Prabandhan Darpan - Journal of Management Studies, *Volume 2 (Issue 2: May - August, 2026): Pages 44-55* *ISSN:3107-5983 (Online)*
Published on: September 28, 2026.



Prabandhan Darpan - Journal of Management Studies

Contents available at: *https://prabandhandarpan.com/index.php/pjms*

Beyond Cash: The Future of Financial Transactions and the Role of Financial Technology- A Bibliometric Analysis

Ritesh Krishna Srivastava[1]* Shweta Srivasatava[2]

Abstract

The evolution of Financial Technology (FinTech) has completely transformed the nature of the financial transactions landscape by shifting economies, out of cash and towards digital-enabled ecosystems. The study will offer an extensive bibliometric review to investigate the intellectual framework, thematic development, and research trend in the FinTech field. According to the information obtained through the Scopus database, the paper applies performance analysis, science mapping, and thematic analysis using such complex tools as Bibliometrix (Biblioshiny) and VOSviewer. According to the study, academic publication is growing enormously, particularly, since 2020, as a result of heightened digitalization and the influence of the COVID-19 pandemic. Trends of citation are revealing the tightening of the knots of basic knowledge and the new research directions are being formed. The literature search by the number of citations helped to verify that the most popular models of technology adoption were Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT). Trust, perceived risk, and behavioral intention were also important in terms of FinTech adoption. The thematic mapping has revealed underlying themes as those of banking, financial services and financial literacy and emerging themes of financial inclusion, sustainability and digital payments. Moreover, science mapping and co-citation analysis shows that the field of interest is highly structured and interconnects, including theoretical backgrounds and methodological accuracy and practice-based research. Overall, the study indicates that FinTech studies are shifting to theory-driven investigation and a more multidimensional and effects-oriented sphere. They also offer valuable knowledge to scholars, practitioners, and policy-makers and indicate the primary directions of further research, namely, in the fields of regulation, cybersecurity, and inclusive digital finance.

Keywords: *FinTech, Bibliometric Analysis, UTAUT, Digital Payments, Scientific Mapping, Co-citation Analysis*

1. Introduction

Financial technology (Fintech) is the intentional use of current digital technology in financial services domain as a way of radically enhancing efficiency, accessibility, scalability and innovativeness. It is composed of a broad set of uses, including digital banking, blockchain based uses, artificial intelligence (AI) based credit scoring and robo-advisory, peer-to-peer lending, regulatory technology (RegTech), insurance technology (InsurTech), embedded finance solutions. Fintech is a systemic accelerator of financial innovation not merely a collection of new tools, but it makes transactions cheaper, allows real-time data analytics to aid improved decision-making, and agile and customer-focused business ecosystems (Jackson et al, 2023). This transformation is not confined to the financial front because its impacts are bringing a paradigm shift in the manner business is being conducted, what drives competition, and what are the strategic priorities of virtually all businesses in the world.

Fintech is a multi-dimensional and radically transforming business aspect. Among the major drivers of this transformation is the easing of the financing bottlenecks on corporates; a life blood facilitator of broader organizational

[1]* *PhD Research Scholar, School of Management, Babu Banarasi Das University Lucknow, Uttar Pradesh-226028, India. riteshkrishnasri@gmail.com*
[2] *Professor, School of Management, Babu Banarasi Das University Lucknow, Uttar Pradesh-226028, India. shwetanov09@gmail.com*

undertakings. Repeatedly, empirical research anchored on the statistics of Chinese A-share listed businesses have asserted that the evolution of Fintech regionally adds significant value to the procedure of digital transformation of enterprises (Mu, 2024). By providing more efficient and accessible financing options, which are data-driven and talent and innovative processes needed to thrive in the new economy, fintech helps companies invest in the digital infrastructure needed to achieve success. It is particularly necessary to Small and Medium Sized Enterprises (SMEs) which have their bank lending frequently prohibitively costly or even unavailable. SMEs in the world use Fintech at approximately 25 percent, which implies that there is a lot of room to grow and contribute more revenue to the economy (Srivastava, A., 2024). Both inbound and outbound internationalization is being facilitated by fintech along with inbound internalization. The analysis of the Chinese companies shows that the development of regional Fintech causes outward foreign direct investment or the outward FDIs to occur by decomposing financing pressures and promoting the use of technologies, especially among non-state-owned enterprises with no political connections (Fan et al, 2024).

Fintech is a powerful financial inclusion device, thus, facilitation of sustainable and equal economic development, an ideal aim of companies engaged in a more socially conscious world. Fintech solutions may also access unbanked and underbanked individuals through mobile technology, alternative data, and AI to provide the individuals with the required financial service including savings, credit, and insurance (Dao, 2025). This growing financial ecosystem creates more business opportunities to companies and develops a more robust and inclusive economy. It has also been indicated that the development of Fintech has a positive impact on the financial inclusion of financial institutions like village and township banks in China (Zeng, 2023), and that cross-country research has shown that both Fintech and financial inclusion have a positive impact on the achievement of the key Sustainable Development Goals (SDGs), including those that are education-based (SDG 4), economically-based (SDG 8) and industry, innovation, and infrastructure (SDG 9) (Choudhary et al, 2024). One of the key areas of study of Fintech that has been explicitly defined in bibliometric literature on the topic is financial inclusion (Varun, 2025; Raval 2023).

Fintech is also disruptive in its nature and has forced a total re-evaluation of the traditional banking and financial services model. The existing organizations will have to be innovative and co-operate with Fintech start-ups or risk becoming outdated. This dynamic has triggered new business models founded on open banking, platform ecosystems, and seamless customer experiences (Choudhary and Thenmozhi 2024). The usage of technologies, including blockchain, enhances the level of transparency and trust in the relationships between inter-organizations like strategic alliances by providing immutable public ledgers and distributed consensus mechanisms that reduce the gaps of information asymmetry and opportunistic behavior (Chen et al, 2022). However, such rapid growth is a major challenge particularly when it comes to control. The regulators in the developed and developing countries are struggling to pace with the pace of technology, this forms an unequal regulation atmosphere that may either choke or spur innovation (Vijayagopal et al, 2024). The issue of cybersecurity, data privacy, and consumer protection are still remaining the priority issues to be discussed to stabilize and ensure integrity of the financial system.

Fintech is not merely a technological phenomenon, it is a driving force behind the complete change in the international business climate. Enabling corporate digitalization, democratizing access to finance, supporting international expansion, as well as financial inclusion are only some of the emerging opportunities created and competition redefined by Fintech. It is not a matter of an optional integrating process into the core business strategies anymore, but it is a necessity, an absolute requirement, to be resilient and expanding at the long-run. The discipline is still emerging and future research and practice must focus on the complexity of relationships involving technological innovation, appropriate regulation, and ethical issues to ensure that the benefits of such transformation are not only popularized but they are shared equally as well.

Although previous studies have reviewed several aspects of FinTech, including technology adoption, financial inclusion, blockchain, digital banking, and technology acceptance, these research streams have largely developed in separate directions. As a result, there is still limited understanding of how the theoretical foundations and major research themes of FinTech have evolved and connected over time. This study attempts to bridge this gap through an integrated bibliometric analysis combining performance analysis, science mapping, co-citation analysis, keyword co-occurrence,

and thematic evolution. The findings show that TAM and UTAUT continue to provide an important theoretical base for FinTech research, although the field is gradually expanding towards broader issues such as financial inclusion, sustainability, digital payments, and trust. By bringing these different research streams together, the study offers a more comprehensive understanding of the intellectual and thematic development of FinTech and highlights areas that remain relatively underexplored for future research. Table 1 shows the recent researches on the role of Fintech.

Table 1: Recent Scopus Articles

Major Theme	Representative Research Focus	Illustrative Studies
FinTech Adoption & Acceptance	TAM, UTAUT/UTAUT2, behavioural intention, continuance intention	Singh et al. (2020); Srivastava et al. (2023); Kumar & Sofat (2024)
Digital Payments & Mobile Wallets	E-wallets, mobile payments, contactless payments, payment behaviour	Lee & Pan (2023); Negm (2024); Kala'Lembang et al. (2024)
Financial Inclusion & Literacy	Inclusion, underserved users, SMEs, women, financial literacy	Senyo et al. (2021); Setiawan et al. (2023); Ghouse et al. (2024)
Trust, Risk & Security	Trust, privacy, perceived risk, data security	Stewart & Jürjens (2018); Xie et al. (2021); Zhang et al. (2023)
Blockchain & Emerging FinTech	Blockchain acceptance, cryptocurrency, Islamic FinTech	Albayati et al. (2020); Kumari et al. (2023); Juniati & Widiastuti (2024)
Sustainability & Green FinTech	Sustainable FinTech, ESG, green payments, responsible finance	Al-Okaily et al. (2021); Lin & Lee (2024); Galeone et al. (2024)
AI, Robo-advisory & Advanced Services	Robo-advisory, intelligent financial services, automated decision-making	Yeh et al. (2023); Aw et al. (2023)

Source: *Author's Creation*

The available literature on the field of FinTech is to be considered since the field has been developing incredibly fast. The increased role of technology in finance is the methodological approach which could not be overlooked in the understanding of the intellectual framework and evolution of the fast-growing sphere. The primary rationale of such an analysis is the opportunity to map the patterns of research and thematic trends in a systematic way, which, in turn, gives the scholars and practitioners a fairly complete image of how the FinTech research has been evolving over the years. The review of bibliometric studies on the development of publications, citation networks and co-authorship relationships proves the increasing academic concern about the issue of blockchain, artificial intelligence in finance, digital banking and decentralized finance. The mapping is not only what the most influential authors, institutions and countries that have provided the discourse but also the collaborative networks, which are driving innovation in the financial technology research (Dissanayake, Popescu, and Iddagoda, 2023).

2. Research Methodology

The current investigation follows a bibliometric research approach, which will be used to conduct a methodical study of the intellectual framework, the research tendencies, and the development of the theme of literature in FinTech. Bibliometric analysis is the use of quantitative and statistical methods in the assessment of trends in scholarly publications and reference, and as such it can be used to fully understand the evolution of a research area (Broadus, 1987; Pritchard, 1969). The bibliometric techniques could be traced back to the mid-twentieth century (Wallin, 2005), but the use of the techniques has grown considerably over the recent years because of the presence of massive bibliographic collections and the development of sophisticated analytical procedures.

The current research paper uses a quantitative, descriptive, and exploratory research design based on bibliometric research methods. Such a method is especially appropriate in such a field as FinTech, which is new and developing in a blistering pace and the number of research outputs is massive. Bibliometric analysis can be used to analyze large datasets and reduce the impact of subjective interpretation bias in comparison to other conventional review methods, including systematic literature reviews and meta-analysis (Donthu et al., 2021; Zupic and Cater, 2015). In comparison to meta-analysis, which aims at investigating the relationship between variables and estimating the magnitude of the effects across the empirical research (Aguinis et al., 2011), or systematic literature reviews, where a structured synthesis of the qualitative data is applied (Tranfield et al., 2003; Snyder, 2019), bibliometric analysis focuses on the scientific

knowledge structure, determining the impactful contributions, and revealing the network of collaborations. In that way, it is especially suitable to review FinTech research on a macro-level basis.

