

Global Trends in Fintech Adoption: A Systematic Literature Review and Bibliometric Analysis

TRISKA DEWI PRAMITASARI, NI WAYAN RUSTIARINI,
PUTU KEPRAMARENI I WAYAN WIDNYANA,
Doctoral Program, Faculty of Economics and Business,
Mahasaraswati University, Denpasar,
INDONESIA

Abstract: - The adoption of financial technology was unequal in poor nations owing to factors including limited digital literacy and regulatory uncertainty. To fill in the gaps in our understanding of fintech adoption in developing nations, this research systematically reviewed the relevant literature in order to consolidate current information, identify critical drivers and obstacles, and draw attention to these issues. Using information retrieved from Scopus/WOS, 763 papers were evaluated using PRISMA methodology in conjunction with VOSViewer. The first is about technological innovations and stability of financial systems; the second relates to digital transformation and performance of banks; the third is about financial inclusion and growth of economy; the fourth is about consumer behaviour and adoption models; and the fifth relates to digital financial literacy and sustainable behaviour. It was discovered that the role of the technology developments, organizational strategy and behavioural as well as institutional aspects contributed to fintech acceptance.

Key-Words: - Fintech adoption, Digital transformation, Financial inclusion, Sustainable finance, Bibliometric analysis, Financial technology.

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1 Introduction

In the past few years, technology's infusion into the field has altered the way people and businesses interact with financial systems. Financial technology changes the delivery of traditional financial services; mobile payments, digital wallets, robo advisers and blockchain-based platforms are all examples of this [1], [2], [3]. According to a report by [4] the EY Global Fintech Adoption Index indicates an exponential rise of fintech solutions globally with the adoption rate increasing from 15 per cent in 2015 to 64 percent in 2019. Fintech offers developing nations a way to tackle representational problems regarding access to financial services. Due to poor infrastructure and high transaction costs, as well as lack of access to formal financial institutions, a large percentage of the adult population in these regions does not have a bank account or has an inadequate one. According to [5], services driven by fintech are an alternative means of achieving greater financial service access, lessening inequality, and advancing inclusive economic development. The supervision frameworks of central banks and regulators have been adapted to the evolving fintech ecosystem, with traditional financial institutions digitally transforming. According to [6] fintech adoption is far

from universal, especially in developing countries although developments have been made, [7]. Ineffective regulations, customers' trust issues, lack of infrastructures, and customers' unawareness of the system were some of those issues that always prevented the effective implementation, [8], [9], [10]. As a result of the increase in the amount of published research, we discovered other elements of great relevance to our work that remained however fragmented and without theoretical consistency and focused on particular contexts.

Due to its importance, we first conduct a systematic literature review (SLR) on fintech adoption in order to have a full picture of existing knowledge. Despite many studies on the consumer and institutional perspectives on this issue viz., who or what influences, what constrains adoption, and what are the results, a comprehensive study has yet to emerge looking at developing countries, [11], [12], [13], [14], [15]. Models and frameworks must be continually assessed to stay relevant with the fintech sector's fast-evolving industry and responsive to regulations and market changes, [16]. In addition, it was unclear what contextual elements determine the success or failure of the implementation of fintech, such as national laws, infrastructure quality, economic structure and cultural attitudes.

Policymakers, regulators and financial institutions found practical insight from the SLR that helped to identify emergent themes, theoretical gaps, and methodological inconsistencies.

Through a rigorous review of the existing literature on educational leadership, this study enhances scholarly debate and sets the foundation for future empirical research, international comparisons, and evidence-based policy-making. The outcomes were expected to assist in facilitating inclusive, safe and long-term viable adaption of fintech technology in low- and middle-income nations. The purpose of this research was to conduct a rich literature survey on the adoption of fintech, especially in developing nations. This study aimed to systematically map and synthesize contemporary empirical and conceptual studies regarding the uptake of fintech from the perspectives of consumers, financial institutions, and the regulatory framework. An attempt on the part of the research to pinpoint the most significant factors that facilitated or hindered adoption in these specific contexts. It also observed the impact of fintech adoption on regulatory policy, institutional quality, and financial inclusion. The ultimate goal of this study was to draw attention to important gaps in our understanding of financial technology and to suggest avenues for future research that could help move the subject forward theoretically and practically.

2 Methods

The purpose of a bibliometrically-based systematic literature evaluation was to evaluate the existing literature in the field by identifying important research entities, patterns, and trends, [17]. This method offered a thorough introduction to the subject under investigation and guaranteed a thorough and calculable literature review by using the PRISMA framework (Figure 1), [18]. Only articles published from 2020 to 2025 were selected for this study. The other criteria were: (1) emphasis on today's issues; (2) extent of peer-review; (3) economics, management and finance as subject matter; (4) published in the English language; and (5) open access publications. Our study aims were achieved through the VOSViewer 1.6.29 software while considering many specifics. To visualize the growth of the research field and its intellectual structure and dynamics, VOSViewer visualized bibliographic data for citation networks, author collaborations, and co-occurring keywords. [19], [20], [21], [22] conducted this analysis. Also, to improve the consistency of empirical data synthesis and map out the research activity, merging bibliometric analysis with the systematic review, [23]. This helped them find major

contributors and evolving trends. The use of bibliometric may be for strategic purposes (scientometric) to evaluate scientific journals according to their economic weight, [24]. This helped to understand the evolution, historical flow and future directions of the research field better. This approach proved to be highly beneficial in interdisciplinary studies for gaining deeper insights, [21].

