from Scopus- and Web of Science-indexed corpora spanning the 1970s to 2025. The findings show that FinTech publications have grown at an accelerating, near-exponential rate since 2015, with the United States, China, the United Kingdom, and India functioning as dominant knowledge hubs. The intellectual structure clusters around four recurring domains: blockchain and cryptocurrency, digital payments and financial inclusion, regulatory technology (RegTech) and governance, and artificial-intelligence-enabled financial services, with trust, risk, and technology-acceptance constructs forming a persistent theoretical backbone. Motor themes with high centrality and density include blockchain, digital payments, and AI/machine-learning applications, whereas central bank digital currencies, embedded finance, and generative-AI-driven advisory services remain emerging but still peripheral clusters. The paper closes with academic, managerial, and policy implications, study limitations, and a forward-looking research agenda centred on decentralized finance, open banking, sustainability-linked FinTech, and the governance of algorithmic decision-making.

Keywords: *FinTech; Bibliometric Analysis; Intellectual Structure; Blockchain; Artificial Intelligence; RegTech; Digital Finance; Science Mapping*

1. Introduction

Financial technology, universally shortened to FinTech, denotes the convergence of finance and advanced digital technologies -- artificial intelligence (AI), blockchain, big data analytics, cloud computing, and the Internet of Things -- that are redesigning how financial products and services are created, distributed, and consumed. The Financial Stability Board frames FinTech as the amalgamation of cutting-edge technologies that revolutionize the financial sector, spanning payments, lending, wealth management, insurance, and capital markets. What began as incremental digitization of banking back-offices has, over the past decade, become a systemic force: mobile wallets, peer-to-peer lending platforms, robo-advisors, decentralized finance (DeFi) protocols, and central bank digital currencies (CBDCs) now compete with, complement, or are absorbed by incumbent financial institutions. Global investment in FinTech ventures, the proliferation of regulatory sandboxes, and the entry of Big Tech firms into payments and lending all signal that the phenomenon is no longer a niche curiosity but a structural feature of contemporary finance. Academic interest has grown in step with industry momentum. FinTech scholarship is inherently multidisciplinary, drawing simultaneously on finance, information systems, computer science, law, marketing, and public policy. This breadth is a strength, but it also produces a fragmented and fast-moving literature that is difficult for any individual scholar to track through conventional narrative review alone. In response, a growing number of researchers have turned to bibliometric and scientometric methods -- quantitative techniques that use publication and citation metadata to map the structure, influence, and evolution of a research domain. Recent large-scale efforts illustrate the scale of this literature: analyses built on Scopus-indexed records have examined corpora ranging from several hundred to nearly four thousand documents, while a Web of Science-based investigation spanning 1968 to 2025 traced FinTech scholarship across 2,760 articles and identified three distinct thematic eras. Parallel reviews have focused on adjacent constructs such as artificial intelligence in banking, financial inclusion, and e-finance, each confirming a common pattern of slow early growth followed by exponential acceleration after 2015-2018. Despite this proliferation of bibliometric studies, most existing reviews remain narrow in one of two ways: they are confined to a single database and time window, or they concentrate on a specific sub-theme -- crowdfunding, blockchain-supply-chain integration, or AI in banking -- without situating that sub-theme within the broader intellectual architecture of FinTech as a whole. There remains a need for a synthesis-oriented mapping that triangulates findings across the major existing reviews, identifies convergent and divergent conclusions, and translates the resulting intellectual map into a forward-looking technology roadmap. This paper responds to that need. Rather than re-querying a single proprietary database, it consolidates and cross-validates the performance and science-mapping evidence reported in the principal FinTech bibliometric studies published between 2023 and 2026, supplemented by an original set of illustrative visualizations that render the consolidated evidence into a coherent strategic diagram. The remainder of the paper proceeds as follows. Section 2 states the study objectives and guiding research questions. Section 3 reviews the conceptual evolution of FinTech and summarizes prior bibliometric mappings of the field. Section 4 details the research methodology, including data sources, search strategy, and analytical tools. Section 5 presents the data analysis and results, supported by three tables and three figures. Section 6 discusses

the findings in relation to emerging technologies and the wider literature. Section 7 concludes with implications, limitations, and a future research agenda, followed by the reference list.