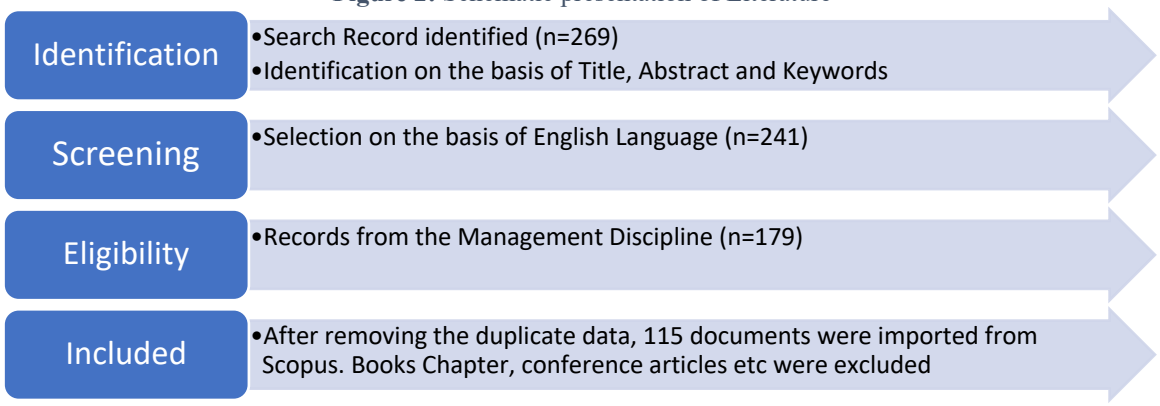


Figure 1: *Stage wise methods adopted in this study*
Source: Author's Creation

The searches used in this study were conducted in the Scopus database, which is known to have a large amount of coverage on high-quality, peer-reviewed scholarly publications in various fields. The choice of Scopus follows the previous bibliometric literature because of its validity and high indexing (Mongeon and Paul-Hus, 2016). The systematic search strategy was considered that used the following keywords: "Financial Technology" and FinTech and Digital Finance. The duplicate records, conference papers, book chapters, and irrelevant documents were filtered out to make sure that the data is of good quality. The last data was exported under the compatible formats to be analyzed further. The stages of methodology is mentioned in figure 1. In order to make a comprehensive bibliometric analysis, the paper is a combination of R programming (Bibliometrix package and Biblioshiny interface) and VOSviewer software, which is well utilized in bibliometric study. Bibliometrix R-package can be used to perform a solid quantitative research within the bibliometrics field, whereas Biblioshiny is an interactive web-based solution that can run a complex analysis without employing sophisticated programming expertise (Aria and Cuccurullo, 2017). This tool was applied towards Descriptive and performance analysis, thematic mapping and thematic evolution and Trend analysis and conceptual structure development of Fintech. The schematic presentation is mentioned in figure 2.

VOSviewer will be used to build and visualise bibliometric networks, such as Co-authorship networks, Co-citation networks and Keyword co-occurrence networks in analysing the usage of FinTech. It can be used especially well to deal with large data sets and create straightforward visual maps of scientific connections (van Eck & Waltman, 2010).

Figure 2: Schematic presentation of Literature



Source: *Author's Creation*

In line with the traditional bibliometric research (Donthu et al., 2021), the analysis is organized into three big dimensions i.e. Performance Analysis, Scientific Mapping and Thematic Analysis. Performance analysis is used to

examine the level of productivity and academic contribution of the research in the FinTech field. The analysis of citations is performed to meet a certain minimum (e.g. 5 citations) so that the publications with the impact are included. This aids in determining the prominent literature and the contributions of the area (Ellegaard and Wallin, 2015). FinTech research intellectual and social structure are explored using Scientific Mapping techniques. These are Co-citation analysis, Co-authorship analysis and Keyword co-occurrence analysis. In order to yield meaningful outcomes, there are thresholds like at least three occurrences of key words and five citation per document.

Bibliometrix is used to run thematic Mapping to detect and represent Motor themes, Basic themes, Emerging or declining themes and Niche themes. Also, thematic evolution analysis monitors the evolution of research topics in FinTech in the past, including changes in the research focus and the future research directions (Cobo et al., 2011). The use of bibliometric methodology is explained by the pace of FinTech research growth, its interdisciplinary character, and the enormous amount of research, which complicates the use of the traditional review methods and increases the likelihood of bias. The bibliometric analysis allows objective, scalable, and reproducible assessment of the scholarly output and offers visual information of what is known (Donthu et al., 2021; Zupic and Cater, 2015).

3. Results and Discussion

The timeline of publications and citation in the FinTech field between 2018 and 2024 denotes a distinct trend of an active rise and growing scholarly interest as illustrated in figure 3. The articles were few in the first years, as they only published one article in 2018, and slightly more in 2019 and 2020 with 2 and 3 publications respectively.

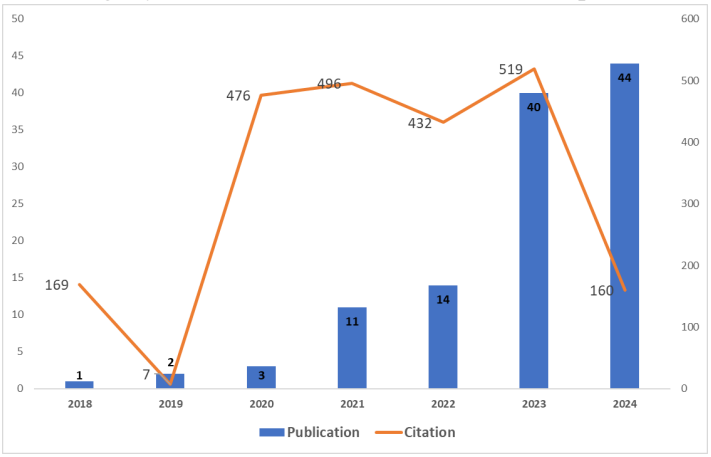


Figure 3: Yearly publication and citation
Source: Author's Creation

This is low output as it is in the emerging stage of research on FinTech at this time. Nevertheless, there is a significant growth in research output starting in 2021, which now have 11 and 14 publications in 2021 and 2022, respectively. This growth trend is much stronger over the following years reaching 40 publications in 2023 and 44 publications in 2024. This growth rate is explained by the fact that the COVID-19 pandemic is the catalyst in the faster digital transformation of the financial sector, which increased the use of digital financial services, blockchain technologies, and artificial intelligence in finance (Donthu et al., 2021; Verma and Gustafsson, 2020). Therefore, FinTech has emerged as a well-known and rapidly growing research field.

Conversely, the trend of citations shows a marginally different trend in that both the maturity and the time dynamics of the area are evident. The number of citations grew significantly in 2020 (476) and 2021 (496), which implies the developing academic weight and the convergence of the formative studies. There is a moderate decrease in the citations in 2022 (it goes down to 432) and the citation peaks at 519 citations in 2023, indicating a more active scholarly involvement and awareness of FinTech research outputs (Ellegaard and Wallin, 2015). A strong drop to 160 citations can be seen in 2024. This decline does not mean that the impact of research has been less but is because of the recency effect whereby newly published articles have not received enough citations (Wallin, 2005). On the whole, the combined

analysis of publication and citation patterns show that the research on FinTech is in its stage of booming growth and intellectual maturity with rising productivity and good performance in terms of citations.

Analysis of Top 10 Highly Cited Papers

The analysis of the top 10 highly cited papers gives the critical insights about the intellectual framework of the research and major tendencies that prevail in the field of FinTech (table 2). One of the most vivid observations is the excessive attention paid to the adoption of technologies, and it becomes the main theme of the most significant research. Indicatively, the literature factors like FinTech innovations especially blockchain-based financial access and digital financial services are ample in studies that analyze user acceptance of such innovations using well-developed theoretical frameworks such as the Technology Acceptance Model (TAM). Also, Xie et al. (2021) highlight the importance of perceived value and perceived risk to user adoption behavior. These results are in line with other studies that have indicated that adoption models are instrumental in the explanation of user behavior in the online financial environments (Venkatesh et al., 2003; Davis, 1989). All this suggests that consumer acceptability is still a major research issue in FinTech.

The other important theme that was found out to be of critical concern in the highly cited literature is the place of trust and security in influencing the user behavior. Stewart and Juerjens (2018) point to the importance of data security as a factor in building consumer trust, especially when it comes to the innovation of FinTech. Usman et al. (2022) also support this view by adding the element of trust and other socio-cultural influences, like religiosity and corporate image, to the adoption behavior in definite circumstances. The results are consistent with the available literature that perceived security and trust are one of the primary determinants of user participation in online financial services (Gefen et al., 2003; Kim et al., 2008).

Besides adoption and trust, the current research indicates a move towards new topics like open banking, financial inclusion, and sustainability. Chan et al. (2022) also make a contribution to the literature by focusing on consumer adoption concerning open banking and the changing characteristic of financial ecosystems. On the same note, Lutfi et al. (2021) concentrate on the sustainability of digital financial inclusion, especially in developing economies, thus underlining the contribution of FinTech to facilitating inclusive growth. Moreover, works like Al-Okaily et al. (2021) and Najib et al. (2021) discuss the nexus between FinTech and innovation and sustainability, suggesting a rise in the popularity of the larger socio-economic consequences of digital finance. The results are backed by the existing literature pointing to the importance of FinTech in improving financial inclusion and sustainable development (Gomber et al., 2018; Lee and Shin, 2018).

Table 2: Top 10 cited Papers

Author and Year	Title	Source title	Cited by
Albayati H.; et al 2020	Accepting financial transactions using blockchain technology and cryptocurrency: A customer perspective approach	Technology in Society	253
Singh S.; Sahni M.M.; et al 2020	What drives FinTech adoption? A multi-method evaluation using an adapted technology acceptance model	Management Decision	187
Stewart H.; Jürjens J. 2018	Data security and consumer trust in FinTech innovation in Germany	Information and Computer Security	169
Xie J.; Ye L.; Huang W.; Ye M. 2021	Understanding fintech platform adoption: Impacts of perceived value and perceived risk	Journal of Theoretical and Applied Electronic Commerce Research	128
Chan R.; Troshani I.; et al 2022	Towards an understanding of consumers' FinTech adoption: the case of Open Banking	International Journal of Bank Marketing	91
Najib M.; Ermawati W.J.; et al 2021	Fintech in the small food business and its relation with open innovation	Journal of Open Innovation: Technology, Market, and Complexity	69
Lutfi A.; et al 2021	Digital financial inclusion sustainability in Jordanian context	Sustainability (Switzerland)	65

Usman H.; et al 2022	Integrating trust, religiosity and image into technology acceptance model: the case of the Islamic philanthropy in Indonesia	Journal of Islamic Marketing	63
Alkhwaldi A.F.;et al 2022	Towards an Understanding of FinTech Users' Adoption: Intention and e-Loyalty Post-COVID-19 from a Developing Country Perspective	Sustainability (Switzerland)	62
Al-Okaily M.; et al 2021	Sustainable fintech innovation orientation: A moderated model	Sustainability (Switzerland)	60

Source: *Author's Creation*

The current literature also reflects the effect of the COVID-19 pandemic since, recently, Alkhwaldi et al. (2022) investigate the topic of FinTech adoption and e-loyalty in the post-pandemic environment. The current research area illuminates the paradigm shift that has been induced by global crises and has impacted consumer behavior and technological adoption, and it once again supports the idea that FinTech is relevant to the modern financial system (Verma and Gustafsson, 2020).

