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Financial inclusion through FinTech: A bibliometric and systematic review of the intellectual structure and future research agenda

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Abstract

Promoting inclusive economic development and reducing financial exclusion are now strategic objectives for governments, regulators and development agencies. Financial technology (FinTech), including mobile banking, digital payments, peer to peer lending, blockchain and artificial intelligence, has changed how financial services reach underserved groups, especially in emerging economies. This study combines bibliometric analysis with a systematic literature review to map the intellectual structure and recent trends of research on FinTech enabled financial inclusion. The bibliometric analysis covers 219 Scopus records published between 2016 and May 2026, from 122 sources and 661 authors. Publication trends, productive sources and authors, country collaboration, keyword co-occurrence, thematic maps and conceptual structures were analysed with Bibliometrix/Biblioshiny and VOSviewer. Following PRISMA 2020, 55 studies were selected for thematic synthesis. The dataset shows rapid growth, with an annual growth rate of 30.66 percent, an average of 28.91 citations per document and 39.27 percent international co authorship. The synthesis identifies six research streams: FinTech adoption and financial inclusion; financial literacy and digital inclusion; MSME development and entrepreneurship; women's empowerment, trust and digital inclusion; sustainability and inclusive development; and AI and blockchain based financial ecosystems. The literature generally links FinTech with better access to and use of financial services, but the benefits depend on literacy, trust, infrastructure and regulation. The study proposes an integrated conceptual framework and a research agenda covering longitudinal evidence, digitally excluded populations, sustainability outcomes and responsible use of AI and blockchain. The findings guide researchers, policymakers, regulators and FinTech practitioners.

***Keywords*:** FinTech, Financial Inclusion, Digital Financial Services, Bibliometric Analysis, Systematic Literature Review, Emerging Economies, Mobile Money, Sustainable Development

JEL Classification: G20, G23, O16

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1. Introduction

Financial inclusion is an essential ingredient for a well-functioning financial system and the foundation for sustained economic growth in emerging market economies. Financial inclusion assures access to financial services of suitable quality to a wide segment of the population at a reasonable cost and is fundamental to the development of an inclusive economy. The full potential for financial inclusion has yet to be realized, but it can empower both individuals and firms to manage risk, increase income, save, and spend wisely (Ozili, 2018; Selvarajan & Chandran, 2024). The spread of Financial Technology (FinTech), the application of technology to financial services, products, processes, and business models, including payment systems (digital wallets, mobile payments), savings accounts, credit (peer-to-peer lending, credit scoring, crowdfunding), investments (robo-advisors, online platforms), insurance (Insurtech), and a host of other digital tools and platforms (Ozili, 2018), has revolutionised how these services are delivered and consumed globally. As such, FinTech solutions offer a promising path toward closing the gaps left by traditional financial intermediaries that remain inaccessible, costly, or inadequate. In particular, FinTech solutions, leveraging mobile technology, are already improving the reach and access of savings, credit, payments, and insurance services for vulnerable groups, such as women, rural communities, low-income households, entrepreneurs, and small businesses (Lashitew et al., 2019; Mashaqbeh et al., 2026; Bankar et al., 2025; Menza et al., 2024). Over the past decade, scholarly efforts have concentrated on investigating various aspects of fintech-enabled financial inclusion, including technology adoption, digital financial literacy, entrepreneurship, resilience, sustainability, inclusive innovation, financial access, and more (Rohaeni et al., 2026; Ghouse et al., 2025; Zheng et al., 2026). To fill the literature voids in the existing research, an integrated bibliometric and systematic literature review method is used to analyze the progression of FinTech-enabled financial inclusion research for the period from 2016 to May 2026. A bibliometric analysis is carried out on 219 eligible articles indexed in Scopus to analyze the publication trends, findings of dominant research journals and scholars, collaboration mapping, as well as the intellectual and conceptual structure of the findings using Bibliometrix/ Biblioshiny software and VOSviewer. A systematic examination of fifty-five selected fitted studies was conducted to synthesize thematic outcomes and uncover the five definitive finding themes, research gaps, and future research prospects.

First, research is spread across disciplines and geographical contexts; thus, it becomes difficult to develop a unified understanding of the intellectual structure and evolution of fintech-enabled financial inclusion. Second, it is very rare that research combines a quantitative bibliometric study with a systematic literature review for analysing publication trends, intellectual structure and research themes. Third, the emerging literature on the role of FinTech in promoting inclusive innovation, ensuring sustainability, developing digital trust, and using new technologies such as AI and Blockchain has not yet been identified in an integrated analytical framework.

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Although some studies on FinTech adoption, digital financial services, and financial inclusion have been published before, further synthesis is required to link the structure of the intellectual community to the established substantive findings and future directions of the field. This study contributes to filling this need by combining bibliometric performance analysis with science mapping of a literature body of 219 records from Scopus and systematic thematic synthesis from 55 eligible studies. A framework of six research streams has been proposed to position the synthesized literature and capture defined research gaps about financial and digital literacy, MSME development, gender inclusion, trust, sustainability, and new technologies. This paper aims to achieve the following objectives:

1. To identify and examine publication trends and growth patterns in research on FinTech-enabled financial inclusion from 2016 to May 2026.

2. To identify the prominent authors, journals, and contributing countries and examine collaborative networks.

3. To examine the intellectual and conceptual structures of the literature using bibliometric science mapping.

4. To identify and synthesize the major thematic streams in fintech-enabled financial inclusion research.

5. To identify research gaps and propose directions for future research based on the reviewed literature.

This study provides an integrated and comprehensive review by combining bibliometric analysis with systematic literature review for a holistic examination of the research field. It comprehensively maps the intellectual structure, collaborative networks, and knowledge diffusion in the fintech-enabled financial inclusion literature using Bibliometrix/Biblioshiny and VOSviewer for an accurate understanding of research dynamics. It systematically categorizes and synthesizes evidence from 55 highly relevant and cited papers to highlight the most active research topics and nascent research trends. Creating an integrated conceptual framework from the reviewed literature that connects fintech innovations to inclusive finance outcomes and impacts for development. It highlights crucial areas for future research, thereby offering practical insights and guidance for policymakers, researchers, and practitioners involved in enhancing inclusive and sustainable financial ecosystems.

2. Theoretical Background

2.1 FinTech-Enabled Financial Inclusion

Financial inclusion has become a global imperative and is recognised as a strategic priority with implications for poverty reduction, entrepreneurship promotion, economic stability, and economic

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resilience, the poor and those financially marginalized across societies continue to be restricted from formal and affordable access to financial services.

Recent advances in financial technology (FinTech), including mobile banking and mobile payment services, digital wallet technologies, and peer-to-peer lending platforms, can improve access to and use of financial services (Ozili, 2018; Menza et al., 2024). More recently, FinTech has become recognised for its significant contribution to financial inclusion among marginalized segments of society, leading to positive impacts on individual financial access to saving products, payment systems, and credit facilities, as well as on MSMEs in developing economies (Menza et al., 2024; Mashaqbeh et al., 2025). Indeed, numerous studies have confirmed a positive correlation between FinTech adoption and financial inclusion in various contexts like Sub-Saharan Africa, Ethiopia, Ghana, India, and Indonesia, etc. (Menza et al., 2024; Mashaqbeh et al., 2025; Peprah et al., 2024). FinTech-enabled financial inclusion has emerged as a multidisciplinary field of research in development finance, innovation studies, technology studies, sustainability issues, and entrepreneurship research.