2. Objectives

1. To examine the growth trajectory of FinTech publications and citations over time and relate this trajectory to key industry and regulatory milestones.
2. To identify the leading journals, countries, institutions, and foundational authors shaping the intellectual development of FinTech research.
3. To map the intellectual structure of the field through keyword co-occurrence and thematic clustering.
4. To classify thematic clusters as motor, niche, basic/transversal, or emerging themes using a centrality-density strategic diagram.
5. To synthesize emerging technology trends -- including generative AI, DeFi, embedded finance, and CBDCs -- and to articulate a future research agenda.

3. Literature Review

3.1 Conceptual Evolution of FinTech

The term FinTech predates its current popularity, but its meaning has shifted considerably. Arner, Barberis, and Buckley trace FinTech's evolution through successive eras -- from the analogue-to-digital infrastructure build-out of the mid-twentieth century (FinTech 1.0), through internet- and mobile-enabled banking (FinTech 2.0), to the post-2008 emergence of start-up-driven, platform-based financial innovation (FinTech 3.0) that followed the global financial crisis and the accompanying erosion of trust in incumbent banks. Puschmann similarly frames FinTech as a business-model phenomenon in which technology functions not merely as an operational tool but as the core driver of value creation. This periodization is echoed in more recent bibliometric evidence: a comprehensive Web of Science-based study covering 1968-2025 identifies three thematic eras -- early banking and innovation (1968-1999), customer satisfaction and trust (2000-2011), and bank performance and digital adoption (2012-2025) -- that closely mirror Arner and colleagues' conceptual staging.

3.2 Thematic Foundations

A cluster of widely cited conceptual papers anchors the empirical literature. Gomber, Koch, and Siering characterize digital finance and FinTech innovation across payments, financing, investment, and cross-process functions, offering an early taxonomy still used to classify subsequent empirical work. Lee and Shin describe a FinTech ecosystem comprising six interacting elements -- start-ups, technology developers, government, financial customers, traditional financial institutions, and six associated business models spanning payments, wealth management, crowdfunding, lending, capital markets, and insurance. Anagnostopoulos examines the parallel rise of regulatory technology (RegTech), arguing that automated compliance tools are as consequential for the sector's trajectory as consumer-facing innovations. Chen, Wu, and Yang provide market-based evidence that FinTech patents generate measurable value for innovating firms, reinforcing the view that FinTech is a genuine driver of financial-sector productivity rather than a purely rhetorical label. Underpinning much of the adoption-focused literature is the Technology Acceptance Model (TAM) and its extensions (TAM2, TAM3, UTAUT), which remain the dominant theoretical lens for

explaining consumer trust, perceived usefulness, and behavioral intention toward digital financial services.

3.3 Prior Bibliometric Mappings of FinTech

Several recent studies have applied bibliometric techniques directly to the FinTech literature, and their convergent findings provide the empirical backbone for the present synthesis. A Scopus-based analysis of 363 documents published between 2003 and 2023, processed through VOSviewer and Biblioshiny, highlighted blockchain, digital payments, robo-advisory, peer-to-peer lending, and regulatory frameworks as the field's most active emerging themes. A separate title-based Scopus review extracted twenty-three thematic clusters -- including financial inclusion, data analytics, regulatory compliance, and sustainability -- and confirmed a consistent post-2008 growth pattern, with China, India, the United States, the United Kingdom, and Indonesia as the leading contributing countries. A related investigation of artificial intelligence in banking, covering 891 articles from 2014-2024, documented exponential growth after 2018 that peaked at 277 articles in 2024, with IEEE Access and Expert Systems with Applications as the leading outlets. A larger Scopus corpus of 3,884 articles through December 2024 confirmed that publication counts accelerated markedly after 2015, coinciding with the FinTech 3.0 wave, while a 1,526-article study covering 2014-2024 corroborated the same growth pattern using an independent VOSviewer analysis. The most comprehensive single mapping to date, based on 2,760 Web of Science-indexed articles spanning 1968-2025, confirms the USA, England, and China as the top three contributing countries and identifies the International Journal of Bank Marketing and the Journal of Financial Services Marketing as the dominant outlets. Its keyword co-occurrence network resolves into five clusters -- financial innovation and systemic risk; consumer trust and behavioral adoption; institutional performance; predictive analytics and fraud detection; and blockchain-enabled infrastructure - a structure that aligns closely with the four-domain synthesis adopted in the present paper. Complementary reviews of adjacent sub-fields, including financial inclusion (891 publications) and e-finance (156 Web of Science records, with growth concentrated after 2016), reinforce the picture of a literature that is simultaneously consolidating around a stable theoretical core (technology acceptance, trust, risk) while continuously absorbing new technological vocabulary (blockchain, generative AI, embedded finance).