Altogether, the top 10 highly cited papers analysis shows that FinTech research is marked with the high level of attention paid to the technology adoption, trust and security, and the new topics such as financial inclusion, open banking and sustainability. The prevalence of adoption-oriented literature indicates that future studies might be enhanced by providing a broader scope of research in the areas of regulatory frameworks, ethical concerns, and sophisticated technological use, such as artificial intelligence and machine learning in finance. On the whole, these results prove that FinTech has become a dynamic and interdisciplinary research area that has tremendous potential to be studied further in scholarly literature.

4. Thematic Analysis

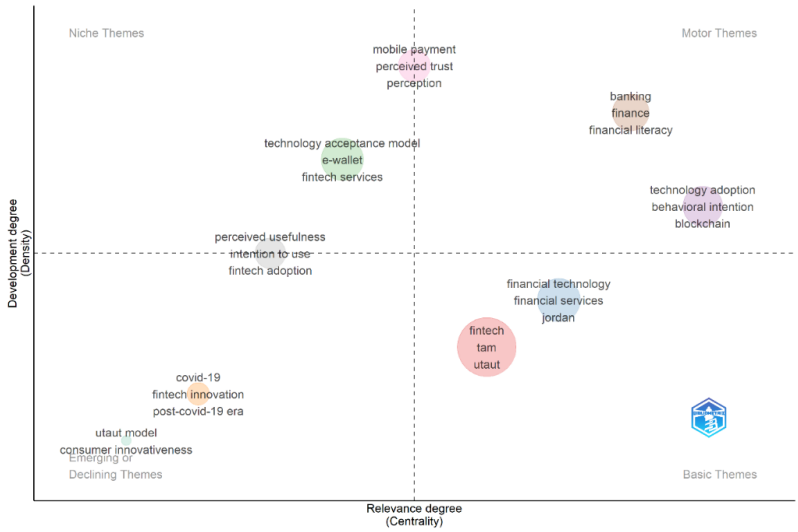
The thematic map presented in figure 4, offers a subtle insight into the conceptual framework of Financial Technology (FinTech) studies through dividing themes into their centrality (relevance) and density (development) group. This categorization makes it possible to identify motor, basic, niche, and emerging or declining themes thus providing information about maturity and significance of various research streams (Cobo et al., 2011).

The motor themes which are in the upper right quadrant indicate the highly developed and very relevant topics that move the field. Themes including banking, finance, and financial literacy present this quadrant in this study, which implies their great conceptual development and the focus on research in FinTech. These theme refer to the growing availability of digital technologies to the traditional financial system and the need of financial awareness as a facilitating factor in the use of FinTech services (Gomber et al., 2018; Lee and Shin, 2018). Also, other constructs of technology adoption, behavioral intention and blockchain add to the fact that adoption-focused and technological innovation schools of thought are dominant in forming the field.

The basic theme, which are located in the lower-right quadrant are FinTech, technology acceptance models (TAM and UTAUT), and financial services. These are the themes that are very central but relatively lower in density implying that they can be considered as the core of the field though they are still developing both in terms of theoretical and empirical richness. The prevalence of TAM and UTAUT means that people still use the well-developed theoretical backgrounds to describe user adoption behavior in online finances (Venkatesh et al., 2003; Davis, 1989). Another feature of FinTech that supports the idea of the interdisciplinary domain is the proximity of the field to finance, technology, and consumer behavior.

The niche themes, which are in the upper-left quadrant, on the other hand, consist of mobile payment, perceived trust, and perception. They are very developed, though less central themes, which suggest the areas of specialized research that are yet to be incorporated into the larger FinTech discussion. The emphasis on trust and perception points out to the constant issue of security and assurance of users in digital financial transactions that is crucial to the further development of FinTech ecosystems (Gefen et al., 2003; Kim et al., 2008). These are well-developed themes, but have a relatively lower centrality, which indicates that further integration with mainstream research streams is possible.

Figure 4: Thematic Map



Source: Author's Creation

Lastly, the Emerging or declining theme, which are found at the bottom-left quadrant, are COVID-19, FinTech innovation, UTAUT model, and consumer innovativeness. These topics have low centrality and density, meaning that they are either in their infancy, or the topic is undergoing lower scholarly interest. The availability of COVID-19 research supports the current increase in interest that was caused by the pandemic, which contributed greatly to digital financial adoption and innovation (Verma and Gustafsson, 2020). Nevertheless, the location of these themes implies that their relevance to the FinTech literature in the long run is still unclear. In general, the thematic map demonstrates an evident prevalence of technology adoption and financial system integration concepts, as well as identifies new ones, including digital payments, trust, and financial inclusion. This dispensation highlights the changing but formalized nature of FinTech studies.

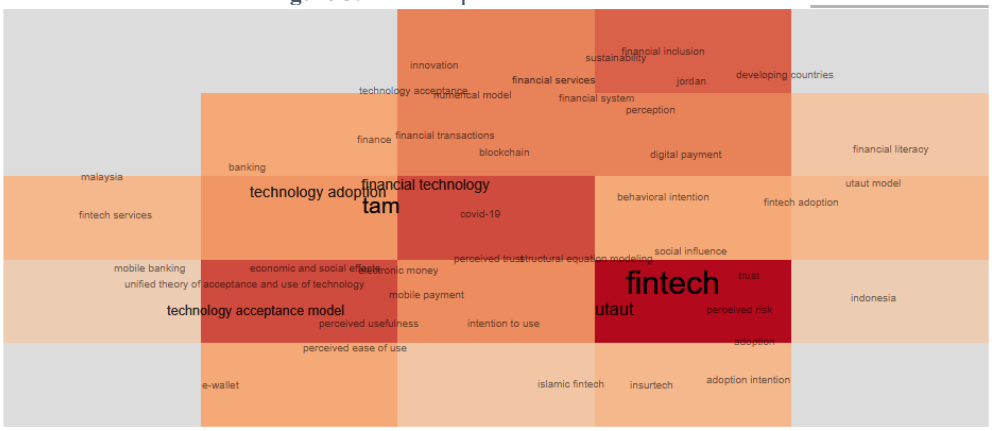
5. Thematic Evolution Analysis

The thematic evolution map also helps to explain the way FinTech research has evolved over the course of time, by tracking down the evolution and the shift of some of the most critical themes. The figure shows a distinct shift between the supporting technology acceptance models to more intricate and practical research fields. At the younger ages, the study of FinTech had been largely rooted to the technology adoption theories, especially the TAM and the UTAUT. These frameworks were widely applied to analyze constructs including perceived usefulness, perceived ease of use and behavioral intention as the theoretical basis of FinTech research early years (Davis, 1989; Venkatesh et al., 2003). Technology acceptance model, mobile banking, electronic money, were the keywords that prevailed in this phase and they showed an interest in learning about user acceptance of digital financial technologies.

As the discipline advanced, the research topic was widened to encompass other wider ideas, like financial technology, blockchain, and financial transactions. This change is an indication of a transition of a theory-focused research to technology-oriented and practice-based studies with a focus on the changing financial systems through FinTech. The adoption of blockchain and digital payment systems into research practice also speaks of the growing technological advance of the industry (Gomber et al., 2018). The latest phase, in the thematic evolution map, shows the appearance of more contextual and impact oriented themes such as financial inclusion, sustainability, digital payments, and developing countries. These themes are indicative of an increasing awareness of the potential of FinTech to solve global issues, including financial exclusion and economic inequality. The addition of the variables like social influence, trust and perceived risk are a sign of a more thorough investigation of the behavioral and socio-economic factors affecting the adoption of FinTechs. Also, it is possible to state that the emergence of theme-specific aspects (e.g., Jordan,

Indonesia, Malaysia) indicates a stronger focus on contextual and cross-country studies, which increases the generalizability and applicability of the results.

Figure 5: Heat Map of Thematic Evolution



Source: *Author's Creation*

It is worth noting that the fact that the core constructs, including TAM, UTAUT, and FinTech adoption, remained persistent throughout various periods of time proves the persistence of the foundational theories, despite the diversification of the field. Nonetheless, the growing popularity of issues connected to the idea of sustainability and financial inclusiveness indicate a paradigm shift towards the socially significant and policy-driven research. Overall, the thematic evolution analysis shows that the purpose of the research in the area of FinTech has shifted to a theory-driven and adoption-oriented sphere to a more multidimensional field, which includes technological innovation, financial inclusion, and socio-economic impact. Such development not only shows the evolution of the sphere but also reveal those research directions in the future, especially concerning such topics as sustainability, regulation, and financial technologies that are more developed.

Science Mapping Method

Science mapping refers to a bibliometric method that is employed to investigate and present dynamism and structure of scientific studies by defining linkages among various pieces of knowledge including authors, documents, and keywords. It offers a methodology that allows one to discover the intellectual and conceptual infrastructure of a field of study with the help of a network analysis (Cobo et al., 2011; Zupic and Cater, 2015). Science mapping uses quantitative techniques to demonstrate hidden patterns, thematic clustering, and connections within large bibliographic datasets, unlike traditional literature reviews, which follow qualitative synthesis. Science mapping in this research is operationalized by the analysis of key-word co-occurrence whereby the frequency in which a particular key-word co-occurs with other keywords is analyzed using scholarly publications.

The approach allows finding the prevailing themes, emerging topics, and the interrelationships among different streams of research (Callon et al., 1983). The graphical representation of these relationships is performed using visualization tools like VOSviewer in which nodes represent the keywords and the relationship between nodes is the strength of co-occurrence between the two nodes. The nodes size is used to represent the frequency of occurrence and the thickness of the link is used to represent the strength of association (van Eck, and Waltman, 2010). Using the concept of science mapping, the given research has managed to capture the conceptual framework of the FinTech studies, identifying the main areas of interest, including technology adoption, financial services, trust, and digital payments. Such a method will not only contribute to the development of the knowledge of the field but also facilitate the discovery of the gaps in the research and the future development.

Keyword Co-occurrence Analysis

The co-occurrence analysis keyword makes it possible to gain the idea of the conceptual base of FinTech research because these clusters of related terms are determined by their frequency and the strength of the links between them (Table 3). The network map shows that the field of FinTech has four different clusters, all of which involve a particular

thematic focus (figure 6). The former cluster mainly focuses on the adoption of technology and user behavior where the major terms include technology adoption, technology acceptance model, intention to use, and perceived usefulness. Among them, technology adoption (total link strength = 49; occurrences = 16) and technology acceptance model (total link strength = 32; occurrences = 16) stand out as leading nodes, which means that they play a central role in explaining user engagement with FinTech services. The fact that the related constructs like perceived trust and mobile payment also exist is another confirmation on the role of behavioral and cognitive factors in influencing adoption choice. This cluster indicates the persistence of the traditional theoretical perspectives like TAM to comprehend the technology acceptance in financial situations (Davis, 1989; Venkatesh et al., 2003).