2.2 Theoretical Framework for FinTech-enabled Financial Inclusion

Research on FinTech-enabled financial inclusion draws on six complementary theoretical foundations: Diffusion of Innovation (DOI) Theory, the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT), Institutional Theory, Financial Intermediation Theory, and Sustainable Development Theory. Together, these perspectives help explain the diffusion and adoption of financial technologies, the institutional conditions influencing their use, and their potential contribution to financial inclusion and broader socio-economic development.

Diffusion of Innovation Theory, associated with Rogers (1995), explains how innovations spread through communication channels over time within a social system. In the context of FinTech, awareness, perceived complexity, communication, and social networks may influence the adoption of digital financial services (Lashitew et al., 2019; Hornuf et al., 2025).

The Technology Acceptance Model (TAM), proposed by Davis (1989), emphasizes perceived usefulness and perceived ease of use as determinants of technology acceptance. These factors help explain whether individuals perceive digital financial services as beneficial and sufficiently easy to use. The Unified Theory of Acceptance and Use of Technology (UTAUT) extends the technology-adoption perspective through constructs such as performance expectancy, effort expectancy, facilitating conditions, and social influence. These constructs provide a basis for examining the behavioural and contextual factors associated with FinTech adoption (Rahman et al., 2024; Umakanth et al., 2025; Prasetyo et al., 2025).

Institutional Theory emphasizes the influence of regulatory frameworks, governance, social norms, and institutional arrangements on the development and use of digital financial services.

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Consumer protection, regulatory clarity, and institutional trust may influence the extent to which users engage with digital financial platforms (Zallee, 2023; Zheng et al., 2026).

Financial Intermediation Theory explains how financial intermediaries address information asymmetries and transaction costs between savers and borrowers. Digital financial channels may alter the cost, convenience, and geographical reach of financial services, potentially improving access to payments, savings, and credit (Ozili, 2018; Menza et al., 2024).

Sustainable Development Theory broadens the analysis beyond technology adoption and financial access to consider possible implications for poverty reduction, gender equality, entrepreneurship, resilience, and inclusive economic growth (Ghouse et al., 2025; Surwanti et al., 2026).

These six theories serve complementary purposes. DOI, TAM, and UTAUT help explain innovation diffusion and individual adoption; Institutional Theory addresses the regulatory and normative environment; Financial Intermediation Theory provides a financial perspective on access and transaction costs; and Sustainable Development Theory connects financial inclusion with wider developmental outcomes. Their combined use offers a multidimensional basis for interpreting the literature on FinTech-enabled financial inclusion.

Table 1. Dominant Theoretical Foundations in FinTech-Financial Inclusion Research

Theory	Applications	Representative Studies
TAM- Technology Acceptance Model	Adoption of digital financial services	Umakanth et al., (2025); Rahman et al., (2024)
UTAUT	Behavioral intention toward fintech usage	Prasetyo et al., (2025); Alvarado et al., (2025)
Diffusion of Innovation Theory	Mobile money and fintech diffusion	Lashitew et al., (2019); Hornuf et al., (2025)
Institutional Theory	Regulatory and Institutional Influences	Zheng et al., (2026); Zallee (2023)
Financial Intermediation Theory	Financial access and inclusion outcomes	Ozili (2018); Menza et al., (2024)
Sustainable Development Theory	Inclusion and sustainability outcomes	Ghouse et al., (2025); Surwanti et al., (2026)

In particular, this study aims to address the following research questions:

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RQ1: What are the publication trends and growth patterns in research on FinTech-enabled financial inclusion?

RQ2: Which authors, journals, and countries contribute prominently to this field, and what collaboration patterns are evident?

RQ3: What intellectual, conceptual, and thematic structures characterize research on FinTech-enabled financial inclusion?

RQ4: What major thematic streams emerge from the systematic synthesis of the selected studies?

RQ5: What research gaps and future research priorities can be identified from the reviewed literature?

2. Data Description

Table 2. Descriptive characteristics of the Dataset

Description	Results
MAIN INFORMATION ABOUT DATA	
Timespan	2016:2026
Sources (Journals, Books, etc)	122
Documents	219
Annual Growth Rate %	30.66
Document Average Age	2.39
Average citations per doc	28.91
References	26387
DOCUMENT CONTENTS	
Keywords Plus (ID)	285
Author's Keywords (DE)	676
AUTHORS	
Authors	661

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Authors of single-authored docs	22
AUTHORS COLLABORATION	
Single-authored docs	24
Co-Authors per Doc	3.16
International co-authorships %	39.27
DOCUMENT TYPES	
article	207
review	12

This bibliometric and systematic literature review analyzes intellectual progression and thematic structure in the research related to FinTech-enabled financial inclusion. In total, 219 articles were collected over the period of 2016 to May 2026, published by 122 academic journals, again suggesting that FinTech-enabled financial inclusion research is indeed a multidisciplinary research field. In the set, there were 661 authors, and 26,387 references were cited. Table 2 summarizes the descriptive features of the dataset. The yearly growth rate was 30.66%, which indicates substantial and growing academic attention on the research topic. On average, documents have been published for 2.39 years, indicating that the study is strongly concentrated on current topics. The average citation number for documents is 28.91, suggesting high scholarly impact of the documents. From collaboration statistics, the environment of this research is highly collaborative. Only 24 documents were single-authored in the dataset, while the average number of co-authors is 3.16 per document. Among all documents, 39.27% are internationally co-authored articles.

3. Materials And Methods

3.1 Research Design

This research utilizes a hybrid review design encompassing both a bibliometric analysis and a systematic review. Utilizing the synergy of these methodologies allows for a dual examination of scientific productivity through quantitative metrics, as well as the qualitative synthesis of extant studies. Bibliometric analysis is applied to ascertain publication patterns, influential authors, collaboration networks, and intellectual structure. Systematic review, conversely, investigates research issues, methodologies, and gaps.