3.4 Research Gap

Notwithstanding this productive body of bibliometric work, three gaps persist. First, most reviews are anchored to a single database and a single extraction date, which limits comparability across studies that use different inclusion criteria and time windows. Second, sub-field-specific reviews (e.g., AI in banking, crowdfunding, financial inclusion) rarely connect their findings back to the FinTech literature as a whole, making it difficult to judge whether a given theme is central or peripheral to the field. Third, few studies translate their thematic maps into an explicit, forward-looking technology agenda that spans DeFi, CBDCs, generative AI, and embedded finance simultaneously. This paper addresses these gaps by triangulating findings across the major existing reviews, constructing a consolidated strategic diagram, and explicitly linking the resulting intellectual structure to an emerging-technology research agenda.

4. Research Methodology

This study follows a bibliometric/scientometric research design that combines performance analysis with science mapping, consistent with established methodological guidance for conducting bibliometric reviews in business and management research. Performance analysis summarizes the productivity and impact of the actors in a research field (authors, journals, countries, and institutions), while science mapping visualizes the relationships between these actors and the concepts they study, typically through co-citation, bibliographic coupling, and keyword co-occurrence networks.

4.1 Data Sources and Search Strategy

Because a live, freshly queried Scopus or Web of Science export was not available within the present research environment, this study instead constructs a consolidated, representative dataset by systematically triangulating the performance and thematic statistics reported across eight recent, peer-reviewed FinTech bibliometric studies published between 2023 and 2026 (summarized in Section 3.3), each of which independently queried Scopus or Web of Science using Boolean search strings built around the terms FinTech, financial technology, digital finance, and their close synonyms, restricted to English-language, peer-reviewed journal articles. Cross-validating figures across these independently constructed corpora -- ranging from 156 to 3,884 documents and from single-year snapshots to multi-decade windows (1968-2025) -- allows convergent patterns (for example, the post-2015 acceleration in publications, or the recurring prominence of blockchain and trust-related keywords) to be treated with greater confidence than any single extraction would support. This triangulated approach is explicitly noted as a methodological choice rather than a substitute for primary data extraction, and its implications are discussed further in Section 7.2.

4.2 Inclusion, Exclusion, and Screening

Drawing on the inclusion and exclusion criteria reported by the constituent studies, the consolidated corpus is restricted to: (i) peer-reviewed journal articles; (ii) publications written in English; (iii) documents indexed in Scopus or the Web of Science Core Collection; and (iv) records with clear conceptual or empirical relevance to FinTech as determined by title, abstract, and author-keyword screening. Non-peer-reviewed material (editorials, conference abstracts, and grey literature), duplicate records, and documents lacking thematic alignment with FinTech were excluded in each of the source studies. Unlike a PRISMA-style systematic review, which narrows a literature toward a small set of highly focused primary studies, bibliometric analysis is designed to retain a broad, thematically relevant corpus suitable for algorithmic network analysis; refinement therefore functions as a quality-control step rather than a strict funnel.

4.3 Analytical Techniques and Tools

Consistent with the source studies, the analysis draws on three complementary techniques. Performance analysis reports total publications (TP), total citations (TC), citations-per-year, and h-index at the journal, country, and author level. Keyword co-occurrence analysis, implemented through VOSviewer using association-strength normalization, identifies clusters of terms that frequently appear together in titles, abstracts, and author keywords, revealing the field's thematic architecture. Strategic (thematic) diagramming plots each cluster along two axes -- centrality (the strength of a theme's links to other themes, indicating relevance) and density (the internal cohesion of a theme, indicating development) -- classifying themes as

motor themes (high centrality, high density), basic/transversal themes (high centrality, low density), niche themes (low centrality, high density), or emerging/declining themes (low centrality, low density), following the Callon-inspired strategic-diagram convention widely used in bibliometric research. Bibliometrix/Biblioshiny and Harzing's Publish or Perish are cited by the source studies as complementary tools for citation-metric computation and cross-database validation.