The second cluster emphasizes integration of FinTech in financial systems and services including the terms financial technology, financial services, financial inclusion as well as digital payment. It is also important to note that financial technology (total link strength = 46; occurrences = 17) and financial services (total link strength = 31; occurrences = 9) are very well connected which implies that they are central to the range of researches. The presence of behavioral intention and structural equation modelling implies a methodological focus on empirical testing of theoretical models. Moreover, the emergence of geographic markers like Jordan also displays the growing interest in contextual- and area-specific research, especially in the field of emerging markets. This group highlights the importance of FinTech in improving financial inclusion and changing the conventional financial services (Gomber et al., 2018; Lee and Shin, 2018).

The third cluster is defined by technology innovation and financial infrastructure, and the keywords are TAM, UTAUT, blockchain, e-wallet, banking, and Islamic FinTech. Among them, TAM (total link strength = 69; occurrences = 28) and UTAUT (total link strength = 51; occurrences = 23) are the most connected, and the central role in the research of FinTech. The availability of blockchain and e-wallet signals the increasing significance of digital financial technologies, and Islamic FinTech shows the diversification of the use of FinTech in various financial systems. This group demonstrates how the theory and technology have merged to influence the future of FinTech (Gomber et al., 2018).

The fourth cluster is new and cross-cutting, such as FinTech, COVID-19, trust, perceived risk, and financial literacy. It is clear that the keyword FinTech has the largest overall prominence (total link strength = 96; occurrences = 45), which proves its central placement in the network. The presence of COVID-19 (occurrences = 10) shows the huge role played by the pandemic in enhancing the rate of digital financial adoption. Moreover, the existence of trust and perceived risk implies that the issues of security and confidence to users are a key to the continued development of FinTech ecosystems (Gefen et al., 2003; Kim et al., 2008). The rise of financial literacy is another indicator of increasing awareness of the necessity to improve user experience with digital financial tools.

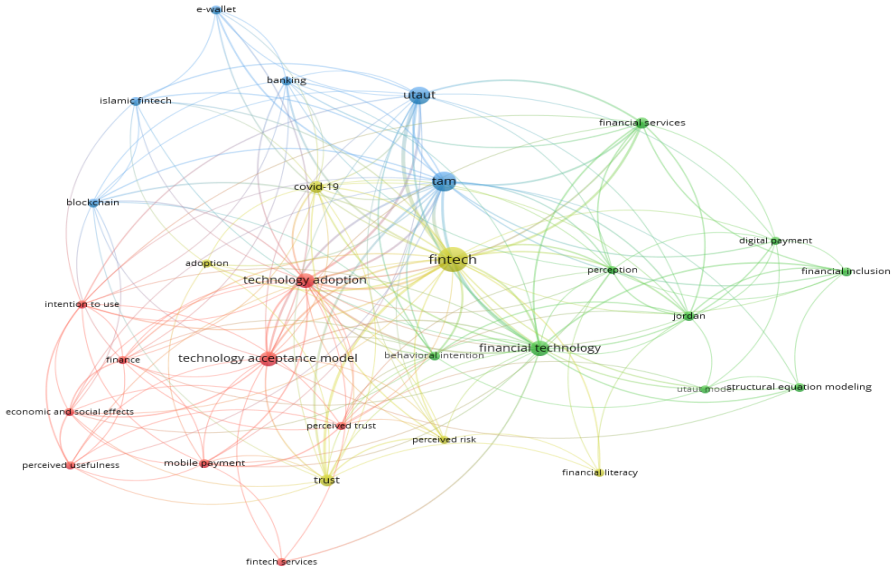
Table 3: Cluster wise Analysis

	Total Link	**Total Link Strength**	**Total Occurrence**
Cluster 1: Fintech Adoption			
Economic and Social Effect	12	15	5
Finance	13	15	5
Fintech Services	4	5	5
Intention to Use	13	16	5
Mobile Payment	13	15	6
Perceived Trust	12	13	5
Perceived Usefulness	9	11	5
Technology Acceptance Model	18	32	16
Technology Adoption	21	49	16
Cluster 2: Financial Inclusion			
Behavioral Intention	13	20	6
Digital Payment	9	11	5
Financial Inclusion	8	13	6
Financial Services	12	31	9

Financial Technology	21	46	17
Jordan	14	21	7
Perception	14	19	5
Structural Equation Modelling	6	8	6
UTAUT Model	6	7	5
Cluster 3: Emerging Technology			
Banking	12	18	6
Blockchain	11	15	6
E-wallet	7	11	6
Islamic Fintech	10	13	6
TAM	23	69	28
UTAUT	19	51	23
Cluster 4: Role of Trust, Risk & Financial Literacy			
Adoption	7	10	5
COVID-19	15	23	10
Financial Literacy	5	6	5
Fintech	27	96	45
Perceived Risk	11	14	5
Trust	15	27	10

Source: *Author's Creation*

Figure 6: Keyword co-occurrence based Network Diagram



Source: *Author's Creation*

The visualization of the network also shows high interconnections between clusters especially between technology adoption, FinTech and financial technology which implies that there is a high level of thematic integration. The high level of interconnection to various clusters and the central location of FinTech imply that this discipline is both conceptually sound and multidisciplinary. In addition, the patterns in co-occurrences indicate that there is a slow transition in theory-oriented studies to application and impact-oriented studies, especially in the fields of digital payments, financial inclusion, and risk management.

Overall, the search term co-occurrence analysis shows that FinTech research is organized largely according to technology adoption systems, financial service transformation, technological innovation, and new socio-economic dynamics. It is also shown that on the one hand, the basic theories like TAM and UTAUT still play an important role, but on the other hand, the research domain has increasingly developed into more multidimensional and context-dependent research topics.

Co-citation Analysis

The co-citation analysis will be used to determine the intellectual organization of a research topic through the frequency at which two documents are jointly cited in later studies (Table 4). This approach allows identifying the influential works and creating the clusters of knowledge that define the theoretical and methodological background of the field (Small, 1973; Zupic and Cater, 2015). The co-citation network (fig 7) that has been introduced in this study shows a very connected network, which points at a well-developed and integrated sphere of knowledge within the research on FinTech.

The visualization shows that there are four large clusters that denote the existence of different, but interconnected streams of scholarly contributions. In the center of the network, there are seminal scholars like Venkatesh, Davis, and Ajzen who hold central positions with the largest number of citations and linkages, which indicates their centralism in the development of research in FinTech. More precisely, Venkatesh (total link strength = 6462; citations = 254), and Davis (total link strength = 5514; citations = 208) turn out to be the most significant contributors, which is the supremacy of technology adoption theories, namely the Unified Theory of Acceptance and Use of Technology (UTAUT) and the Technology Acceptance Model (TAM) (Davis, 1989; Venkatesh et al., 2003). Likewise, Ajzen (citations = 85) and Fishbein (citations = 47) support the significance of the theory of behavior, especially the Theory of Planned Behavior in explaining the intentions and decision making of users in online financial settings (Ajzen, 1991; Fishbein and Ajzen, 1975).

The first cluster mainly focused on the behavioral and adoption theories, including such influential researchers as Bagozzi, Gefen, Oliveira, and Liebana-Cabanillas. This cluster is indicative of the combination of psychological and behavioral constructs such as trust, perceived usefulness and intention to use, in the context of FinTech adoption. The high influence of Gefen and Bagozzi underscores the attitude and trust component in technology acceptance especially in online and digital financial situation (Gefen et al., 2003; Bagozzi, 2007). Besides, the appearance of Oliveira and Liebana-Cabanillas suggests the increasing use of these theoretical backgrounds to the FinTech-specific research, particularly, mobile banking and digital payments.

The second cluster indicates a regional and application-oriented line of research that has authors like Singh, Yang, Chen, and Ramayah. This group highlights research that is empirical in nature and concentrates on the adoption of FinTech to various geographical settings, especially to the emerging economies. The fact that Hair is used in this cluster is also a pointer of the use of highly sophisticated statistical tools including, but not limited to, structural equation modeling to test the validity of theoretical hypotheses. These studies add to the contextualization of the FinTech research, as they analyse how the cultural, economic, and institutional factors shape the use of technology (Hair et al., 2017).

The third cluster is highly methodological in nature with such major contributors as Hair, Henseler, Ringle and Sarstedt. These two authors are well known for their contributions in partial least squares structural equation modeling (PLS-SEM) that has recently become a leading method of analysis used in FinTech studies. The fact that Sarstedt (177 citations) and Ringle (141 citations) have so many citations speaks of the significance of formidable methodological paradigms in determining the reliability and validity of empirical research. This group emphasizes the rigor of the methodology that the research on FinTech is based on and defines the rising complexity of the methods of analysis in the industry (Hair et al., 2017; Henseler et al., 2009).

The fourth cluster is recent and domain-specific contributions, which include such authors as Dwivedi, Rana, Al-Okaily, and Xu. These researchers are interested in the modern problem areas of FinTech such as digital transformation, financial inclusion, and new technologies. Dwivedi (citations = 100) and Rana (citations = 79) show that there is an

increasing focus on interdisciplinary and policy-based research, especially in the digital economy. This cluster indicates how FinTech studies have been directed to develop beyond theory to practice and influence society.

Table 4: Most cited papers in each cluster

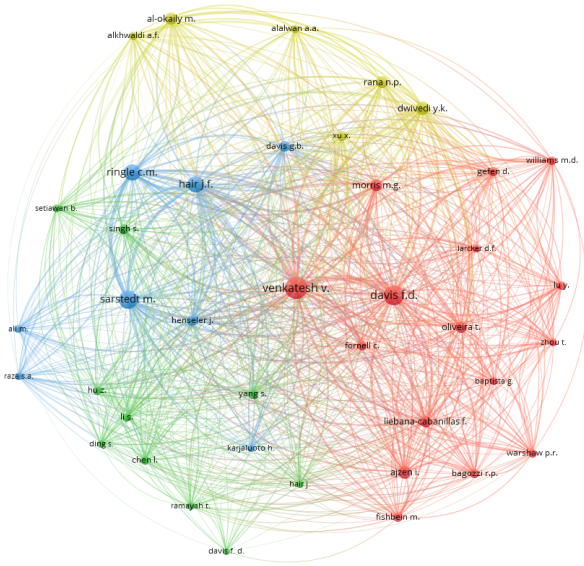
	Links	Total Link Strength	Citations
Cluster 1			
Ajzen I.	39	2250	85
Bagozzi R.P.	37	1328	45
Baptista G.	39	1029	34
Davis F.D.	38	5514	208
Fishbein M.	39	1237	47
Fornell C.	39	1198	44
Gefen D.	39	1281	45
Larcker D.F.	38	968	31
Liebana-Cabanillas F.	39	2161	67
Lu Y.	39	1255	39
Morris M.G.	38	2235	78
Oliveira T.	39	1955	71
Venkatesh V.	39	6462	254
Warshaw P.R.	37	1126	37
Williams M.D.	38	1336	40
Zhou T.	39	897	32
Cluster 2			
Chen L.	39	983	40
Davis F.D.	29	300	30
Ding S.	39	936	35
Hair J.	39	904	30
Hu Z.	39	991	37
Li S.	39	1028	40
Ramayah T.	39	797	33
Setiawan B.	39	984	36
Singh S.	39	1517	50
Yang S.	39	1499	53
Cluster 3			
Ali M.	39	821	32
Davis G.B.	38	1816	63
Hair J.F.	39	4249	143
Henseler J.	39	1658	59
Karjaluoto H.	39	852	30
Raza S.A.	38	1036	32
Ringle C.M.	39	4120	141
Sarstedt M.	39	4718	177
Cluster 4			
Al-Okaily M.	39	2043	76
Alalwan A.A.	38	1311	38
Alkhwalfi A.F.	36	1386	38
Dwivedi Y.K.	39	333	100
Rana N.P.	39	2613	79
Xu X.	39	1611	57

Source: *Author's Creation*

In general, the network of co-citations shows that the fundamental theories, methodological developments, and applied studies are highly interdependent, which points to a highly advanced and well-developed discipline. The relevance of the adoption model models, including TAM and UTAUT, along with the relevance of behavioral theory and more sophisticated methods of analysis, indicates that FinTech studies are firmly based on the known theoretical

approaches, and at the same time, they develop and transform to meet the current challenges. The results also indicate that the future studies can be strengthened by additional incorporation of the new themes like sustainability, regulatory frameworks and artificial intelligence into the existing body of knowledge.