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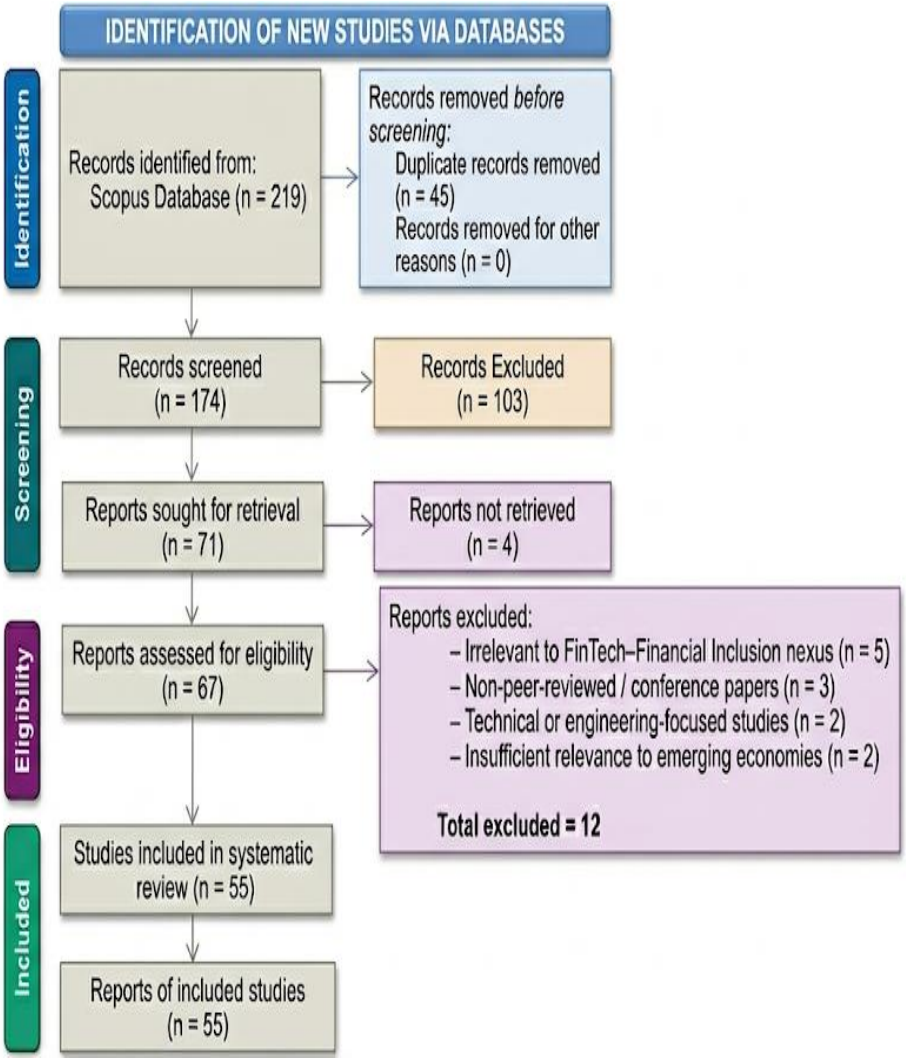
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Recent literature in areas such as fintech, sustainability, innovation, and financial inclusion also adopts a similar hybrid review approach to identify and develop a research agenda. (Kesavan & Polisetty, 2025; Surwanti et al., 2026; Silva et al., 2025).

3.2 Review Protocol

The systematic literature review was structured in accordance with the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) 2020 reporting framework. The selection process comprised identification, deduplication, title and abstract screening, full-text retrieval, eligibility assessment, and final inclusion. The PRISMA flow diagram presents the number of records retained or excluded at each stage. To improve transparency and reproducibility, the accompanying narrative distinguishes records screened at the identification stage from reports retrieved and assessed for eligibility and studies included in the final thematic synthesis.

Figure 1. PRISMA Flow Diagram



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In the first search, we identified 219 articles. We removed duplicates and, through title, abstract, and keyword analysis of these articles, screened out studies not about the use of fintech in promoting financial inclusion. Full-text articles were also examined. The final set of 55 studies was chosen for further synthesis.

3.3 Search Strategy

TITLE-ABS-KEY (("financial inclusion" OR "inclusive finance") AND (fintech OR "financial technology" OR "digital finance" OR "digital financial services" OR "mobile money" OR "digital payment*" OR "financial innovation")) AND PUBYEAR > 2015 AND (LIMIT-TO (LANGUAGE, "English"))

The search was conducted in Scopus in May 2026 and covered publications from 2016 to the search date. English-language records were considered. The review focused on research examining FinTech, digital finance, or digital financial services in relation to financial inclusion, with particular relevance to emerging and developing economy contexts. Document types and subject areas were considered according to the eligibility criteria applied during the review process. For reproducibility, any database filters applied directly in Scopus should be reported separately from criteria applied during subsequent screening.

Table 3. Search Strategy and Selection Criteria

Item	Description
Database	Scopus
Search Date	May 2026
Time Span	2016-2026
Language	English
Document Types	Articles and Review Articles
Subject Areas	Business, Management, Economics, Finance, Development Studies
Initial Records Retrieved	219
Duplicate Records Removed	45
Records Screened	174

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Full-Text Articles Assessed	67
Final Studies Included	55
Review Protocol	PRISMA 2020
Analysis Software	Biblioshiny and VOSviewer

3.3.1 Screening Procedure

The Scopus search identified 219 records. After 45 duplicate records were removed, 174 records remained for screening based on titles, abstracts, and keywords. At this stage, 103 records were excluded because they did not meet the review's relevance criteria. The remaining 71 reports were sought for full-text retrieval. Four reports could not be retrieved, leaving 67 full-text reports for eligibility assessment. The screening process and the corresponding counts are summarized in Figure 1.

3.3.2 Eligibility Assessment

The 67 full-text reports retrieved were assessed for their relevance to the relationship between FinTech or digital financial services and financial inclusion, their suitability for the review's geographical and thematic scope, their publication type, and the availability of sufficient methodological information. Twelve reports were excluded after eligibility assessment, leaving 55 studies for the systematic thematic synthesis. The exclusion reasons and their respective counts should correspond to the screening records and the PRISMA flow diagram.

3.4 Bibliometric Analysis Procedure

Table 4. Analysis procedure

Analysis technique	Software used	Purpose
Annual Scientific Production	Biblioshiny	Publication trend analysis
Source Analysis	Biblioshiny	Identification of influential journals
Author Analysis	Biblioshiny	Identification of productive authors
Country Collaboration Analysis	VOSviewer	International collaboration patterns

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Keyword Co-occurrence Analysis	VOSviewer	Conceptual structure analysis
Overlay Visualization	VOSviewer	Evolution of research themes
Thematic Mapping	Biblioshiny	Identification of motor, niche, basic, and emerging themes
Systematic Literature Review	Manual Content Analysis	Thematic synthesis and future research agenda

3.5 Inclusion and Exclusion Criteria

A set of predetermined inclusion and exclusion criteria was developed to provide relevant and comparable inclusion and quality. Only English peer-reviewed journal articles that had been published between 2016 and 2026 investigating FinTech, digital finance, or digital financial services in the context of financial inclusion (with a specific focus on emerging and developing countries) were included in this review. Articles focused purely on the technical development of systems, conference proceedings, book chapters, editorials, opinion pieces, and articles with no clearly stated or weak methodology were excluded.

3.6 Bibliometric Analysis Procedure

To investigate the intellectual structure of the literature, we applied bibliometric analysis using the Bibliometrix package and its user-friendly Biblioshiny interface. The analysis was focused on the scientific production, citation behavior, and collaboration networks of research, where special attention was given to the trends in annual scientific production, the impact and roles of key journals, prominent authors, country scientific production, and patterns of international collaboration.

3.7 VOSviewer Analysis

VOSviewer is highly effective in visualizing complex bibliometric relationships, and it has been commonly used in the research of fintech, innovation, sustainability, and digital transformation (Kesavan & Polisetty, 2025; Surwanti et al., 2026). VOSviewer produced a keyword co-occurrence network, overlay visualization, and country collaboration network in order to capture the primary themes, the emerging topics, and research frontiers.