Using a macro (top-down) technique, which begins with a wide search and moves on to more focused studies and themes, the first step of this scientific investigation was the selection of keywords. The study's authors took into account the gaps in the literature and the limitations of earlier research when designing their search terms, which included "fintech adoption," "financial technology," and "bank digital transformation" in the title, abstract, and keyword sections of the articles. Moreover, for a number of research-related goals, such as literature reviews, expert identification, and trend monitoring, the Scopus and WoS (ScienceDirect) database was consulted.

The total number of documents related to fintech adoption was found to be 4303 based on the search results from the Scopus/WoS (ScienceDirect) database on 07 June 2025. The search was conducted with the keywords "fintech adoption" "financial technology" or "bank digital transformation". These documents reported several fields of study and were published between 2020 and 2025. The document categorization was decided for filtering based on these results. After filtering by year, document type, topic area, language and open access, 763 articles were found to fulfil the criteria.

3 Result and Discussion

Descriptive analysis

By sorting the 763 papers into different groups according to year, country/region, journal, and author, and then selecting the top 10 articles from each group, we were able to analyze the distribution of research on fintech uptake. In order to explain future research priorities, particularly in building a sustainable paradigm for fintech adoption, academics and practitioners would benefit from understanding the allocation of scientific studies relevant to fintech adoption.

Research conducted on the Scopus/Web of Science (ScienceDirect) database has shown that there have been 763 papers covering the topic of fintech acceptance in academic journals in the last six years. As Figure 2 (Appendix) shows, this indicates that the study of fintech adoption is still

significant and useful for upcoming academic research. Scholarly articles on the adaptation of financial technology are on the increase lately. The growth happened at that dramatic rate after 2020. Several academics researching Fintech adoption focus on digital financial literacy, income inequality, efficiency, profitability and competitiveness. [25], [26], [27], [28], [29] also found that Fintech Adoption adds to sustainability significantly.

Figure 2 (Appendix) seems to indicate a spike in interest level peaking in 2024 and then declining in 2025. The reason for this interesting observation appears to be the incomplete data this year. Interest level is rapidly growing due to the COVID-19 pandemic that brought about fast-paced digitisation in the financial services industry. As a result of the pandemic, fintech will be increasingly recognized for its indispensable role in ensuring financial inclusion and sustainability as policies evolve, enhanced investment in digital infrastructure materializes, and confidence grows among consumers in non-traditional financial platforms. This provides a fertile opportunity for studies to explore various issues regarding the adoption of fintech including user satisfaction, regulatory challenges, financial inclusion, cyber security and digital literacy. The experiences gained from the global fintech ecosystem's evolution, the continued change in consumer behaviour toward digital-first solutions, and the entry of big tech companies into financial services all contribute to the post-pandemic period's momentum, [30], [31], [32]. When its all considered, these tendencies emphasize the potential significance of fintech adoption in scientific study, which is continuously evolving in response to technology and societal changes happening in real life. The scientific research on fintech adoption is allocated by country and region categorically as follows: China 84, the UK 80, Indonesia 75, Malaysia 49, Jordan 46, India 45, the US 32, Saudi Arabia 29, South Africa 29, and Australia 28 articles (Figure 3, Appendix).

According to Figure 3 (Appendix), the latest and most up-to-date research on fintech adoption is published by which country. Malaysia, Indonesia, and China are not the only ones that were included in the top five. The prominence of these countries is attributable to proactive regulation, a strong university research infrastructure and fast fintech development. Due to the approaches of the government to support innovation in fintech and the massive countrywide use of digital payment systems, China has become a global leader in the field. The UK fintech sector is growing at a fast pace, driven by London, which has resulted in close university-business cooperation. The government's push for

financial inclusion, coupled with high mobile internet penetration and quick digitization in the country, has piqued interest in fintech and increased its acceptance. In countries like India, Jordan, and Malaysia, the national drive towards the digital economy and efforts to broaden citizens' access to financial services have increased fintech activities. According to the geographic distribution of publications, financial technology is becoming a common research priority in both developed and developing countries. The situation occurs due to technology, regulation and expectation of the people.

Thirdly, according to the distribution of fintech adoption research by publication source, the following journals have the most articles: Sustainability Switzerland (42), Journal of Risk and Financial Management (24), Cogent Economic and Finance (17), Banks and Bank Systems Journal (12), and Financial Innovation Journal (12), Figure 4, Appendix).

In the fourth place, there was no obvious pattern to the distribution of author-based studies on Fintech uptake. One author (Groby, K.) penned six articles, another (Ozili, P.K.) peddled five, another (Al-Afeef, M.A.M.; Al-Khawaja, H.A.; Giudici, P.; Sapkota, N.; Tewari, D.D.; Tewari, D.D.) peddled four, and the tenth and last author (Aas, T.H.) contributed one piece (Figure 5, Appendix).

Bibliometric Analysis

Five main subject groups emerged from the literature review on fintech adoption in this research. These groups represent many viewpoints, such as new technology, changing organizations, more access to finance, consumer habits, and knowledge of digital money management. For a thorough grasp of the clusters' thematic foci and contributions to the larger body of literature, we include detailed descriptions of each one below (Figure 6, Appendix).

Cluster 1: Technological Innovation and Financial System Stability

This cluster is concerned with new technologies and their systemic effects on the financial sector. Close the clusters. Emerging technologies are blockchain, artificial intelligence, machine learning, [33] digital payment systems. [34], [35], [36], [37], which are in the same cluster, are on related subjects such as financial market efficiency, systemic risk, and regulatory development in the digital age. Fintech can disrupt the banking system, [38]. This material under this heading shows how. Examples include the decentralization of financial transactions brought about by blockchain technology and

cryptocurrencies, and the revolution in fraud detection, credit scoring models, and risk management brought about by artificial intelligence and machine learning, [39]. The COVID-19 epidemic is also emphasized as a pivotal point that hastens digitization and puts the financial system's resiliency to the test. Many people are talking about how regulators should react to these changes in technology, which shows that there is a lot of interest in finding a balance between encouraging innovation and keeping the economy stable, [40].