Figure 7: Co-citation Network



Source: *Author's Creation*

Theoretical Implications and Evolution of FinTech Research

The continued use of TAM and UTAUT reflects the strong focus of FinTech research on understanding technology adoption. A large part of the literature has examined why consumers accept or reject digital financial services such as mobile banking, digital payments, e-wallets, and blockchain-based applications. TAM explains this behaviour mainly through perceived usefulness and perceived ease of use, whereas UTAUT provides a broader perspective by considering performance expectancy, effort expectancy, social influence, and facilitating conditions. Their well-established constructs and flexibility across different technological settings may partly explain their widespread use in FinTech research. This pattern is also evident in the present bibliometric analysis, where TAM and UTAUT appear as prominent and strongly connected theoretical foundations within the keyword and co-citation networks.

At the same time, relying heavily on adoption-oriented theories may limit the ability to understand the wider environment in which FinTech develops and operates. Future research can therefore extend TAM and UTAUT by drawing on other theoretical perspectives. Diffusion of Innovation (DOI) theory, for example, can help explain how new financial technologies spread across different groups and social settings. Similarly, Institutional Theory can offer insights into the influence of regulations, institutional pressures, and industry practices on FinTech adoption and development. Integrating such perspectives could broaden FinTech research beyond individual technology acceptance and provide a better understanding of the organizational, institutional, and ecosystem-level factors shaping the development of digital finance.

6. Directions for Future Research

The outcomes of the given paper suggest certain important research directions of the FinTech sphere in the future. First of all, the strongly reliant nature on familiar theoretical frameworks such as Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) means that there is a need to carry out theoretical extensions. Even though frameworks are important in explaining user adoption, the frameworks such as digital trust, transparency, user experience and platform governance should be included in future due to the complexity of the advanced FinTech ecosystems (Venkatesh et al., 2003; Gefen et al., 2003). In addition, it is necessary to elaborate some

of the existing models with interdisciplinary perspectives cutting across finance, information systems and behavioral economics.

Second, these thematic and key phrases analyses may be regarded as the movement towards giving more attention to the topic of digital payments, financial inclusion, and the question of trust, though it is worth mentioning that the relatively minor amount of attention has been dedicated to such problematic aspects of the sphere as cybersecurity, data privacy, and regulatory technology. The consequences of artificial intelligence and blockchain technologies on the risk management, regulation, and protection of consumers must be investigated in future research as FinTech evolves (Gomber et al., 2018; Lee and Shin, 2018). Additionally, comparative and longitudinal studies are also needed in order to enhance an insight into cross country variations and sustainability of FinTech adoption over time and in particular in the emerging markets.

Future research in FinTech can be extended in several emerging directions. AI-driven financial services deserve greater attention as generative AI, autonomous financial agents, explainable AI, algorithmic credit decisions, and robo-advisory become increasingly integrated into financial services. In this context, issues surrounding AI trust, transparency, and algorithmic bias also require deeper investigation. Decentralized finance (DeFi) and Decentralized Autonomous Organizations (DAOs) provide another important research avenue. Future studies could examine how decentralized governance, smart contracts, consumer participation, and automated decision-making are changing conventional financial relationships. Questions related to regulatory accountability, consumer protection, and trust in decentralized systems are particularly relevant.

The growing importance of sustainability also creates opportunities to explore sustainability-linked digital finance. Research can further investigate Green FinTech, ESG-linked financial services, sustainable lending, climate-risk analytics, and the role of digital finance in promoting financial inclusion. These areas can help connect technological innovation in finance with broader environmental and social objectives. Finally, greater theoretical diversity is needed in FinTech research. While TAM and UTAUT remain useful for explaining technology acceptance, frameworks such as Diffusion of Innovation (DOI) and Institutional Theory can provide a broader understanding of how FinTech develops across social, organizational, and regulatory environments. Combining different theoretical perspectives may therefore offer a more complete explanation of the changing FinTech ecosystem. Overall, future FinTech research needs to look beyond the question of whether consumers are willing to adopt a technology. Greater attention should be given to how intelligent, decentralized, and sustainable financial technologies are changing consumer behaviour, financial decision-making, and the wider financial ecosystem.

Limitations

Even though this study has its contributions, it has its limitations. First of all, the Scopus database is considered, and it, though as exhaustive as it is, may not be capable of containing all the publications that are of interest in the FinTech sector. Such omission of other databases can therefore limit the generalizability of the findings. Second, the analysis is done using bibliometric techniques, which concentrate on such quantitative measures of citation and co-occurrences. They are as good at establishing structural patterns, but in the literature, they do not have a comprehensive qualitative insight into the content and context of the literature (Zupic & Cater, 2015). Also, some threshold requirements on the number of keywords and citations could have been implemented thereby eliminating any emerging or niche research fields that are not yet well-known. Finally, there is a certain subjectivity when interpreting bibliometric maps and thematic clusters and it can be interpreted in other ways, depending on the perspective in which the data is analyzed (Cobo et al., 2011).

7. Reference

Acedo, F. J., Barroso, C., Casanueva, C., & Galán, J. L. (2006). Co-authorship in management and organizational studies. *Journal of Management Studies, 43*(5), 957–983.

Adamek J.; Solarz M. (2023). Adoption factors in digital lending services offered by fintech lenders. Oeconomia Copernicana, 14.0(1), 169–212. https://doi.org/10.24136/oc.2023.005

Aguinis, H., Pierce, C. A., Bosco, F. A., Dalton, D. R., & Dalton, C. M. (2011). Debunking myths about meta-analysis. *Organizational Research Methods, 14*(2), 306–331.

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes, 50*(2), 179–211.

Akinwale Y.O.; Kyari A.K. (2022). Factors influencing attitudes and intention to adopt financial technology services among the end-users in Lagos State, Nigeria. African Journal of Science, Technology, Innovation and Development, 14.0(1), 272–279. https://doi.org/10.1080/20421338.2020.1835177

Al Tarawneh M.A.; Nguyen T.P.L.; Yong D.G.F.; Dorasamy M.A.P. (2023). Determinant of M-Banking Usage and Adoption among Millennials. Sustainability (Switzerland), 15.0(10). https://doi.org/10.3390/su15108216

Albayati H.; Kim S.K.; Rho J.J. (2020). Accepting financial transactions using blockchain technology and cryptocurrency: A customer perspective approach. Technology in Society, 62.0. https://doi.org/10.1016/j.techsoc.2020.101320

Aljawder M.; Abdulrazzaq A. (2019). The effect of awareness, trust, and privacy and security on students' adoption of contactless payments: An empirical study. International Journal of Computing and Digital Systems, 8.0(6), 669–676. https://doi.org/10.12785/ijcds/080614

Alkhwaldi A.F. (2024). Digital transformation in financial industry: antecedents of fintech adoption, financial literacy and quality of life. International Journal of Law and Management. https://doi.org/10.1108/IJLMA-11-2023-0249

Alkhwaldi A.F.; Alharasis E.E.; Shehadeh M.; Abu-AlSondos I.A.; Oudat M.S.; Bani Atta A.A. (2022). Towards an Understanding of FinTech Users' Adoption: Intention and e-Loyalty Post-COVID-19 from a Developing Country Perspective. Sustainability (Switzerland), 14.0(19). https://doi.org/10.3390/su141912616

Almashhadani I.S.; Abuhashesh M.; Bany Mohammad A.; Masa'deh R.; Al-Khasawneh M. (2023). Exploring the determinants of FinTech adoption and intention to use in Jordan: The impact of COVID-19. Cogent Social Sciences, 9.0(2). https://doi.org/10.1080/23311886.2023.2256536

Alnsour I.R.; Alghadi M.Y.; Ahmad A.B.; Alibraheem M.H.; Altahat S.M.; Al-Smadi R.W.; Alshboul K.Y. (2023). Islamic financial technology acceptance: An empirical study in Jordan. International Journal of Data and Network Science, 7.0(4), 1659–1668. https://doi.org/10.5267/j.ijdns.2023.7.023

Al-Okaily M. (2024). So What About the Post-COVID-19 Era?: Do Users Still Adopt FinTech Products?. International Journal of Human-Computer Interaction. https://doi.org/10.1080/10447318.2024.2305992

Al-Okaily M.; Alsharairi M.; Natour A.R.A.; Shishan F.; Al-Dmour A.; Alghazzawi R. (2021). Sustainable fintech innovation orientation: A moderated model. Sustainability (Switzerland), 13.0(24). https://doi.org/10.3390/su132413591

Alshari H.A.; Lokhande M.A. (2022). The impact of demographic factors of clients' attitudes and their intentions to use FinTech services on the banking sector in the least developed countries. Cogent Business and Management, 9.0(1). https://doi.org/10.1080/23311975.2022.2114305

Anshari M.; Arine M.A.; Nurhidayah N.; Aziyah H.; Salleh M.H.A. (2021). Factors influencing individual in adopting eWallet. Journal of Financial Services Marketing, 26.0(1), 10–23. https://doi.org/10.1057/s41264-020-00079-5

Aria, M., & Cuccurullo, C. (2017). Bibliometrix: An R-tool for science mapping. Journal of Informetrics, 11(4), 959–975.

Asamani A.; Majumdar J. (2024). An Empirical Study of Digital Lending in India and the Variables Associated with its Adoption. BAR - Brazilian Administration Review, 21.0(3). https://doi.org/10.1590/1807-7692bar2024230132

Aw E.C.-X.; Zha T.; Chuah S.H.-W. (2023). My new financial companion! non-linear understanding of Robo-advisory service acceptance. Service Industries Journal, 43.0(03-Apr), 185–212. https://doi.org/10.1080/02642069.2022.2161528

Ayimah J.C.; Kuada J.; Ayimey E.K. (2024). Digital financial service adoption decisions of semi-urban Ghanaian university students – implications for enterprise development and job creation. African Journal of Economic and Management Studies, 15.0(2), 263–278. https://doi.org/10.1108/AJEMS-02-2022-0055

Baber H. (2021). Examining the intentions to use crowdfunding platform - An extended technology acceptance model. International Journal of Services, Economics and Management, 12.0(2), 149–163. https://doi.org/10.1504/IJSEM.2021.117226

Badran R.; Abuhashesh M.; Sharabati A.-A.A.; Omeish F.; Al-Khasawneh M.; Al-Haddad S. (2024). Enhancing user adoption and satisfaction: A study of factors influencing CliQ payment service in the fintech market. International Journal of Data and Network Science, 8.0(4), 2241–2254. https://doi.org/10.5267/j.ijdns.2024.6.007

Bagozzi, R. P. (2007). The legacy of the technology acceptance model. Journal of the Association for Information Systems, 8(4), 244–254.