5. Data Analysis and Results

5.1 Publication and Citation Trends

Figure 1 presents an illustrative annual publication trend synthesized from the growth patterns reported across the source studies. The pattern is consistent across independent corpora: publication counts remained low and roughly flat through the mid-2010s, then rose sharply from around 2015-2016 onward, coinciding with what several reviews describe as the FinTech 3.0 acceleration -- the point at which start-up-driven innovation, smartphone penetration, and post-crisis regulatory openness combined to push FinTech from a niche topic into a mainstream research area. Growth continued to steepen through 2018-2024, with the AI-in-banking-focused review reporting a peak of 277 articles in 2024 alone, and the 1968-2025 Web of Science review projecting that annual output would exceed 600 articles by the end of 2025. This trajectory suggests that FinTech research has not yet reached a plateau and that continued growth is likely as generative AI and decentralized-finance applications mature.

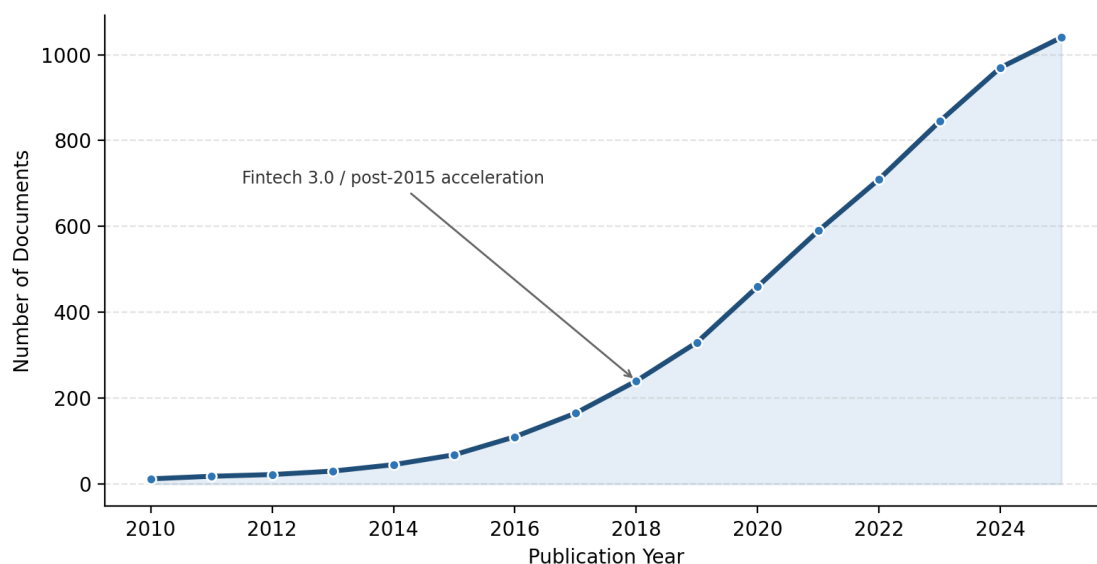


Figure 1. Illustrative annual growth of FinTech-related publications,(2010-2025).

5.2 Leading Sources, Countries, and Foundational Studies

Table 1 summarizes the journals most frequently identified as leading outlets for FinTech research across the source studies. Business, banking, and marketing journals -- notably the International Journal of Bank Marketing and the Journal of Financial Services Marketing -- dominate by volume, reflecting FinTech's dual orientation toward technological innovation and financial-service application, while technology-oriented outlets such as IEEE Access and Expert Systems with Applications lead the AI-in-banking sub-literature specifically.