3.8 Quality Assessment of Selected Studies

To confirm the quality and rigor of the view, the selected studies underwent a quality assessment after the screening stage. The quality assessment included publication quality, transparency of methodology, empirical relevance, and suitability with the research purposes. Only peer-reviewed

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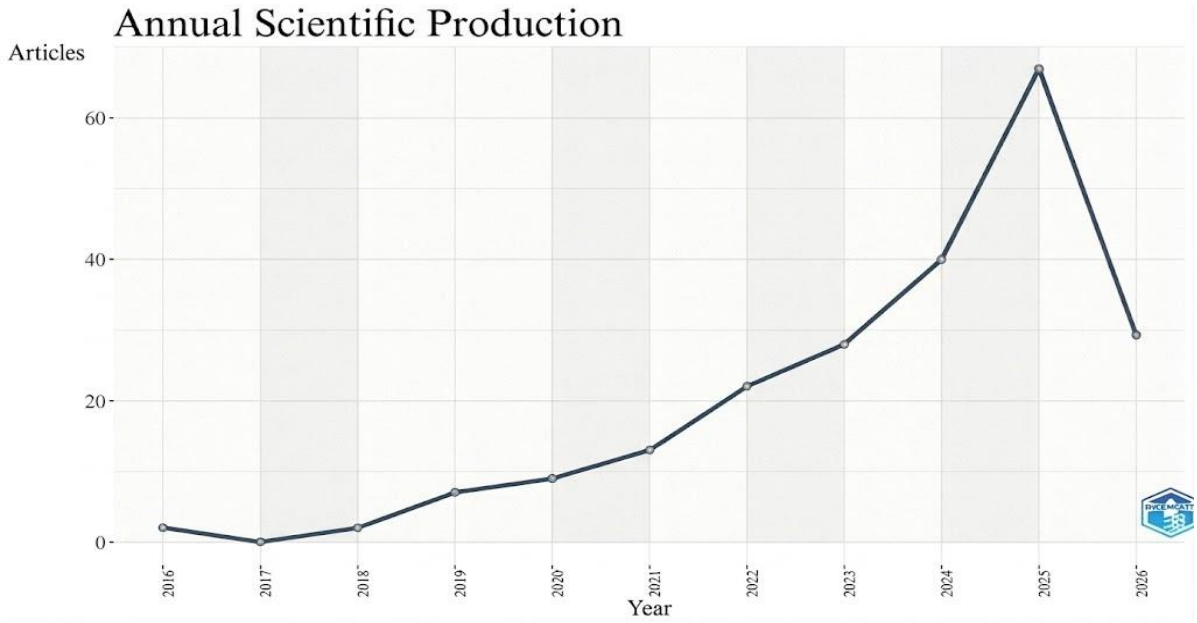
journal articles indexed in Scopus were selected for analysis. Conference papers, chapters, editorials, and notes on the reputation of journals where articles are published. The studies were selected based on clear research questions and sound methodological and analytical procedures that fit the requirements of fintech-enabled financial inclusion.

4. Results And Discussion

4.1 Performance Analysis

5.1.1 Annual Scientific Production

Figure 2. Annual Scientific Production



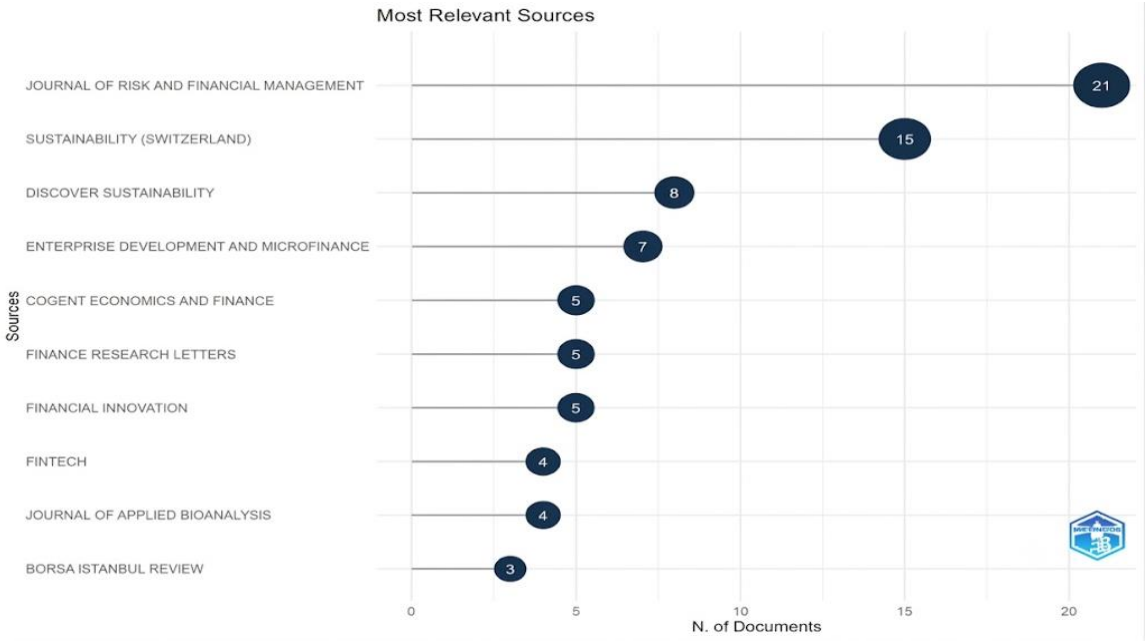
The output started growing relatively fast since 2021, indicating the subject is attracting growing research interests. The fast-growing pace of the subject reflects the enormous growth of the digital financial landscape and increasingly wide usage of mobile payment and post Covid-19 era. Fintech no longer simply presents the innovation of technologies; it is conceived to contribute to financial inclusion, entrepreneurial opportunities, and the overall sustainability agenda.

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5.1.2 Most Important Sources

Figure 3. Most Important Sources



The concentration of fintech-enabled financial inclusion in sustainability-related journals like Financial Innovation, Sustainability, and Journal of Risk and Financial Management further supports this idea, highlighting that financial inclusion has become an integral component of sustainable development and inclusive growth among developing countries and economies undergoing transition.