Bajunaied K.; Hussin N.; Kamarudin S. (2023). Behavioral intention to adopt FinTech services: An extension of unified theory of acceptance and use of technology. Journal of Open Innovation: Technology, Market, and Complexity, 9.0(1). https://doi.org/10.1016/j.joitmc.2023.100010

Bakri M.H.; Abdul Aziz N.A.; Md Razak M.I.; Abdul Hamid M.H.; Md Nor M.Z.; Iskandar Mirza A.A. (2023). Acceptance Of Ddkoin Blockchain Using Utaut Model: A Customer Perspective Approach. Quality - Access to Success, 24.0(192), 103–121. https://doi.org/10.47750/QAS/24.192.13

Bakri M.H.; Almansoori K.K.S.M.; Azlan N.S.M. (2023). Determinants intention usage of Islamic E-Wallet Among Millennials. Global Business and Finance Review, 28.0(1), 11–32. https://doi.org/10.17549/gbfr.2023.28.1.11

Bin-Nashwan S.A.; Ismaiel A.E.A.; Muneeza A.; Isa M.Y. (2023). Adoption of ZakaTech in the time of COVID-19: cross-country and gender differences. Journal of Islamic Marketing, 14.0(11), 2949–2979. https://doi.org/10.1108/JIMA-08-2021-0278

Bin-Nashwan S.A.; Shah M.H.; Abdul-Jabbar H.; Al-Ttaffi L.H.A. (2023). Social-related factors in integrated UTAUT model for ZakaTech acceptance during the COVID-19 crisis. Journal of Islamic Accounting and Business Research, 14.0(8), 1383–1403. https://doi.org/10.1108/JIABR-02-2022-0038

Bitrián P.; Buil I.; Catalán S. (2021). Making finance fun: the gamification of personal financial management apps. International Journal of Bank Marketing, 39.0(7), 1310–1332. https://doi.org/10.1108/IJBM-02-2021-0074

Bouteraa M. (2024). Mixed-methods approach to investigating the diffusion of FinTech services: enriching the applicability of TOE and UTAUT models. Journal of Islamic Marketing, 15.0(8), 2036–2068. https://doi.org/10.1108/JIMA-12-2022 0343

Bouteraa M.; Chekima B.; Lajuni N.; Anwar A. (2023). Understanding Consumers' Barriers to Using FinTech Services in the United Arab Emirates: Mixed-Methods Research Approach. Sustainability (Switzerland), 15.0(4). https://doi.org/10.3390/su15042931

Briones de Araluze G.; Cassinello Plaza N. (2023). The Relevance of Initial Trust and Social Influence in the Intention to Use Open Banking-Based Services: An Empirical Study. SAGE Open, 13.0(3). https://doi.org/10.1177/21582440231187607

Broadus, R. N. (1987). Toward a definition of bibliometrics. Scientometrics, 12(5–6), 373–379.

Callon, M., Courtial, J. P., Turner, W. A., & Bauin, S. (1983). From translations to problematic networks: An introduction to co-word analysis. Social Science Information, 22(2), 191–235.

Chan R.; Troshani I.; Rao Hill S.; Hoffmann A. (2022). Towards an understanding of consumers' FinTech adoption: the case of Open Banking. International Journal of Bank Marketing, 40.0(4), 886–917. https://doi.org/10.1108/IJBM-08-2021-0397

Chin K.Y.; Zakaria Z.; Purhanudin N.; Pin C.T. (2021). A Paradigm of TAM Model in SME P2P Financing. International Journal of Economics and Management, 15.0(3), 397–414.

Chen, R. R., Chen, K., & Ou, C. X. J. (2022). Facilitating interorganizational trust in strategic alliances by leveraging blockchain-based systems: Case studies of two eastern banks. International Journal of Information Management, 64, 102521. https://doi.org/10.1016/j.ijinfomgt.2022.102521

Choudhary, P., Ghosh, C., & Thenmozhi, M. (2024). Impact of fintech and financial inclusion on sustainable development goals: Evidence from cross country analysis. Finance Research Letters, 68, 106573. https://doi.org/10.1016/j.frl.2024.106573

Choudhary, P., & Thenmozhi, M. (2024). Fintech and financial sector: ADO analysis and future research agenda. International Review of Financial Analysis, 92, 103201. https://doi.org/10.1016/j.irfa.2024.103201

Cobo, M. J., López-Herrera, A. G., Herrera-Viedma, E., & Herrera, F. (2011). Science mapping analysis: A bibliometric approach. Journal of Informetrics, 5(1), 146–166.

Cui Y.; Mohamad Hsbollah H. (2019). Factors influencing the continuance intention to use e-wallet among mainland Chinese students in Malaysia. Test Engineering and Management, 81.0(11-Dec), 3977–3983.

Dadra R.; Sonavane A.; Bachwani S.; Behera C.K. (2024). Beyond credit cards: A TEP perspective on buy-now-pay-later adoption. Journal of Global Scholars of Marketing Science: Bridging Asia and the World, 34.0(4), 459–484. https://doi.org/10.1080/21639159.2024.2391282

Dao, H., Le Phuong, & Nguyen Duc, K. (2025). Financial inclusion and fintech: a state-of-the-art systematic literature review. Financial Innovation, 11(1), 741. https://doi.org/10.1186/s40854-024-00741-0

Das A.; Das D. (2023). Adoption of FinTech services amidst COVID-19 pandemic: empirical evidence from Assam. Managerial Finance, 49.0(6), 1075–1093. https://doi.org/10.1108/MF-08-2022-0379

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. MIS Quarterly, 13(3), 319–340.

de Andrés-Sánchez J.; Gené-Albesa J. (2023). Explaining Policyholders' Chatbot Acceptance with an Unified Technology Acceptance and Use of Technology-Based Model. Journal of Theoretical and Applied Electronic Commerce Research, 18.0(3), 1217–1237. https://doi.org/10.3390/jtaer18030062

Dharurkar N.V.; Patil K.; Mahadevan B. (2023). The impact of cognitive, affective and social antecedents on system characteristics and their influence on proxy payments adoption. Journal of Payments Strategy and Systems, 17.0(2), 182–199.

Dissanayake, H., Popescu, C., & Iddagoda, A. (2023). A Bibliometric Analysis of Financial Technology: Unveiling the Research Landscape. FinTech, 2(3), 527–542. MDPI.

Donthu, N., Kumar, S., Pattnaik, D., & Lim, W. M. (2021). Bibliometric retrospection. Psychology & Marketing, 38(5), 834–865.

Edo O.C.; Etu E.-E.; Tenebe I.; Oladele O.S.; Edo S.; Diekola O.A.; Emakhu J. (2023). Fintech adoption dynamics in a pandemic: An experience from some financial institutions in Nigeria during COVID-19 using machine learning approach. Cogent Business and Management, 10.0(2). https://doi.org/10.1080/23311975.2023.2242985

Ellegaard, O., & Wallin, J. A. (2015). Bibliometric analysis of scholarly production. Scientometrics, 105(3), 1809–1831.

Fan, H., Wang, K., Hu, F., Zhou, J., Han, J., & Hu, Y. (2024). Does fintech facilitate enterprise outward foreign direct investment? Evidence from China. The Journal of International Trade & Economic Development, 1–29. https://doi.org/10.1080/09638199.2024.2338395

Figueiredo R.; Camargo M.E.; Ferreira J.J.; Zhang J.Z.; Liu Y.D. (2023). Predicting the Intention to Adopt Innovation in Supply Chain Finance: Determinants of Brazilian FinTech. Journal of Organizational and End User Computing, 35.0(2). https://doi.org/10.4018/JOEUC.333689

Fishbein, M., & Ajzen, I. (1975). Belief, attitude, intention, and behavior. Addison-Wesley.

Frare A.B.; Carla Milena G.F.; Dos Santos M.C.; Costa Quintana A. (2023). Determinants of Intention to Use Fintechs Services by Accounting Students: A Mixed Methods Approach. Brazilian Business Review, 20.0(5), 580–599. https://doi.org/10.15728/bbr.2021.1059.en

Galeone G.; Ranaldo S.; Fusco A. (2024). ESG and FinTech: Are they connected?. Research in International Business and Finance, 69.0. https://doi.org/10.1016/j.ribaf.2024.102225

Gan Q.; Lau R.Y.K. (2024). Trust in a 'trust-free' system: Blockchain acceptance in the banking and finance sector. Technological Forecasting and Social Change, 199.0. https://doi.org/10.1016/j.techfore.2023.123050

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online contexts. MIS Quarterly, 27(1), 51–90.

Ghouse S.M.; Shekhar R.; Chaudhary M. (2024). Driving financial inclusion: exploring mobile wallet adoption among rural Omani millennials. Journal of Islamic Marketing. https://doi.org/10.1108/JIMA-02-2024-0073

Gomber, P., Koch, J. A., & Siering, M. (2018). Digital finance and FinTech. Journal of Business Economics, 87(5), 537–580.

Gupta M.; Kiran R. (2024). Sectoral Comparison of Sustainable Digital Financial Inclusion of Women Workforce with the Mediation of Digital Banking Adoption Intention: An Empirical Analysis. SAGE Open, 14.0(2). https://doi.org/10.1177/21582440241258288

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). A primer on partial least squares structural equation modeling (PLS-SEM). Sage.

Hammouri Q.; Aloqool A.; Saleh B.A.; Aldossary H.; Al Frejat S.Y.; Halim M.; Almajali D.A.; Al-Gasawneh J.A.; Darawsheh S.-D.R. (2023). An empirical investigation on acceptance of e-wallets in the fintech era in Jordan: Extending UTAUT2 model with perceived trust. International Journal of Data and Network Science, 7.0(3), 1249–1258. https://doi.org/10.5267/j.ijdns.2023.4.013

Henseler, J., Ringle, C. M., & Sinkovics, R. R. (2009). The use of PLS path modeling. Advances in International Marketing, 20, 277–319.