Cluster 2: Digital Transformation and Bank Performance

In Cluster 2, we look at fintech adoption from an organizational standpoint, namely at the ways in which financial institutions and banks deal with digital disruption. Profitability, Return on Assets, Competitiveness, and Customer Experience are some of the key performance metrics that have been studied in connection to digital transformation in the literature, [41], [42], [43], [44]. In particular, [45] found that empirical research on commercial banks' digital transformation initiatives formed the basis of this cluster. A recent study has shown that the adoption of fintech may lead to improved financial performance. And this can be done by increasing operational efficiency, lowering costs as well as enhancing the delivery of services, [46], [47], [48], [49]. Studies indicate banks are now integrating sustainability and green financing into strategic digital innovations. Digital and environmental objectives are showing increasingly evident alignment recently, [50]. On the contrary, this cluster highlights the challenges faced by banks when updating legacy systems, managing their digital talent pools and ensuring that technology is aligned with their future strategies.

Cluster 3: Financial Inclusion and Economic Development

The role of fintech on financial popularity, economic growth and distribution of income will be studied under Cluster three in the broader context, [51], [52], [53]. Areas of focus involve mobile banking, crowdfunding, Islamic financing and small and medium enterprise financing in underprivileged or rural areas, [54], [55], [56], [57]. This categorization showcases how fintech can propel inclusive finance, particularly through digital credit and mobile money which can reach people who have never accessed traditional banks. Most of the research being done on this topic is in developing countries. This is where fintech is able to drive entrepreneurship and reduce poverty. Islamic banking is a fintech model that is

emerging as an alternative to conventional banking by incorporating different religious and ethical norms, [58]. It has been repeatedly raised that these technologies may not be able to adequately promote fair development and close the gap in financial access, [59].

Cluster 4: Consumer Behavior and Technology Adoption Models

In the fourth cluster, researchers use models like TAM [60], UTAUT [61], and TPB [62] to examine people-level factors that influence the adoption of financial technology. [63] include behavioral intention as a core variable, whereas [64] list performance expectation, [65] list effort expectancy, [66] list trust, and [67] list social influence. This section of the literature seeks to provide light on the reasons and processes behind the widespread usage of fintech services, including mobile applications, electronic wallets, and peer-to-peer platforms [68], [69], [70], [71]. Trust and perceived usefulness were shown to be the two most significant factors in determining adoption, according to the research. User behavior is greatly impacted by social influence, convenience of use, and past digital experience, [71], [72], [73]. The findings could help fintech companies improve their marketing, interface design and user onboarding, in particular. According to [74] knowledge of consumer behaviour is important to prevent digital exclusion and [75] to ensure ongoing engagement.

Cluster 5: Digital Financial Literacy and Sustainable Financial Behavior

The third cluster entitled financial behaviour by [76], digital financial literacy by [77]; and sustainability by [78] refers to the educational and behavioural aspects of fintech adoption. Factors such as knowledge and financial capacities have an effect on responsible utilisation of fintech goods and services as opened up in this literature, [79]. Experts in the field indicate that customers require a new level of ability and understanding in the wake of digital finance, [80]. Lack of adequate education exposes users to fraud, over-indebtedness and misuse of financial products. It expresses the importance of financial literacy programs that have been updated for online use. By investigating how knowledgeable consumers might support long-term objectives, such as environmental and social well-being, via their financial choices, this cluster also links fintech use with sustainable behavior, [81].

The connecting clusters in the graphic map suggest that fintech studies include several disciplines. Take fintech adoption as an example. It

connects technological innovation (red cluster) [82], bank financial performance (green cluster) [83], financial inclusion (blue cluster) [84], and financial literacy (purple cluster) [85]. There are other related concepts as well. The phenomenon of fintech adoption necessitates a comprehensive strategy that encompasses technology, behavior, macroeconomics, and public policy, rather than a single focus.

In addition, research keywords related to fintech adoption were visually represented as an overlay as part of the bibliometric analysis. The time series of keyword occurrences as a function of publication year is shown below using a color spectrum ranging from dark blue (2020) to brilliant yellow (2024). Referring to Figure 7 (Appendix), this map sheds light on how the issue has progressed and the general trend of fintech literature development throughout time.

The agenda items' focus for the first two years (2020 and 2021) is on digital infrastructure and technology. The blue to dark green keywords are items that rapidly entered the knowledge base since the first half of 2020 to early 2021 that include blockchain, cryptocurrency, artificial intelligence, digital banking, regulation, and system development. It would mean that regulatory security and system development received early attention in fintech literature. Hence, the first wave of technological disruption in banking created a worldwide academic debate.

Financial system performance and integration are the primary areas of attention for the next few years (2021–2022). The green color on the network shows the research focus that starts to shift towards aspects of implementation and organizational influence with keywords such as bank [83], commercial bank [86], performance [87], financial performance [88], digital transformation [89], profitability [41], and competitiveness [90], indicating that researchers' attention starts to shift from technology to the strategic implications of fintech adoption on the performance of financial institutions. Also, this shows that banks and other financial organizations are becoming more tech-savvy and hence more often studied in academic articles.