5.1.3 Most Relevant Authors

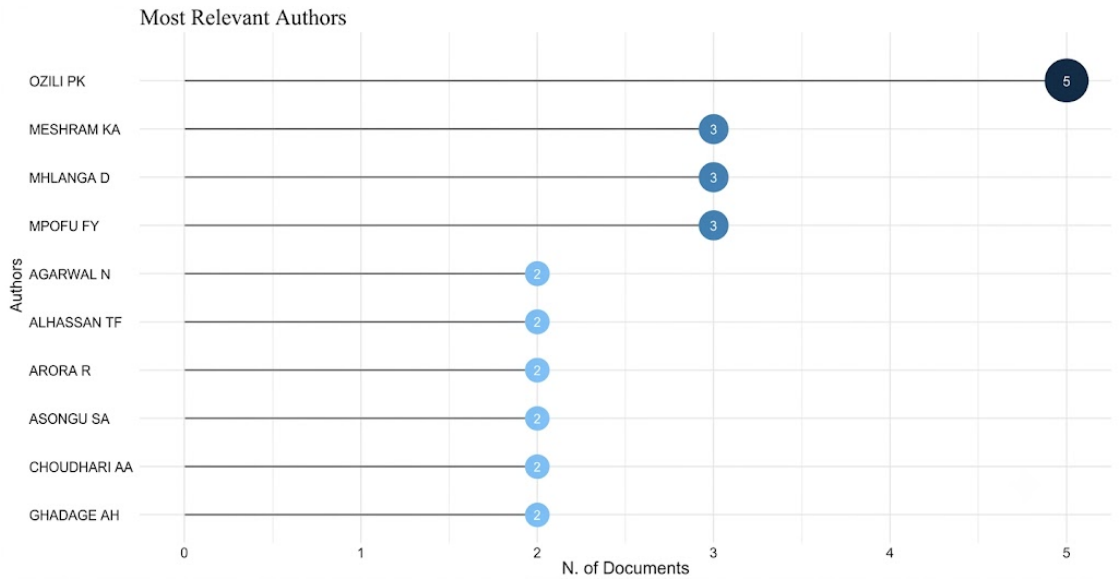
Author productivity reveals where the research leadership and the emergence of the development of fintech-enabled financial inclusion lie. From the author's productivity, Ozili P.K has emerged as the most productive and influential scholar; this is seen in his prolific contributions regarding digital finance, financial inclusion, financial stability, and latest and emerging trends in technology, which influence financial operations (Ozili, 2018; Ozili et al., 2024; Ozili, 2025).

Ozili P.K are pioneer authors, other while some researchers like Meshram K.A, Mhlanga D, Bankar B.R, and Mashaqbeh H.M have started taking a share in some other fields related to this study, such as the development of MSMEs, digital payment systems, blockchain, and artificial technology in emerging economies, sustainability in finance, and emerging finance in different emerging context (Bankar et al., 2025; Meshram et al., 2025; Mashaqbeh et al., 2025, 2026).

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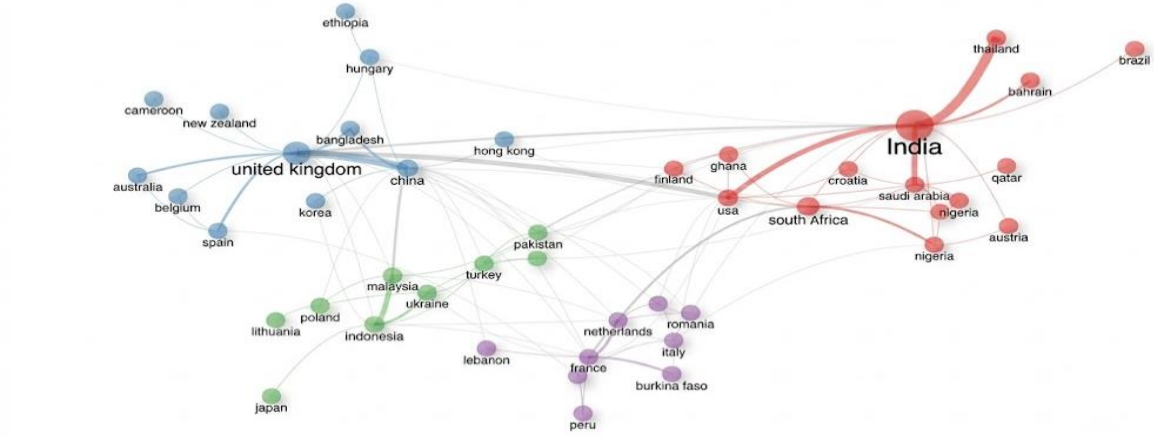
Figure 4. Most Relevant Authors



5.1.4 Country Collaboration Analysis

India has a nexus position in the international collaboration network; this is a consequence of both its growing Fintech industry and its level of Financial Inclusion achievements. The robust ties observed between India and its collaborating countries (UK, Indonesia, China, South Africa) are a sign of how Fintech as a pathway to Financial Inclusion is an established research agenda of a transnational nature that relies on the transferability of country learning.

Figure 5. Country Collaboration Network



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Future progress in the area of Fintech will more and more rely on a level of international collaboration that can produce a transferable body of comparative evidence and policy lessons.

Table 5. Identification of research gaps in the literature

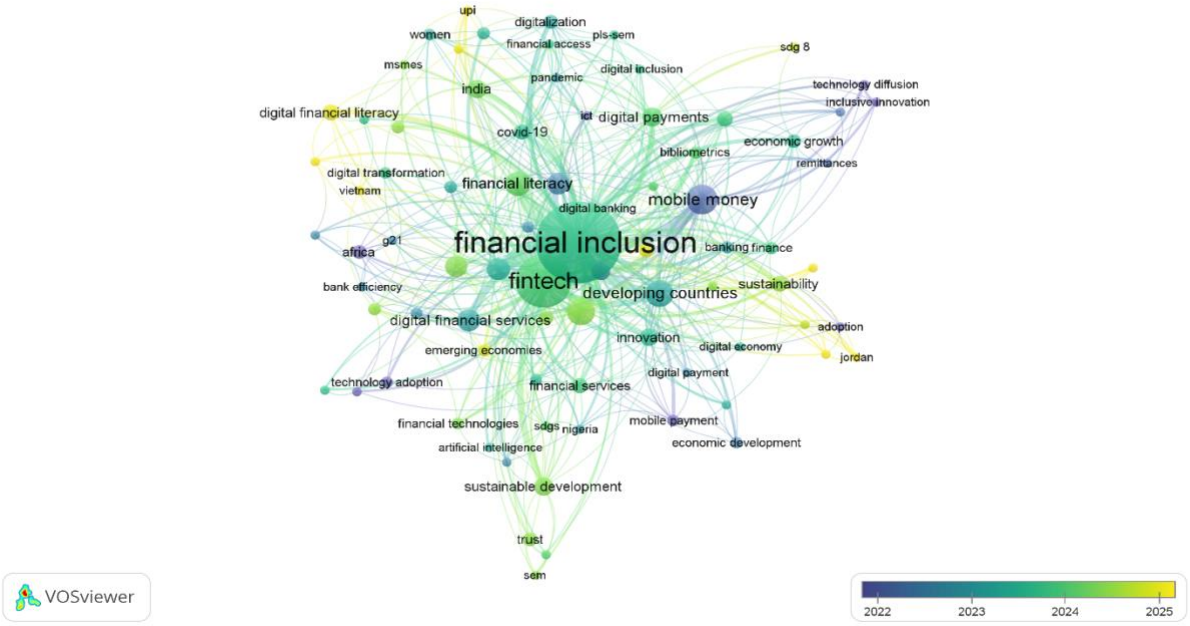
Theme	Existing Focus	Gap identified
FinTech Adoption	Mobile banking and digital payments	Limited longitudinal evidence
Financial Literacy	Individual adoption behavior	Limited evidence from rural populations
MSMEs	Access to finance	Lack of comparative studies
Sustainability	Economic outcomes	Environmental and social dimensions underexplored
Women Inclusion	Adoption barriers	Limited intervention-based studies
AI and Blockchain	Conceptual discussions	Insufficient empirical validation