Hiew L.-C.; Lee Hung A.; Leong C.-M.; Liew C.-Y.; Soe M.-H. (2022). Do They Really Intend to Adopt E-Wallet? Prevalence Estimates for Government Support and Perceived Susceptibility. Asian Journal of Business Research, 12.0(1), 77–98. https://doi.org/10.14707/ajbr.220121

Hilale H.; Chakor A. (2024). Do users' pro-environmental personal norms hold significance in electronic payment adoption context?. Journal of Financial Services Marketing, 29.0(4), 1589–1608. https://doi.org/10.1057/s41264-024-00286-4

Igamo A.M.; Rachmat R.A.; Siregar M.I.; Gariba M.I.; Cherono V.; Wahyuni A.S.; Setiawan B. (2024). Factors influencing Fintech adoption for women in the post-Covid-19 pandemic. Journal of Open Innovation: Technology, Market, and Complexity, 10.0(1). https://doi.org/10.1016/j.joitmc.2024.100236

Irimia-Diéguez A.; Albort-Morant G.; Oliver-Alfonso M.D.; Ullah S. (2024). Predicting the intention to use Paytech services by Islamic banking users. International Journal of Islamic and Middle Eastern Finance and Management, 17.0(1), 1–15. https://doi.org/10.1108/IMEFM-07-2022-0298

Jackson, D., Dunbar, K., Sarkis, J., & Sarnie, R. (2023). Advancing Fintech through a transdisciplinary approach. iScience, 26(9), 107694. https://doi.org/10.1016/j.isci.2023.107694

Jaiswal D.; Mohan A.; Deshmukh A.K. (2023). Cash rich to cashless market: Segmentation and profiling of Fintech-led-Mobile payment users. Technological Forecasting and Social Change, 193.0. https://doi.org/10.1016/j.techfore.2023.122627

Jha S.; Dangwal R.C. (2024). Determinants of investment-related FinTech services among retail investors of India: a multi-group analysis using PLS-SEM. Journal of Modelling in Management, 19.0(5), 1719–1747. https://doi.org/10.1108/JM2-01-2024-0025

Juniati W.; Widiastuti T. (2024). Intention to adopt blockchain technology for zakat management in Indonesia. Journal of Islamic Marketing. https://doi.org/10.1108/JIMA-12-2023-0384

Kala'Lembang A.; Sudarmiatin; Soetjipto B.E.; Winarno A. (2024). Understanding the adoption of digital payment in Indonesian SMEs using modified technology acceptance model. Journal of Social Economics Research, 11.0(2), 213–227. https://doi.org/10.18488/35.v11i2.3672

Khan M.S.; Rabbani M.R.; Hawaldar I.T.; Bashar A. (2022). Determinants of Behavioral Intentions to Use Islamic Financial Technology: An Empirical Assessment. Risks, 10.0(6). https://doi.org/10.3390/risks10060114

Khan S.; Khan S.U.; Khan I.U.; Khan S.Z.; Khan R.U. (2024). Understanding consumer adoption of mobile payment in Pakistan. Journal of Science and Technology Policy Management, 15.0(6), 1339–1362. https://doi.org/10.1108/JSTPM-07-2021-0110

Khuong N.V.; Phuong N.T.T.; Liem N.T.; Thuy C.T.M.; Son T.H. (2022). Factors Affecting the Intention to Use Financial Technology among Vietnamese Youth: Research in the Time of COVID-19 and Beyond. Economies, 10.0(3). https://doi.org/10.3390/economies10030057

Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model. Decision Support Systems, 44(2), 544–564.

Kim E.; Kim Y. (2024). Determinants of user acceptance of digital insurance platform service on InsurTech: an empirical study in South Korea. Asian Journal of Technology Innovation. https://doi.org/10.1080/19761597.2024.2337629

Krah R.; Tetteh L.A.; Boateng A.; Amankwa R.F. (2024). Financial technology adoption among small and medium enterprises in Ghana. Cogent Business and Management, 11.0(1). https://doi.org/10.1080/23311975.2024.2321786

Kumar H.; Sofat R. (2024). Analysing consumer behaviour by integrating digital payment awareness into the UTAUT model. International Journal of Electronic Finance, 13.0(2), 139–167. https://doi.org/10.1504/IJEF.2024.137633

Kumari V.; Bala P.K.; Chakraborty S. (2023). An Empirical Study of User Adoption of Cryptocurrency Using Blockchain Technology: Analysing Role of Success Factors like Technology Awareness and Financial Literacy. Journal of Theoretical and Applied Electronic Commerce Research, 18.0(3), 1580–1600. https://doi.org/10.3390/jtaer18030080

Kurniasari F.; Lestari E.D. (2024). Development of financial literacy and fintech adoption on women smes business performance in Indonesia. Eastern-European Journal of Enterprise Technologies, 5.0(13(131)), 67–75. https://doi.org/10.15587/1729-4061.2024.312613

Laksamana P.; Suharyanto S.; Cahaya Y.F. (2023). Determining factors of continuance intention in mobile payment: fintech industry perspective. Asia Pacific Journal of Marketing and Logistics, 35.0(7), 1699–1718. https://doi.org/10.1108/APJML-11-2021-0851

Lee C.T.; Pan L.-Y. (2023). Smile to pay: predicting continuous usage intention toward contactless payment services in the post-COVID-19 era. International Journal of Bank Marketing, 41.0(2), 312–332. https://doi.org/10.1108/IJBM-03-2022-0130

Lee, I., & Shin, Y. J. (2018). FinTech: Ecosystem, business models, and investment decisions. Business Horizons, 61(1), 35–46.

Lin R.-R.; Lee J.-C. (2024). How the UTAUT motivates consumers' continuous use of green FinTech: the moderation effect of consumer social responsibility and long-term orientation. Aslib Journal of Information Management. https://doi.org/10.1108/AJIM-09-2023-0371

Lutfi A.; Al-Okaily M.; Alshirah M.H.; Alshira'h A.F.; Abutaber T.A.; Almarashdah M.A. (2021). Digital financial inclusion sustainability in Jordanian context. Sustainability (Switzerland), 13.0(11). https://doi.org/10.3390/su13116312

Maniam S. (2024). Determinants of Islamic fintech adoption: a systematic literature review. Journal of Islamic Marketing, 15.0(11), 2916–2936. https://doi.org/10.1108/JIMA-11-2023-0373

Maryam S.Z.; Ahmed A.; Haider S.W.; Akhter T. (2023). Explicating the adoption of an innovation Fintech Value Chain Financing from Aarti (Middlemen) perspective in Pakistan. African Journal of Science, Technology, Innovation and Development, 15.0(4), 429–439. https://doi.org/10.1080/20421338.2022.2124686

Mongeon, P., & Paul-Hus, A. (2016). Coverage of Web of Science and Scopus. Scientometrics, 106(1), 213–228.

Mu, Q. (2024). Financial Technology and Digital Transformation of Enterprises—A Perspective of Financing Constraints and Credit Rationing. International Business & Economics Studies, 6(1), 79–90. https://doi.org/10.22158/ibes.v6n1p79

Mutmainah L.; Berakon I.; Yusfiarto R. (2024). Does financial technology improve intention to pay zakat during national economic recovery? A multi-group analysis. Journal of Islamic Marketing, 15.0(6), 1583–1607. https://doi.org/10.1108/JIMA-09-2022-0268

Najib M.; Ermawati W.J.; Fahma F.; Endri E.; Suhartanto D. (2021). Fintech in the small food business and its relation with open innovation. Journal of Open Innovation: Technology, Market, and Complexity, 7.0(1). https://doi.org/10.3390/joitmc7010088

Natakusumah K.; Maulina E.; Muftiadi A.; Purnomo M. (2023). Integrating religiosity into a technology acceptance model for the adoption of mobile payment technology. International Journal of Data and Network Science, 7.0(1), 305–312. https://doi.org/10.5267/j.ijdns.2022.10.003

Neelam; Bhattacharya S. (2023). The Role of Mobile Payment Apps in Inclusive Financial Growth. Australasian Accounting, Business and Finance Journal, 17.0(1), 9–31. https://doi.org/10.14453/aabfj.v17i1.02

Negm E.M. (2024). Consumers' acceptance intentions regarding e-payments: a focus on the extended unified theory of acceptance and use of technology (UTAUT2). Management and Sustainability, 3.0(3), 340–360. https://doi.org/10.1108/MSAR-04-2023-0022

Nguyen N.-T.T.; Tran P.-T.; Dang T.-Q.; Nguyen L.-T. (2024). The future of non-contact commerce: the role of voice payments. Journal of Financial Services Marketing, 29.0(4), 1260–1278. https://doi.org/10.1057/s41264-024-00292-6

Nugraha D.P.; Setiawan B.; Nathan R.J.; Fekete-Farkas M. (2022). Fintech Adoption Drivers for Innovation for SMEs in Indonesia. Journal of Open Innovation: Technology, Market, and Complexity, 8.0(4). https://doi.org/10.3390/joitmc8040208

Ojiaku O.C.; Ezenwafor E.C.; Osarenkhoe A. (2024). Integrating TTF and UTAUT models to illuminate factors that influence consumers' intentions to adopt financial technologies in an emerging country context. International Journal of Technology Marketing, 18.0(1), 113–135. https://doi.org/10.1504/IJTMKT.2024.135674

P.H H. (2023). Mobile payment service adoption: understanding customers for an application of emerging financial technology. Information and Computer Security, 31.0(2), 145–171. https://doi.org/10.1108/ICS-04-2022-0058

Patnaik A.; Kudal P.; Dawar S.; Inamdar V.; Dawar P. (2023). Exploring User Acceptance of Digital Payments in India: An Empirical Study Using an Extended Technology Acceptance Model in the Fintech Landscape. International Journal of Sustainable Development and Planning, 18.0(8), 2587–2597. https://doi.org/10.18280/ijsdp.180831

Pritchard, A. (1969). Statistical bibliography or bibliometrics? Journal of Documentation, 25(4), 348–349.

Putri G.A.; Widagdo A.K.; Setiawan D. (2023). Analysis of financial technology acceptance of peer to peer lending (P2P lending) using extended technology acceptance model (TAM). Journal of Open Innovation: Technology, Market, and Complexity, 9.0(1). https://doi.org/10.1016/j.joitmc.2023.100027

Rahayu R.; Ali S.; Hidayah R.; Nabila S. (2024). Determinant Factors of Islamic Financial Technology Acceptance Evidence from Indonesia. Journal of Telecommunications and the Digital Economy, 12.0(1), 405–426. https://doi.org/10.18080/jtde.v12n1.790

Rajan N.; George A.; Saravanan S.V.; Kavitha J.; Gopalakrishnan C.S. (2022). An Analysis on Customer Perception towards Fintech Adoption. Journal of Logistics, Informatics and Service Science, 9.0(3), 146–158. https://doi.org/10.33168/LISS.2022.0311

Rasid A.M.M.; Bakri M.H.; De Mello G.J.P.; Ismail A.F.M.F.; Razak M.I.M. (2023). Measurement and Structural Modelling on Factors of Islamic Payment Gateway System Among Millennial Generation in Malaysia. Global Business and Finance Review, 28.0(6), 72–94. https://doi.org/10.17549/gbfr.2023.28.6.72

Raval, A., & Desai, R. (2023). Reviews and directions of FinTech research: bibliometric–content analysis approach. Journal of Financial Services Marketing, 28(4), 351–370. https://doi.org/10.1057/s41264-023-00262-4

Rosli M.S.; Saleh N.S.; Md. Ali A.; Abu Bakar S. (2023). Factors Determining the Acceptance of E-Wallet among Gen Z from the Lens of the Extended Technology Acceptance Model. Sustainability (Switzerland), 15.0(7). https://doi.org/10.3390/su15075752

Salah O.H.; Ayyash M.M. (2024). Understanding user adoption of mobile wallet: extended TAM with knowledge sharing, perceived value, perceived privacy awareness and control, perceived security. VINE Journal of Information and Knowledge Management Systems. https://doi.org/10.1108/VJIKMS-03-2023-0055

Salgado D.O.; Sousa B.B. (2022). Factors influencing the acceptance of financial technology by consumers of traditional financial services in Portugal. International Journal of Management Practice, 15.0(5), 671–691. https://doi.org/10.1504/IJMP.2022.125473