Inclusion, literacy, and sustainability are the focal points of current and future subjects (2023–2024). The current keywords, which range from light yellow to yellow, indicate financial literacy, digital financial literacy, financial behavior, sustainability, trust, behavioral intention, performance expectancy, social influence, fintech service, and other related topics, [26], [63], [66], [91], [92], [93], [94], [95], literacy [96], long-term viability [97], and social and cultural factors [98] are now the center of attention in studies

on the adoption of financial technology. [66], [99], [100] all point to the growing importance of financial literacy and social responsibility in fintech adoption, while new terms like behavioral intention and trusts show the power of behavioral adoption models (e.g., TAM, UTAUT).

The most heavily studied subjects in the literature may be quickly and easily grasped with the help of density visualization in bibliometric analysis. The region that is brighter (yellow) indicates that the keywords are more often used and more connected in the network. Dark green to blue regions, on the other hand, suggest topics that have gotten less focus. The density visualization map helps to identify numerous key themes in studies on fintech uptake (Figure 8, Appendix).

In addition to the focal point and major subject, the presence of three main nodes all of which are a striking shade of yellow indicates a high level of concentration and connectedness within the area. The fact that "bank" appears more often than any other word in the fintech lexicon indicates that discussions center on banks and other financial institutions. Researchers have looked at the regulatory hurdles [101], performance hurdles [66], and digital transformation hurdles [70] that financial institutions face when introducing new technology. Second, the word "fintech adoption" is vital since it is the main subject of the study. Performance, digital transformation, trust, mobile banking, and a host of behavioral and systemic factors have all been linked to the adoption of fintech, according to many studies, [45], [66], [102], [103], [104]. Institutional and user-facing keyword performance is also one of the most studied topics. Technology impacts the efficiency, profitability, and competitiveness of digital banking and finance organizations, [2], [25], [28]. This topic brings together various elements of technology.

The medium concentration region is known for its supporting and developing themes; it is greenish-yellow in hue. [105] and [106] note that fintech has been mostly discussed in terms of its macroeconomic implications, namely on the availability of financial services, and topics pertaining to financial inclusion and economic development reflect this. For developing countries and SMEs, this is a major concern. The financial technology that was the focus of early fintech research is also known as blockchain, bitcoin, or digital banking, [107], [108], [109]. Although "bank" has a heavier weight, this topic remains vital when discussing technological upheaval and digital infrastructure. Lastly, the words digital transformation and financial performance are used by [88] and [110] to link technology with the results of businesses' financial performance,

especially banks. What ways may digitalization improve operational efficiency and competitiveness? [111] investigated this question.

Only recently have the first low-concentration regions, which vary in color from green to blue, started to emerge. Research on financial literacy, digital financial literacy, and financial behavior has made more and more use of the term "overlay visualization", [26], [71], [99]. As a result, this raises the prospect of future growth. Subjects from behavioral adoption model methods, such as UTAUT and TAM, trust, and social influence, are becoming more important as the number of persons using fintech continues to rise, [63], [66], [67]. [79] and [97] are the final two words. Due to fintech's impact on sustainable and equitable finance, these new worries are becoming more popular, [112].

The five subject clusters that comprise the overall conceptual framework for evaluating future trends in financial technology adoption are shown in Figure 9 (Appendix). Figure 9's (Appendix) conceptual framework is supported by studies on fintech adoption obstacles, which show significant regional variability. Institutional setting and stakeholder interaction are the focal points of this method. Southeast Asian nations such as Indonesia and the Philippines, have seen relatively accessible technological advances, but low levels of user trust and digital financial literacy point to bad behavioral characteristics. Because of regional disparities and inadequate digital infrastructure, South Asian countries like India and Bangladesh are more prone to fintech adoption failures in the realms of organizational strategy and technological infrastructure. Because of the lack of consumer protection and regulatory stability in Sub-Saharan Africa, the institutional context domain is crucial. The absence of adaptable law is preventing fintech from being fully integrated into the formal financial system, despite the strong desire for inclusion. Effective adoption of fintech in the MENA region is highly dependent on institutional legitimacy and stakeholder participation, including regulators, religious authorities, and industry. This is especially important due to the significant challenges posed by normative concerns and Sharia compliance. Technology, organizational strategy, user behavior, and institutional context all interact dynamically to determine fintech adoption, as shown in Figure 9's (Appendix) integrative framework, which also provides cross-regional support for the argument. Figure 9 (Appendix) lays out the need for contextually tailored fintech policy approaches and ecosystem design.

The solid framework for theoretical study and practical applications was supplied by these groups' embeddedness within four broad domains: technical breakthroughs, organizational methods, behavioral aspects, and institutional settings. Through two critical drivers, stakeholder engagement and contextual regulation, the five found clusters interacted dynamically rather than existing in isolation. At the macro level, institutional preparation and at the micro level, behavioral adoption were connected with the mediation of these factors. The effective regulatory framework, which was adaptable, would ensure safety, inclusiveness, and innovation. Meanwhile, stakeholders across the sectors like academia, industry, and government collaborated to develop coherent fintech ecosystems. Moreover, the results of fintech adoption are in line with strategic values, such as stability and performance [113], [114], [115], environmental value [116], [117], [118], trust [66], [119], and more broadly contribution to sustainability goals [120], [121], [122], [123]. The results were linked to long-term impact factors such as green technology innovations [124], fintech business model transformations [125], global environmental value propositions (GEVPs) [126], [127], as well as the Sustainable Development Goals (SDGs) [122], [128], [129]. With the help of this multidimensional framework, researchers and policy makers were able to gain a better understanding of the evolution and future trajectories of financial technology adoption. The discussion of fintech shifted from efficiency and accessibility to one centred on people and technology that promises digital banking that is inclusive, sustainable, and resilient.