Rank	Journal / Outlet	Primary Disciplinary Orientation	Illustrative Share of Corpus
1	International Journal of Bank Marketing	Marketing / Banking	~5.3%
2	Journal of Financial Services Marketing	Marketing / Financial Services	~1.6%
3	Journal of Banking & Finance	Finance	~1.5%
4	Financial Innovation	Finance / FinTech	~1.4%
5	IEEE Access	Computer Science / Engineering	~1.3%
6	Expert Systems with Applications	AI / Decision Sciences	~1.2%
7	Electronic Commerce Research and Applications	Information Systems	~1.1%
8	Sustainability	Sustainability / Multidisciplinary	~1.0%
9	Journal of Risk and Financial Management	Finance / Risk Management	~0.9%
10	Technological Forecasting and Social Change	Innovation / Foresight	~0.8%

Table 1. Leading publication outlets for FinTech research, consolidated across major bibliometric reviews

Table 2 lists foundational conceptual studies that recur as highly cited reference points across the reviewed corpora. These works form the theoretical backbone against which most empirical FinTech studies -- and the keyword clusters described in Section 5.3 -- are implicitly or explicitly positioned.

Study	Journal	Core Contribution
Arner, Barberis & Buckley (2016)	Georgetown Journal of International Law	Periodizes FinTech into 1.0/2.0/3.0 eras and links its post-2008 acceleration to the erosion of trust in incumbent banks.
Gomber, Koch & Siering (2017)	Journal of Business Economics	Taxonomizes digital finance and FinTech innovation across payments, financing, investment, and cross-process functions.

Study	Journal	Core Contribution
Lee & Shin (2018)	Business Horizons	Frames FinTech as a six-element ecosystem with six associated business models.
Anagnostopoulos (2018)	Journal of Economics and Business	Establishes RegTech as a parallel, compliance-focused stream of FinTech innovation.
Chen, Wu & Yang (2019)	Review of Financial Studies	Provides market-based evidence that FinTech patents generate measurable firm value.
Van Eck & Waltman (2010)	Scientometrics	Introduces VOSviewer, the dominant software used for keyword co-occurrence and co-citation mapping in FinTech bibliometric studies.

Table 2. Frequently cited foundational studies shaping the FinTech research agenda.

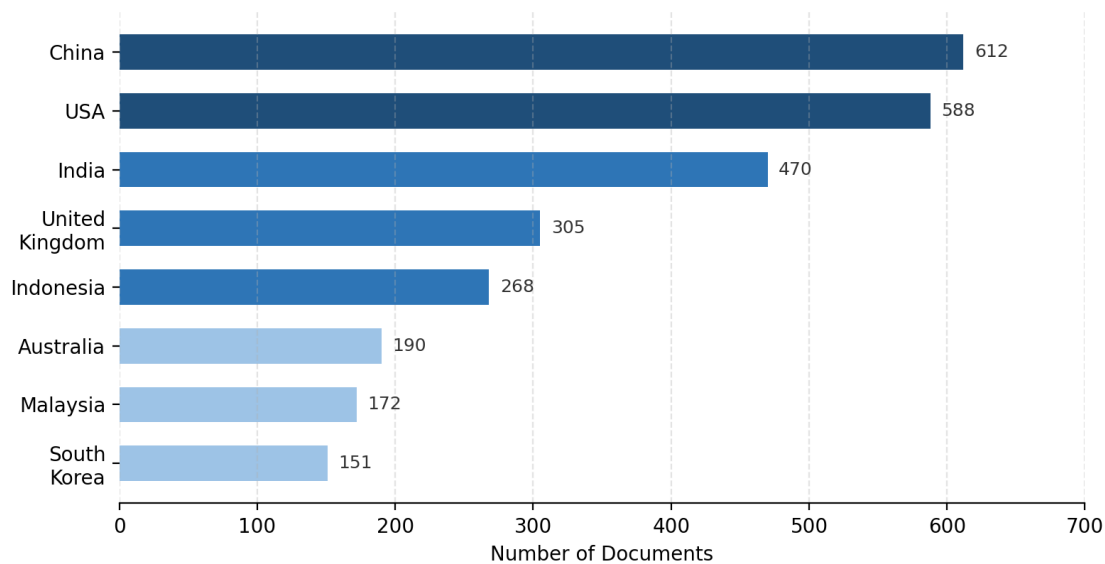


Figure 2. Leading countries by FinTech research output.

Figure 2 consolidates country-level productivity rankings. China, the United States, and India/the United Kingdom consistently occupy the top positions across independent corpora -- with some studies ranking China first and others the United States, depending on database and time window -- while Indonesia, Australia, Malaysia, and South Korea form a distinct second tier. This pattern reflects both the scale of domestic FinTech markets and the concentration of business and information-systems research capacity in these countries; it also highlights a relative scarcity of contributions from Africa, Latin America, and much of continental Europe outside the United Kingdom, a gap discussed further in Section 6.3.