Sembel J.S.; Widjaja A.W.; Antonio F. (2024). Determinants of mobile stock investment application adoption and its impact on intention to recommend the applications in emerging countries: A case study of Indonesia. Management and Marketing, 19.0(3), 555–578. https://doi.org/10.2478/mmcks-2024-0025

Senyo P.K.; Osabutey E.L.C.; Seny Kan K.A. (2021). Pathways to improving financial inclusion through mobile money: a fuzzy set qualitative comparative analysis. Information Technology and People, 34.0(7), 1997–2017. https://doi.org/10.1108/ITP-06-2020-0418

Setiawan B.; Phan T.D.; Medina J.; Wieriks M.; Nathan R.J.; Fekete-Farkas M. (2024). Quest for financial inclusion via digital financial services (Fintech) during COVID-19 pandemic: case study of women in Indonesia. Journal of Financial Services Marketing, 29.0(2), 459–473. https://doi.org/10.1057/s41264-023-00217-9

Shah R.; Laghate K.; Chelawat A. (2024). Transforming life insurance buying: conceptual model for the adoption of Life InsurTech services in India. Bottom Line. https://doi.org/10.1108/BL-07-2023-0222

Shahzad A.; Zahrullail N.; Akbar A.; Mohelska H.; Hussain A. (2022). COVID-19's Impact on Fintech Adoption: Behavioral Intention to Use the Financial Portal. Journal of Risk and Financial Management, 15.0(10). https://doi.org/10.3390/jrfm15100428

Shaikh I.M.; Amin H. (2024). Consumers' innovativeness and acceptance towards use of financial technology in Pakistan: extension of the UTAUT model. Information Discovery and Delivery, 52.0(1), 114–122. https://doi.org/10.1108/IDD-08-2022-0080

Sharma A.; Mohan A.; Johri A.; Asif M. (2024). Determinants of fintech adoption in agrarian economy: Study of UTAUT extension model in reference to developing economies. Journal of Open Innovation: Technology, Market, and Complexity, 10.0(2). https://doi.org/10.1016/j.joitmc.2024.100273

Sharma D.; Munjal P. (2024). Determining the key drivers of FinTech adoption in India. International Journal of Process Management and Benchmarking, 16.0(4), 533–554. https://doi.org/10.1504/IJPMB.2024.137146

Sharma V.; Jangir K.; Gupta M.; Rupeika-Apoga R. (2024). Does service quality matter in FinTech payment services? An integrated SERVQUAL and TAM approach. International Journal of Information Management Data Insights, 4.0(2). https://doi.org/10.1016/j.jjimei.2024.100252

Sharma V.; Taneja S.; Gupta M.; KshitizJangir; Ozen E. (2023). Impact of Service Quality on Behavioural Intention to Use Fin Tech Payment Services: An Extension of SERVEQUAL Model. Asia Pacific Journal of Information Systems, 33.0(4), 1093–1117. https://doi.org/10.14329/APJIS.2023.33.4.1093

Shehata S.M.; Abdeljawad A.M.; Mazouz L.A.; Aldossary L.Y.K.; Alsaeed M.Y.; Sayed M.N. (2023). Factors affecting customers' adoption of fintech in the gulf cooperation council countries. Asian Economic and Financial Review, 13.0(7), 463–477. https://doi.org/10.55493/5002.v13i7.4800

Shwedeh F.; Aburayya A.; Gbemisola O.; Adelaja A.A. (2024). Assessing the role of augmented reality in enhancing employee operational engagement and knowledge retention in UAE business training. Global Knowledge, Memory and Communication. https://doi.org/10.1108/GKMC-05-2024-0287

Singh A.K.; Sharma P. (2023). A study of Indian Gen X and Millennials consumers' intention to use FinTech payment services during COVID-19 pandemic. Journal of Modelling in Management, 18.0(4), 1177–1203. https://doi.org/10.1108/JM2-02-2022-0059

Singh S.; Sahni M.M.; Kovid R.K. (2020). What drives FinTech adoption? A multi-method evaluation using an adapted technology acceptance model. Management Decision, 58.0(8), 1675–1697. https://doi.org/10.1108/MD-09-2019-1318

Small, H. (1973). Co-citation in scientific literature. Journal of the American Society for Information Science, 24(4), 265–269.

Snyder, H. (2019). Literature review as a research methodology. Journal of Business Research, 104, 333–339.

Solihat I.; Hamundu F.M.; Hendrian; Wahyu M. (2023). Determinants of behavior intention to adopt peer-to-peer lending services among Indonesia msmes. International Journal of Business and Society, 24.0(1), 543–558. https://doi.org/10.33736/ijbs.5633.2023

Srivastava, A. (2024). The Transformative Role of Fintech in Modern Business Organizations: A Comprehensive Analysis. International Journal of Scientific Research in Engineering and Management, 8(3), 1–5. https://doi.org/10.55041/ijsrem29458

Srivastava S.; Mohta A.; Shunmugasundaram V. (2024). Adoption of digital payment FinTech service by Gen Y and Gen Z users: evidence from India. Digital Policy, Regulation and Governance , 26.0(1), 95–117. https://doi.org/10.1108/DPRG-07-2023-0110

Srivastava S.; Mohta A.; Shunmugasundaram V. (2024). What Drives Mobile Payment FinTech Adoption in India?. Global Business Review. https://doi.org/10.1177/09721509241238556

Srivastava S.; Sinha A.; Shunmugasundaram V. (2023). ADOPTION OF FINTECH SERVICES IN UTTAR PRADESH: USING EXTENDED TAM. Advances in Business Related Scientific Research Journal, 14.0(1), 27–44.

Stewart H.; Jürjens J. (2018). Data security and consumer trust in FinTech innovation in Germany. Information and Computer Security, 26.0(1), 109–128. https://doi.org/10.1108/ICS-06-2017-0039

Suri A.; Sharma Y.; Jindal L.; Sijariya R. (2024). Blockchain for data protection and cyber fraud reduction: systematic literature review and technology adoption dynamics among gen Y and Z. International Journal of Quality and Reliability Management, 41.0(8), 2181–2198. https://doi.org/10.1108/IJQRM-03-2023-0094

Tian Y.; Chan T.J. (2024). Predictors of Mobile Payment Use Applications from the Extended Technology Acceptance Model: Does Self-Efficacy and Trust Matter?. SAGE Open, 14.0(4). https://doi.org/10.1177/21582440241292525

Tian Y.; Chan T.J.; Suki N.M.; Kasim M.A. (2023). Moderating Role of Perceived Trust and Perceived Service Quality on Consumers' Use Behavior of Alipay e-wallet System: The Perspectives of Technology Acceptance Model and Theory of Planned Behavior. Human Behavior and Emerging Technologies, 2023.0. https://doi.org/10.1155/2023/5276406

Tranfield, D., Denyer, D., & Smart, P. (2003). Systematic review methodology. British Journal of Management, 14(3), 207–222.

Urus S.T.; Kurniasari F.; Nazri S.N.F.S.M.; Utomo P.; Othman I.W.; Jimmy S.Y.; Hamid N.A. (2022). A comparative study of fintech payment services adoption among malaysian and indonesian fresh graduates: through the lens of utaut theory.

Eastern-European Journal of Enterprise Technologies, 5.0(13-119), 73–88. https://doi.org/10.15587/1729-4061.2022.265662

Usman H.; Mulia D.; Chairy C.; Widowati N. (2022). Integrating trust, religiosity and image into technology acceptance model: the case of the Islamic philanthropy in Indonesia. Journal of Islamic Marketing, 13.0(2), 381–409. https://doi.org/10.1108/JIMA-01-2020-0020

van Eck, N. J., & Waltman, L. (2010). VOSviewer software. Scientometrics, 84(2), 523–538.

Varun, K., & Aruna, P. (2025). An extensive examination of the influence of financial technology (Fintech) on advancing financial inclusion: a bibliometric investigation. Discover Sustainability, 6(1), 823. https://doi.org/10.1007/s43621-025-00823-8

Vasquez O.; San-Jose L. (2022). Ethics in fintech through users' confidence: determinants that affect trust. Ramon Llull Journal of Applied Ethics, 13.0(13), 99–149. https://doi.org/10.34810/rljaev1n13Id398681

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of IT: Toward a unified view. MIS Quarterly, 27(3), 425–478.

Verma, S., & Gustafsson, A. (2020). Investigating COVID-19 research trends. Journal of Business Research, 118, 253–261.

Vijayagopal, P., Jain, B., & Viswanathan, S. A. (2024). Regulations and Fintech: A Comparative Study of the Developed and Developing Countries. Journal of Risk and Financial Management, 17(8), 324. https://doi.org/10.3390/jrfm17080324

Wallin, J. A. (2005). Bibliometric methods. Basic & Clinical Pharmacology & Toxicology, 97(5), 261–275.

Wang J.S. (2021). Exploring biometric identification in FinTech applications based on the modified TAM. Financial Innovation, 7.0(1). https://doi.org/10.1186/s40854-021-00260-2

Wang J.S. (2023). Verification Techniques in FinTech Compared from User Perspectives. Social Science Computer Review, 41.0(4), 1438–1455. https://doi.org/10.1177/08944393211058310

Xie J.; Ye L.; Huang W.; Ye M. (2021). Understanding fintech platform adoption: Impacts of perceived value and perceived risk. Journal of Theoretical and Applied Electronic Commerce Research, 16.0(5), 1893–1911. https://doi.org/10.3390/jtaer16050106

YANG Q.; SHI F. (2024). A Technology Acceptance Model (TAM) towards use Intention of E-wallet Among Youth in Malaysia; UCJC Business and Society Review, 21.0(80), 18–47. https://doi.org/10.3232/UBR.2024.V21.N1.01

Yeh H.-C.; Yu M.-C.; Liu C.-H.; Huang C.-I. (2023). Robo-advisor based on unified theory of acceptance and use of technology. Asia Pacific Journal of Marketing and Logistics, 35.0(4), 962–979. https://doi.org/10.1108/APJML-07-2021-0493

Yoon C.; Lim D. (2020). An empirical study on factors affecting customers' acceptance of internet-only banks in Korea. Cogent Business and Management, 7.0(1). https://doi.org/10.1080/23311975.2020.1792259

Yoon C.; Lim D. (2021). Customers' intentions to switch to internet-only banks: Perspective of the push-pull-mooring model. Sustainability (Switzerland), 13.0(14). https://doi.org/10.3390/su13148062

Yuvaraj D.; Venugopal P.; Kareem S.A.; Aswinipriya S. (2024). Examining the determinants of FinTech adoption intention: the moderating role of customer advocacy. International Journal of Process Management and Benchmarking, 18.0(3), 352–370. https://doi.org/10.1504/IJPMB.2024.142144

Zeng, Y., & Wang, L. (2023). Regional Fintech Development and Enterprise Digital Transformation: Theoretical and Mechanism Analysis. BCP Business & Management, 47, 5188. https://doi.org/10.54691/bcpbm.v47i.5188

Zhang W.; Siyal S.; Riaz S.; Ahmad R.; Hilmi M.F.; Li Z. (2023). Data Security, Customer Trust and Intention for Adoption of Fintech Services: An Empirical Analysis From Commercial Bank Users in Pakistan. SAGE Open, 13.0(3). https://doi.org/10.1177/21582440231181388

Zupic, I., & Čater, T. (2015). Bibliometric methods in management research. Organizational Research Methods, 18(3), 429–472.