4 Conclusion

Three key findings emerged from this research, which enhanced our understanding of fintech adoption. To begin, the research effectively grouped 4,303 publications about fintech acceptance into five categories. Cluster 1 dealt with technical innovation and financial stability, with key technologies including digital banking, blockchain and AI, which are expected to impact the financial system. The second cluster analyzed how digital transformation influences the performance profitability, competitiveness, and green finance of banks. An important goal of developing countries is financial Inclusion and economic growth. Cluster 3 tools will include mobile money, Islamic banking and SME finance. Cluster 4, inspired by comprehensive frameworks like TAM and UTAUT, explores consumer behaviour and seeks models of technology

adoption, notably with a focus on user trust, intention and experience. Cluster 5 highlights the importance of sustainable financial behaviour and digital financial literacy for responsible use of fintech. Furthermore, the introduction of fintech has transformed regulatory frameworks, user interaction, inclusivity, operational efficiencies, cost-effectiveness, and the positioning of financial institutions. Due to the digitization, socio-economic divide and sustainability goals in the fintech segment, the convergence of issues indicated the need for multi-disciplinary approaches. Thirdly, fourteen separate research objectives were suggested by the analysis for the five clusters that were discovered. For that reason, more empirical studies on fintech acceptance might use this one as a springboard and a reference. Strategic attempts to increase the amount and quality of research in this field yielded insights from the five clusters. This study opened the path for more citations, more multidisciplinary involvement, and progress toward the SDGs by identifying research gaps and potential for cooperation.

5 Limitations and Future Research

This research has a number of drawbacks, even if it provides a thorough bibliometric and thematic evaluation. To start, all of the English-language, open-access publications published between 2020 and 2025 in the ScienceDirect database, which is a Scopus/Web of Science product, are used in the study. Publication bias and a lack of worldwide generalizability may arise from excluding non-English, subscription-based, and material from other databases. Secondly, bibliometric methods have inherent limitations when it comes to evaluating the intricacy and depth of theoretical or contextual interpretations, even if the PRISMA framework and VOSViewer made it possible to visually display theme clusters and conduct powerful filtering processes. Third, although analysis of citations and keyword relevance gives a bird's-eye view, it runs the danger of overlooking smaller studies or newer ones that aren't yet part of the citation ecology. Finally, thematic interpretations rely heavily on properly standardized metadata and keywords, which could vary among journals and fields.

Several potential directions for further research may be developed by expanding upon the study's acknowledged shortcomings. To begin, bibliometric research would be more representative and globally applicable if it included non-English and subscription-based publications in addition to multi-database sources like Scopus, Web of Science, and

Google Scholar. Including more people may not only be able to reduce the chances of bias in what is published but also open up new avenues from diverse cultural and language backgrounds. Future research may use a combination of quantitative and qualitative or mixed-methods techniques to improve the theoretical and contextual depth that bibliometric tools cannot provide. Analyzing literature through deep case studies will help in understanding the developing themes, such as meta-analysis or systematic review. From a macro perspective, the current analysis offers insight into keyword co-occurrence and citation figures. Future studies that rely on micro-level analysis should be conducted in order to better understand the complex changes taking place in academic discourse, underrepresented themes and new research horizons. Longitudinal studies tracing scholarly topics as they evolve would help better understand the dynamic nature of focus and creativity. In summary, metadata and keyword usage must be improved and standardized in future studies. To facilitate easier comparisons across studies and correct thematic mapping, a standard taxonomy and the use of machine learning or natural language processing (NLP) can be of help. These developments would make more rigorous and dependable theme interpretations at different places and media possible.

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BRICS economies: The role of green finance, fintech, and natural resource rent. Sustainable Development, 2023. 31(5), 3657–3672. <https://doi.org/10.1002/sd.2618>

Contribution of Individual Authors to the Creation of a Scientific Article (Ghostwriting Policy)

Triska Dewi Prमितasari carried out Conceptualization, Data curation, Validation research,
Ni Wayan Rustiarini, has implemented Funding acquisition and Writing - original draft
Putu Kepramareni has organized and executed Methodology and Supervision research
I Wayan Widnyana, has Writing - review & editing article

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Conflict of Interest

The authors have no conflicts of interest to declare.