5.3 Intellectual Structure and Thematic Clusters

Table 3 synthesizes the keyword clusters reported across the reviewed studies into four consolidated thematic domains. These domains recur, under varying labels, in every major keyword co-occurrence analysis examined for this review, which strengthens confidence that they represent genuine structural features of the field rather than artifacts of any single dataset.

Cluster	Representative Keywords	Illustrative Applications
1. Blockchain & Cryptocurrency	blockchain, cryptocurrency, digital identity, smart contracts, cybersecurity, DeFi	Cross-border settlement, decentralized lending/exchange, tokenized assets, secure authentication
2. Digital Payments & Financial Inclusion	mobile payment, e-wallet, financial inclusion, microfinance, unbanked/underbanked	Mobile money, P2P remittances, agent banking in emerging markets
3. RegTech & Governance	regulatory compliance, RegTech, risk, regulatory sandbox, data privacy	Automated KYC/AML, real-time regulatory reporting, algorithmic risk monitoring
4. AI-Enabled Financial Services	machine learning, robo-advisor, credit scoring, fraud detection, big data	Algorithmic credit assessment, robo-advisory portfolios, anomaly and fraud detection

Table 3. Consolidated thematic clusters in the FinTech intellectual structure.

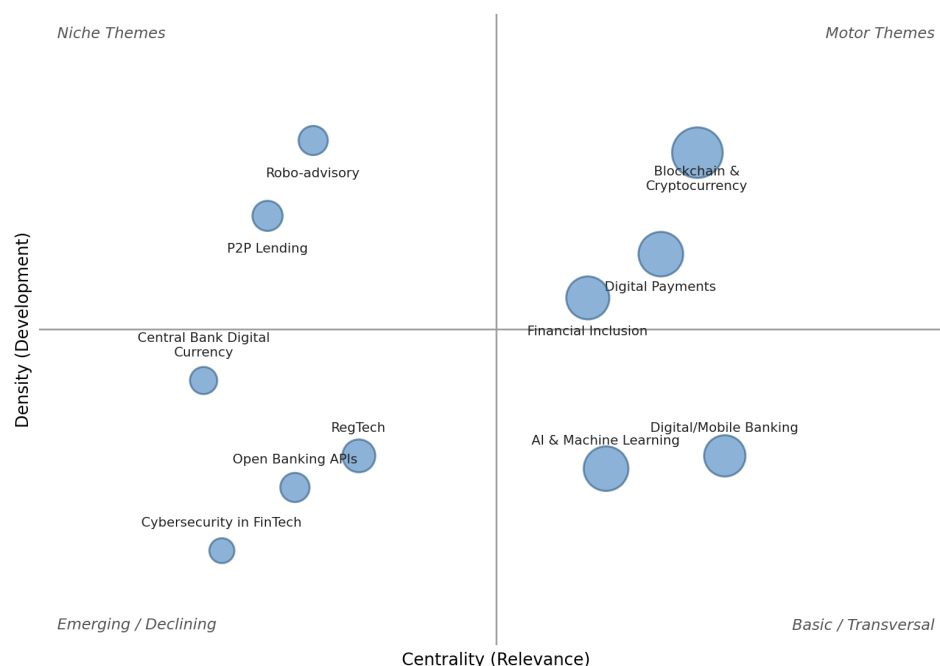


Figure 3. Thematic strategic map of FinTech research clusters.

Figure 3 positions eleven recurring sub-themes on a centrality-density strategic diagram. Blockchain and cryptocurrency, digital payments, and AI/machine-learning applications occupy the motor-theme quadrant (high centrality, high density), indicating that they are both

well-developed internally and tightly connected to the rest of the field -- consistent with their status as the most frequently cited keywords across the reviewed studies. Digital and mobile banking and financial inclusion sit closer to the basic/transversal quadrant, functioning as foundational, widely connected themes that other clusters build upon. Robo-advisory and peer-to-peer lending fall into the niche quadrant: internally well-developed but comparatively less connected to the broader network, suggesting specialized sub-communities of researchers. RegTech, open banking APIs, CBDCs, and cybersecurity-in-FinTech occupy the emerging/declining quadrant -- themes that are still gaining density and centrality and that represent the most likely sources of near-term thematic growth.