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5.2 Science Mapping Analysis

Figure 6. Keyword Co-occurrence Network



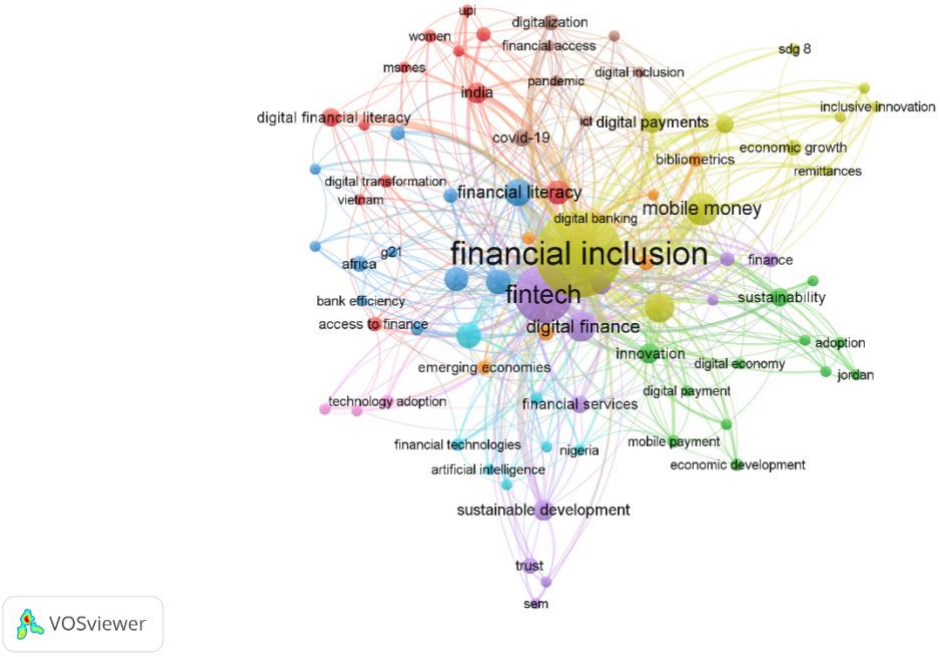
5.2.1 Keyword Co-occurrence Analysis

The dominance of the keywords “financial inclusion” and “fintech” supports the fact that they represent the focal points in the intellectual structure of this research area. Moreover, the robust links between these terms and concepts such as “financial literacy”, “sustainability”, “digital finance”, and “entrepreneurship” suggest that the field is no longer exclusively focused on technology diffusion but is actively considering issues related to inclusive and sustainable socio-economic development.

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Figure 7. Overlay Visualization



5.2.2 Overlay Visualization Analysis

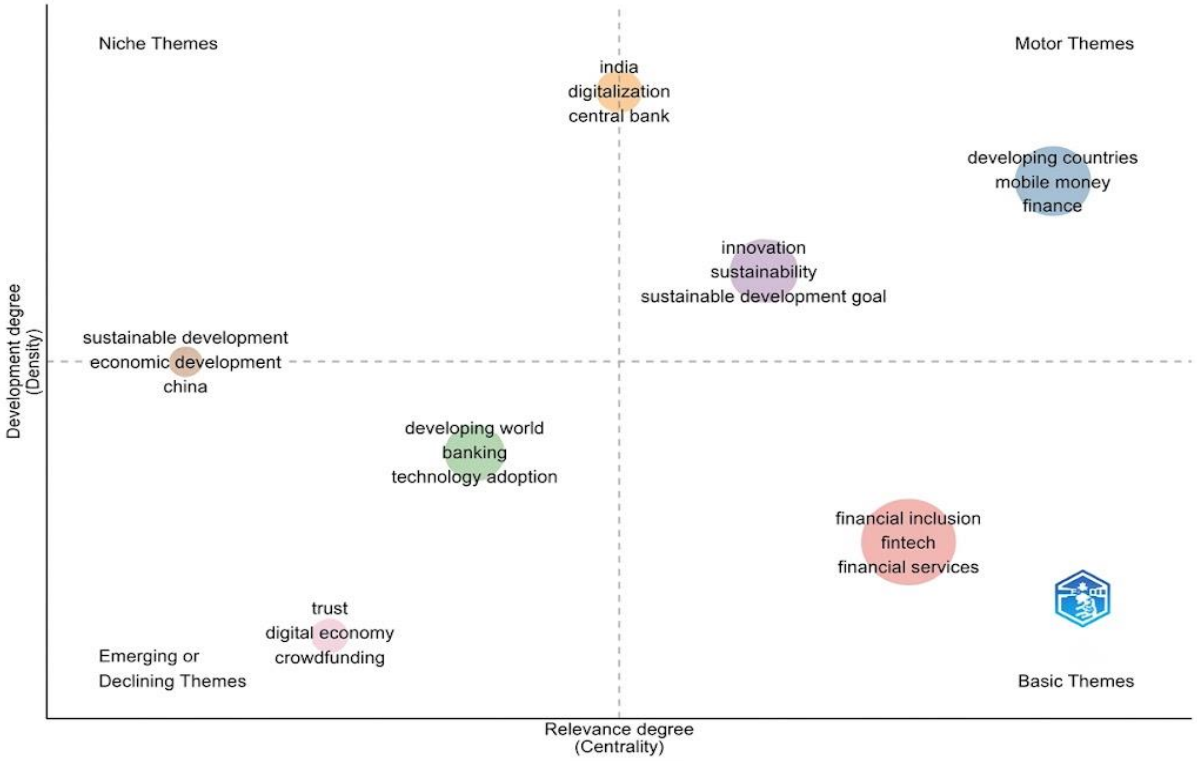
Given the recent rise in sustainability, artificial intelligence, blockchain technology, and digital trust, the present research trends can also be perceived as shifting from the early focus on adoption and access, to a second generation of research on development outcomes and levels of technological maturity, to the emergence of how such advanced digital technologies could improve a financial ecosystem sustainability while trying to tackle some of the obstacles related to trust, governance, ethics and financial inclusion.

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5.2.3 Thematic Map Analysis

Figure 8. Thematic Map



According to Figure 8 of the thematic map generated by the study, 4 clusters of themes are revealed. Motor themes, namely Developing Country, Mobile Money and Finance, are highly developed and relevant to the field, indicating a large amount of research.

A high amount of research interest indicates that mobile money, finance, and development are highly central in the field (Menza et al., 2024; Mashaqbeh et al., 2026).

Research in trust in financial technology highlights its relevance for consumers in areas such as adoption, security, and consumer protection behaviour (Rahman et al., 2024; Galindo-Manrique & Rojas-Vargas, 2025; Alvarado et al., 2025). Niche themes, namely sustainability and economic development is one existing domain of knowledge that is not as closely related to fintech research.

However, as the field grows, it's becoming an essential part of the broader impact of financial inclusion that focuses on national development (Surwanti et al., 2026; Silva et al., 2025; Nugroho et al., 2025).