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APPENDIX

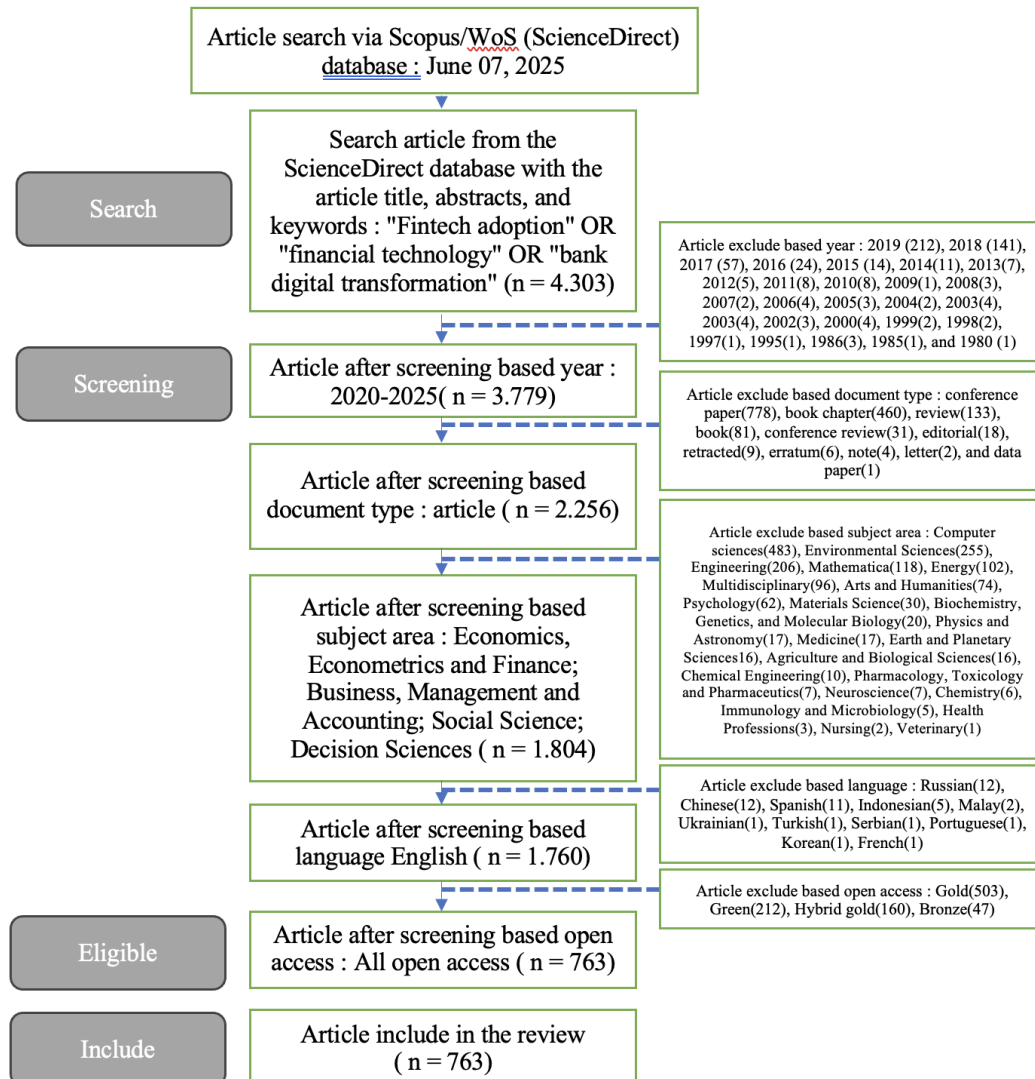


Fig. 1: SLR flow using PRISMA
Source: [researcher processed data]

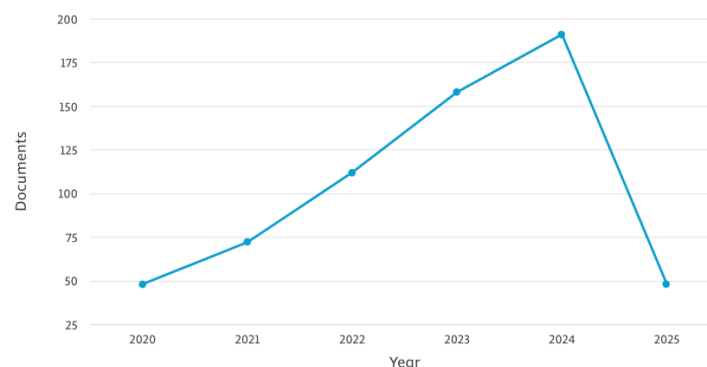


Fig. 2: Number of publications on fintech adoption
Source: [researcher processed data]

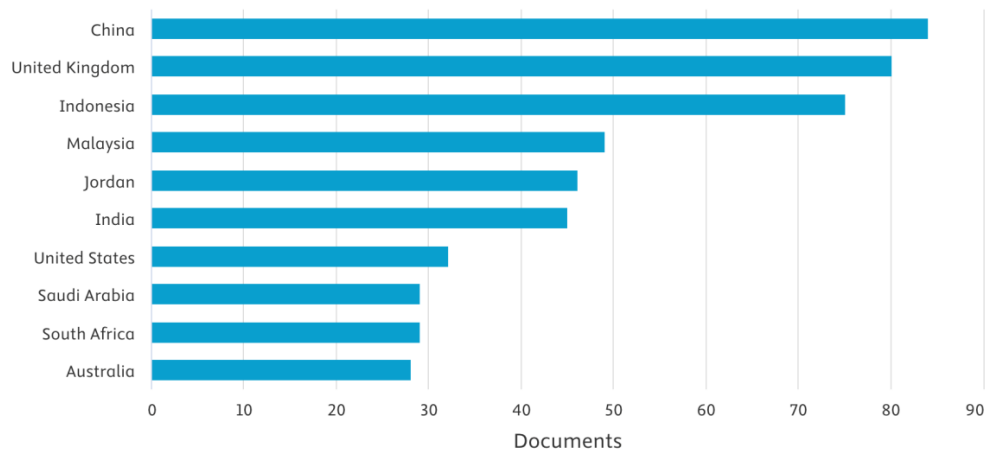


Fig. 3: Number of a rticles by country or region (top 10 countries)
Source: [researcher processed data]