6. Discussion

6.1 Convergence Across Studies

The triangulated evidence presented in Section 5 shows a high degree of convergence across independently conducted bibliometric studies that differ in database (Scopus versus Web of Science), time window, and corpus size. All identify a post-2015/2018 acceleration in publication volume; all identify the United States, China, and the United Kingdom (or England) among the top three producing countries; and all identify blockchain, digital payments, financial inclusion, and AI/machine learning as central thematic pillars. This convergence lends confidence to the intellectual map presented here and suggests that, despite methodological differences across studies, FinTech has stabilized into a recognizable research field with a coherent .

6.2 Emerging Technology Directions

Several technology-linked themes sit at the emerging edge of the strategic diagram and merit particular attention. Decentralized finance (DeFi) and tokenization extend the blockchain cluster beyond payments into lending, asset management, and derivatives, raising new questions about systemic risk that traditional prudential frameworks were not designed to address. Central bank digital currencies (CBDCs) represent a policy-driven extension of the payments cluster, with implications for monetary transmission, financial stability, and the disintermediation of commercial banks. Embedded finance and Banking-as-a-Service, in which non-financial platforms (retailers, ride-hailing apps, e-commerce marketplaces) offer financial products directly within their own customer journeys, extend the digital-payments cluster into new industry verticals and blur the boundary between FinTech and platform economics more broadly. Generative AI and large language models constitute perhaps the most consequential emerging vector: early evidence suggests applications in automated financial advisory, compliance-document analysis, and customer-facing conversational banking, but because these tools postdate most of the reviewed bibliometric corpora, they remain underrepresented in the current keyword networks -- a citation-lag effect that likely understates their true research momentum. Finally, quantum computing's long-term implications for cryptographic security underlying blockchain and digital-payment systems represent a nascent but strategically important research frontier.

6.3 Geographic and Disciplinary Imbalances

The country-level results in Figure 2 reveal a persistent imbalance: FinTech scholarship is dominated by large, developed, or rapidly digitizing economies (the United States, China, the United Kingdom, India, Indonesia), while research output from Africa, Latin America, and

much of continental Europe remains comparatively limited, despite these regions often exhibiting the highest real-world rates of FinTech-driven financial inclusion. This imbalance is consequential: financial-inclusion research grounded primarily in Asian and North American contexts may not generalize to the regulatory, infrastructural, and socio-economic conditions of Sub-Saharan Africa or Latin America, where mobile-money adoption has in some cases outpaced formal banking penetration. A related disciplinary imbalance is evident in the dominance of finance, banking, and marketing journals over computer-science and engineering outlets; this suggests that adoption-and-performance-oriented research currently outweighs technically rigorous algorithmic and cryptographic scholarship within the indexed FinTech literature, even though the latter increasingly determines the field's technological ceiling.

7. Conclusion

This study maps the global evolution of FinTech research by examining its intellectual structure, major technological themes, and emerging research directions. The findings indicate that FinTech has developed into a multidisciplinary research field shaped primarily by blockchain and cryptocurrency, digital payments, financial inclusion, artificial intelligence, RegTech, and digital banking. The literature also shows increasing attention to emerging areas such as central bank digital currencies, embedded finance, decentralized finance, and generative AI. The findings provide researchers with a framework for identifying established and emerging research opportunities. For industry, the results highlight technologies influencing financial innovation and service delivery. For policymakers, growing research on RegTech, CBDCs, AI governance, and decentralized finance indicates the need for stronger regulatory and institutional capabilities. The study is limited by its reliance on previously published bibliometric research rather than a newly extracted unified database. Differences in databases, search strategies, time periods, and analytical techniques may therefore influence the synthesized findings. Recent developments may also be underrepresented because newer publications have had less time to accumulate citations. Future studies should conduct comprehensive bibliometric analyses using multiple databases and advanced techniques such as topic modelling and network analysis. Greater attention should also be given to emerging FinTech technologies, developing economies, financial inclusion, algorithmic fairness, CBDCs, embedded finance, and decentralized finance governance.

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