5.3 Thematic Discussion

Six major themes were derived through thematic analysis of the 55 selected papers, which account for the genesis and development of fintech-enabled financial inclusion research. Early contributions emphasize the uptake of financial innovations and adoption of financial products,

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whereas recent research covers more extensively the development aspects, such as financial education, entrepreneurship development, women's financial inclusion, sustainable development, as well as emerging digital innovations. From the results of the thematic synthesis, we conclude that fintech-enhanced financial inclusion is an issue with multi-faceted characteristics.

5.3.1 Fintech Adoption and Financial Inclusion

The dominant research theme of fintech adoption and financial inclusion is concerned with how fintech improves financial inclusion outcomes. The papers generally found that Fintech improves financial inclusion by, for instance, lowering accessibility and cost barriers when people engage with traditional financial institutions; in turn, this makes more of the unbanked population engaged with formal financial systems (Ozili, 2018; Lashitew et al., 2019; Menza et al., 2024). Digital financial tools such as mobile money, digital wallets, and other payment apps have proved to make it easier and more convenient for individuals and businesses to access financial solutions (Mashaqbeh et al., 2025; Peprah et al., 2024; Saeed & Donkoh, 2024; Mashaqbeh et al., 2025; Ndione et al., 2024). These include access to payments, loans, insurance, and savings products for poor, marginalized, or isolated populations. Evidence was found for Ethiopia, Jordan, Ghana, India, and Sub-Saharan Africa for increased financial inclusion for a large number of those who were previously left out, particularly the poor, women, and rural households and businesses (Mashaqbeh et al., 2025; Peprah et al., 2024; Saeed & Donkoh, 2024). Furthermore, financial institutions are increasingly adopting new technologies to improve their customer's access to finance and financial product offerings. Fintech enables reduced transaction costs, and it overcomes geographical and cultural limitations, thereby enhancing ease of service access and delivery. Overall, Fintech has now moved beyond merely a technological development to become a means through which to achieve Financial Inclusion (Menza et al., 2024).

5.3.2 Financial Literacy and Digital Inclusion

Financial literacy was revealed as a critical enabler for Fintech Adoption and financial inclusion outcomes in several of the identified studies. Without knowledge of how to utilize digital payment systems and make financial decisions, the positive impacts of Fintech on Financial inclusion could be severely limited (Rohaeni et al., 2026; Amnas et al., 2024). Research showed that individuals with financial and digital literacy are likely to adopt digital financial services more willingly and use them for more purposes (Panakaje et al., 2023).

Similarly, Trust and Ease of Use also play a major role in Fintech Adoption (Rahman et al., 2024; Umakanth et al., 2025).

5.3.3 MSME Development and Entrepreneurship

Another prominent research theme revolved around MSME Development and the entrepreneurship that results from the access provided to financial resources from Fintech technologies. MSMEs in developing countries are constrained in accessing adequate and

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affordable financing, which results in reduced entrepreneurship, growth, and development (Bankar et al., 2025). Studies found that technologies like digital payment systems, loans given via peer-to-peer lending platforms, the widespread availability of mobile Wallets, and even the use of AI in managing money within these small businesses improve the flow of credit to the MSMEs and increase efficiency for payments (Prasetyo et al., 2025; Choudhari et al., 2025).

5.3.4 Women's Empowerment, Trust, and Digital Inclusion

Despite progress made in financial inclusion, women in developing countries continue to face gender based financial challenges in their lives (Peprah et al., 2024; Tapsoba et al., 2025). Fintech has provided an avenue for Women to tackle these barriers, particularly the digital financial services on offer, which have improved opportunities around savings, payments, and access to credit, particularly from loans that are made accessible to female entrepreneurs (Galindo-Manrique & Rojas-Vargas, 2025; Sharmila Devi et al., 2025). However, it seems to be vital to build trust within the system.

For consumers to utilize digital products such as mobile money, it is necessary for consumers to trust these platforms and that it will be transparent in their operations (Rahman et al., 2024). The results underscored the critical importance of trust, safety, and digital confidence to increase women's engagement with the digital financial ecosystem. "While the opportunities that fintech holds to bolster women's financial inclusion and well-being, the digital divide, along with prevailing socio-cultural barriers and challenges of technological confidence, hindered adoption," concluded a summary.

5.3.5 Sustainability and Inclusive Development

In recent years, the literature on Fintech-enabled financial inclusion has been more holistic in scope, integrating SDGs, rather than only considering financial access, and addressing inclusive and sustainable development (Surwanti et al., 2026; Silva et al., 2025). Many of the included papers propose that increased access to financial services through Fintechs leads to poverty reduction, improved financial resilience, and a boost in entrepreneurship for those who are traditionally excluded from formal financial systems.

The outcomes of these actions include improved standards of living, better decision-making capacity among deprived households, and access to wider economic opportunities (Ghouse et al., 2025; Nugroho et al., 2025; Panakaje et al., 2023). Fintech's growing role can be seen to therefore promote Financial Inclusion as part of a strategy for promoting wider development beyond financial sectors per se.

5.3.6 Artificial Intelligence, Blockchain, and Future Financial Ecosystems

Artificial Intelligence, Blockchain Technology, digital currency issued by central banks, and other highly evolved digital financial products represent a more emergent research stream. While still in

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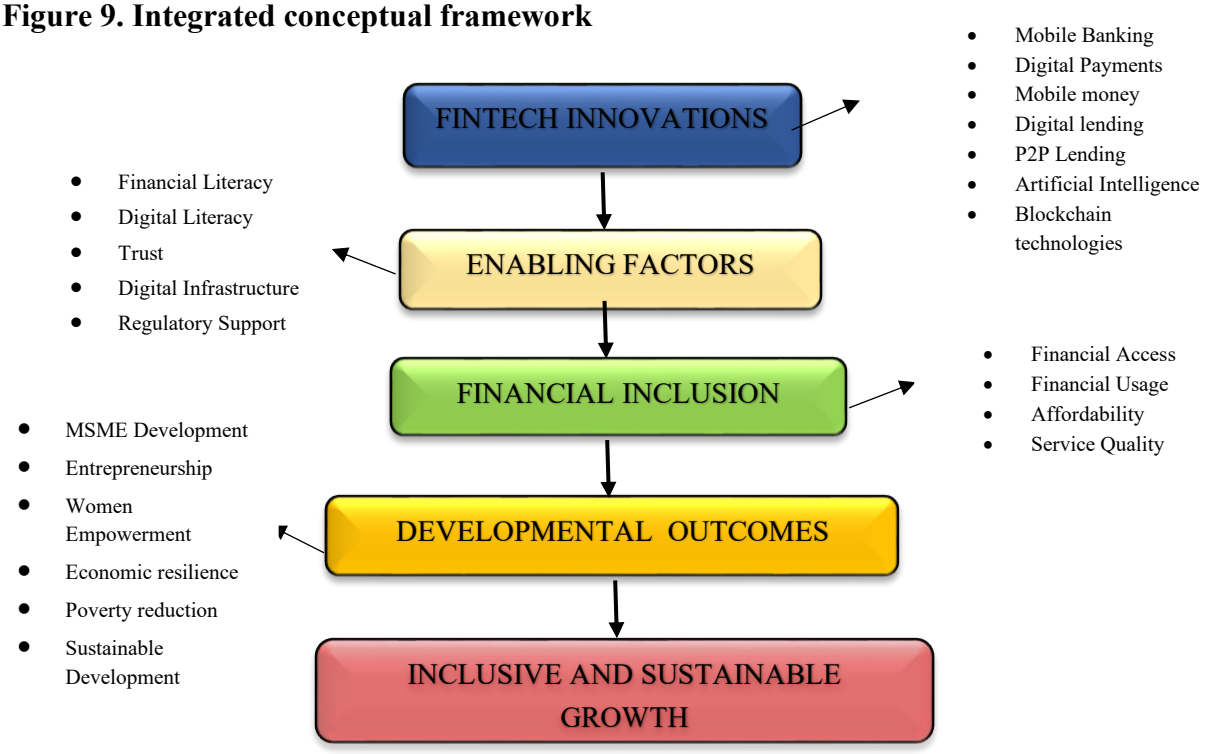
their infancy, these technologies hold the promise to further revolutionize financial systems and improve access to finance and even facilitate an evolution of more inclusive and smarter financial ecosystems (Meshram et al., 2025; Ozili, 2025). Similarly, blockchain technology can provide enhanced transparency, security, and trustworthiness in financial systems and help facilitate cheaper transactions between parties (Choudhari et al., 2025; Zheng et al., 2026). However, it would be remiss of us not to highlight some of the emerging challenges associated with this area. Cybersecurity risks, potential algorithmic discrimination, privacy issues, and the need for new governance models pose challenges that must be considered in further research into the potential these technologies have to offer within the field of Fintech and financial inclusion.