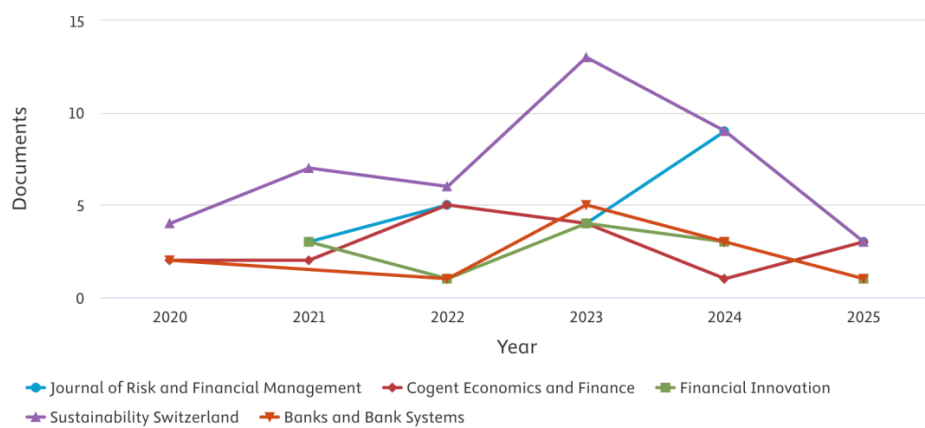


Fig. 4: Number of a rticles by journal (top 5 journals)
Source: [researcher processed data]

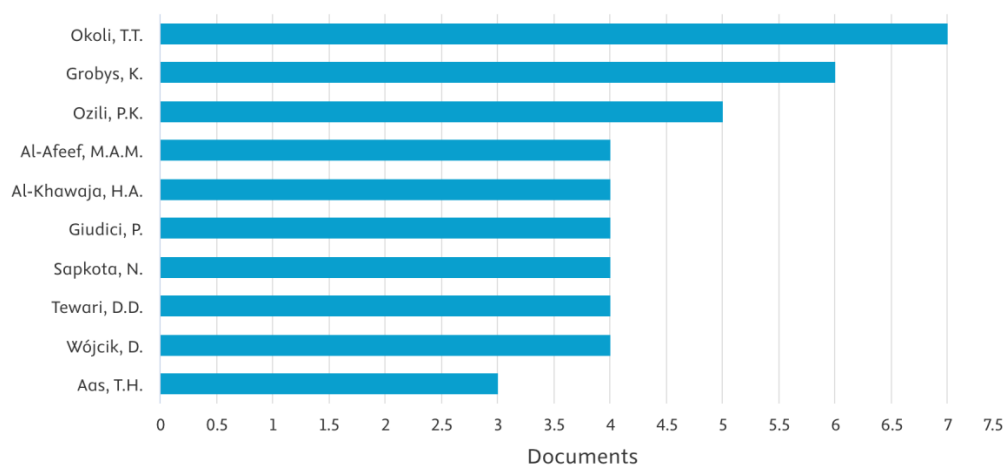


Fig. 5: Number of a rticles by author (top 10 authors)
Source: [researcher processed data]

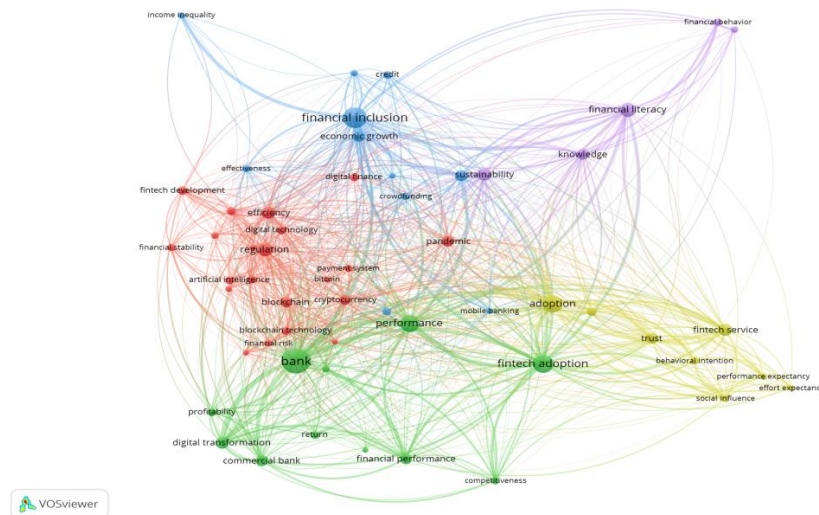


Fig. 6: Map of network visualization
Source: [researcher processed data]

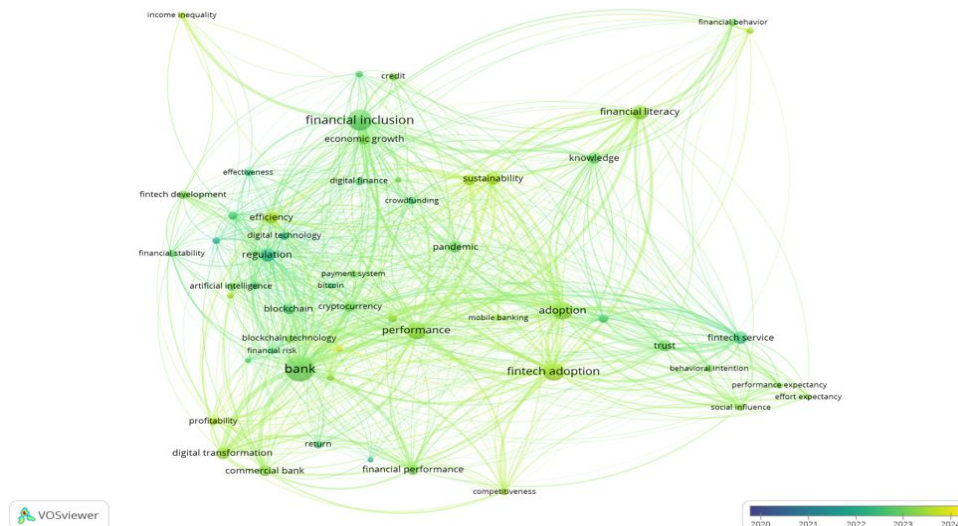


Fig. 7: Map of overlay visualization
Source: [researcher processed data]

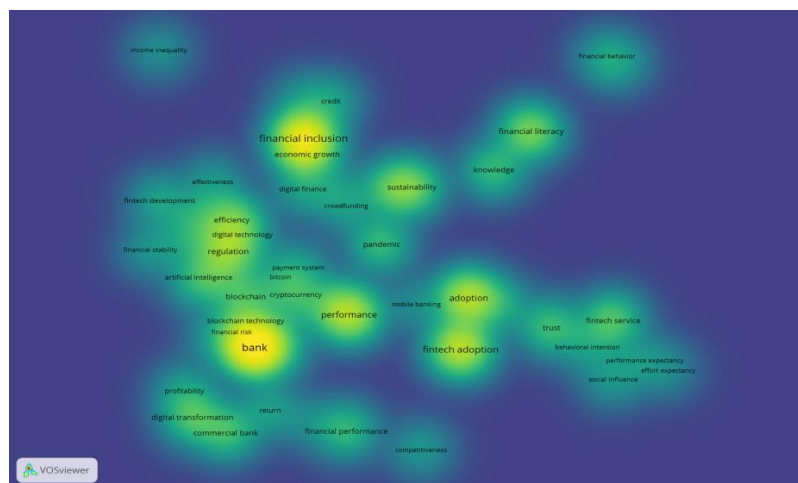


Fig. 8: Map of density visualization
Source: [researcher processed data]

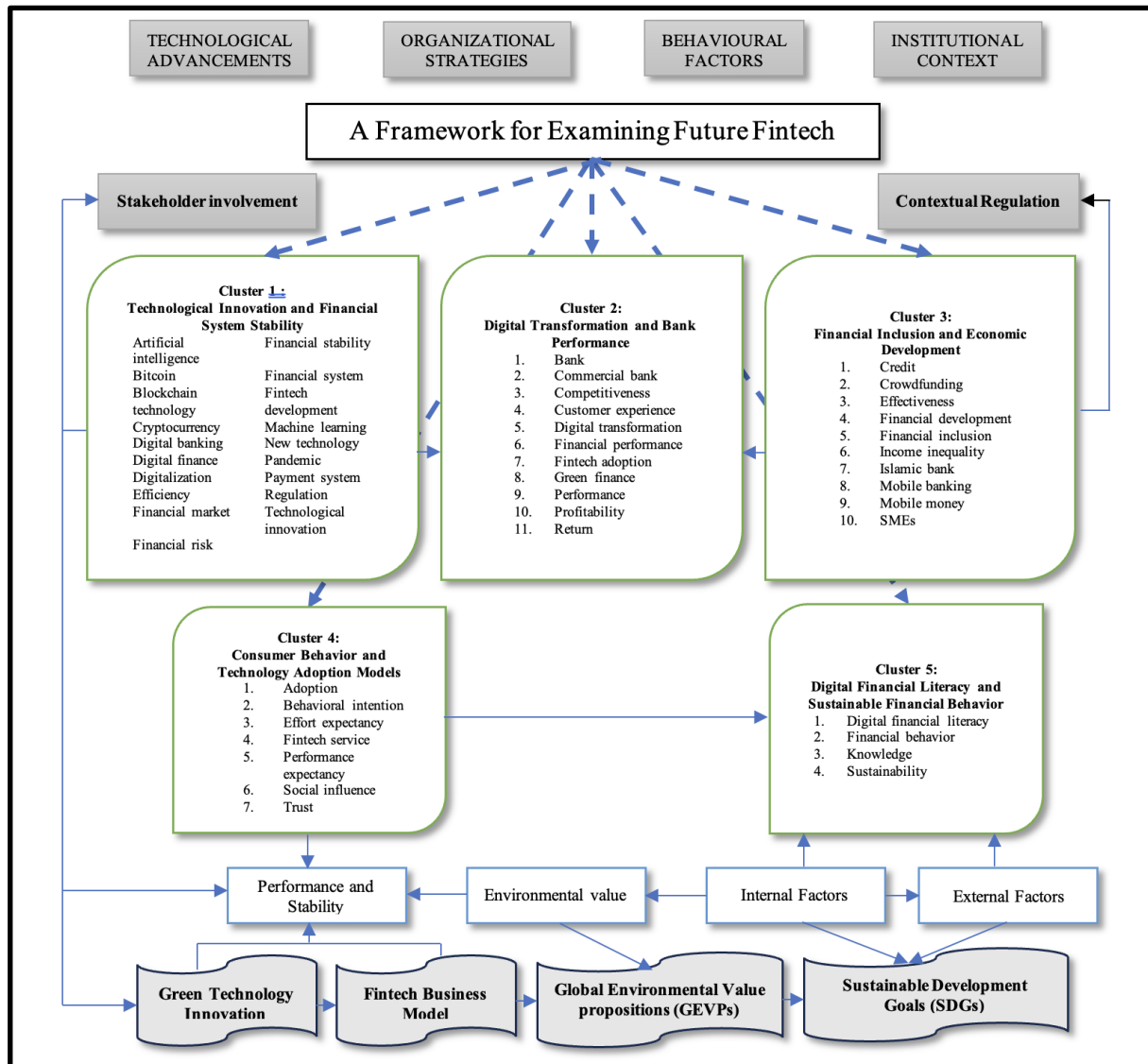


Fig. 9: A framework for examining future fintech adoption
Source: [researcher processed data]