5.3.7 Synthesis of Thematic Findings

Thematic synthesis reveals an interesting developmental process of fintech-enabled financial inclusion research. The earlier studies predominantly revolved around adoption of technologies and access to financial services. Gradually, the discussion evolved into aspects such as financial literacy, entrepreneurship, trust, and social inclusion. Later, sustainability, AI, blockchain technology, and inclusive innovation have emerged as prominent research themes. Overall, the literature suggests that fintech-enabled financial inclusion should not be conceived purely as a technological consequence but rather as a socio-economic transition resulting from interactions between a digital, innovative, and dynamic financial ecosystem and human abilities, institutions, and developmental objectives. The interaction defines the ensuing concept model.

5.4 Integrated Conceptual Framework

Figure 9. Integrated conceptual framework



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forward fintech innovations as the main drivers of financial inclusion. It considers innovations like mobile banking, digital payments, mobile money, peer-to-peer lending, digital wallets, artificial intelligence, blockchain, and other digital financial platforms. It can be observed from previous research that technology lowers costs and makes financial inclusion more accessible and accessible.

However, the effectiveness of this innovation is dependent on several factors. It has been established that financial literacy, digital skills, trust, infrastructure availability, and an appropriate regulatory framework are significant enablers for both adoption and utilization of innovation (Rohaeni et al., 2026; Rahman et al., 2024; Zallee, 2023). All of these help in determining individual usage of mobile banking and its subsequent impact.

5.5 Future Research Agenda

Table 6. Future Research Agenda

Research area	Key gap identified	Future research opportunities
Theory Development	Limited integration of theories	Integrate technology adoption, institutional, behavioral, and sustainable development perspectives; employ longitudinal, mixed-method, and comparative cross-country studies
Financial Adoption	Limited longitudinal evidence	Longitudinal and panel-data studies
Financial Inclusion	Missing outcome orientation	Examine inclusion outcomes among the vulnerable and digitally excluded population
MSMEs and Entrepreneurship	Lack of comparative studies	Investigate long-term impacts of fintech on business resilience and growth
Sustainability	Environmental outcomes underexplored	Assess the contribution of fintech-enabled inclusion to Sustainable Development Goals (SDGs)

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Artificial Intelligence	Limited empirical studies	Examine algorithmic fairness, ethics, transparency, and inclusion outcomes
Blockchain and DeFi	Limited empirical validation	Evaluate the role of decentralized financial systems in promoting financial inclusion
Governance and Trust	Limited intervention studies	Explore cybersecurity, privacy protection, consumer trust, and regulatory effectiveness

The agenda shows that future work not only needs to investigate the diffusion of fintech solutions but must also assess their contribution to inclusive and sustainable development, enhancing theoretical and practical understanding and guiding effective policy formulation for emerging economies.

5.6 Practical and Policy Implications

1) Digital infrastructure continues to be important in increasing access to the underserved.

2) While important to broaden access to financial services, digital products must go hand-in-hand with financial literacy to enable and empower underserved populations to effectively utilize digital financial products.

3) Regulators can provide security, safety, and trust to engender greater confidence for underserved populations to utilize these tools.

4) It will be essential that policymakers pursue innovation that promotes inclusive economic growth, which promotes entrepreneurs, strengthens resiliency, and meets development goals.

6. Conclusion

This study examines the intellectual development of FinTech-enabled financial inclusion through a combination of bibliometric analysis and systematic literature review. Following the PRISMA 2020 reporting framework, the bibliometric analysis covers 219 Scopus-indexed records retrieved for the period 2016 to May 2026, while 55 eligible studies were included in the systematic thematic synthesis. Bibliometrix/Biblioshiny and VOSviewer were used to examine publication trends, prominent sources and authors, collaboration networks, keyword co-occurrence, and the conceptual structure of the field.

The bibliometric findings indicate growing scholarly attention to FinTech-enabled financial inclusion after 2021. The science-mapping analysis identifies FinTech and financial inclusion as central concepts connected with digital financial services, mobile money, financial literacy, entrepreneurship, and sustainability. The thematic synthesis identifies six broad research streams:

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FinTech adoption and financial inclusion; financial literacy and digital inclusion; MSME development and entrepreneurship; women's empowerment, trust, and digital inclusion; sustainability and inclusive development; and AI- and blockchain-based financial ecosystems.

Overall, the reviewed literature generally associates FinTech adoption with improved access to and use of financial services. However, the extent of these benefits depends on financial and digital literacy, trust, infrastructure, institutional quality, regulation, and the suitability of services for different users. Digital exclusion, inadequate connectivity, identification barriers, privacy concerns, fraud, and algorithmic bias may constrain the benefits of digital financial services. Consequently, access to technology should not automatically be equated with meaningful or beneficial financial inclusion.

The study contributes by combining bibliometric mapping with thematic synthesis to provide an integrated overview of the field and identify opportunities for future research. The findings highlight the need for further investigation into long-term adoption patterns, the experiences of digitally excluded populations, MSME development, gender-related barriers, sustainability outcomes, and the responsible use of AI and blockchain in financial services. These priorities may inform researchers, policymakers, regulators, and practitioners seeking to develop more inclusive financial ecosystems.

Several limitations should be acknowledged. First, the analysis relies on Scopus-indexed publications and English-language literature, which may exclude relevant research available in other databases or languages. Second, publication and database-indexing biases may influence the composition of the retrieved corpus. Third, inconsistencies in author keywords and terminology may affect bibliometric clustering. Fourth, the search was conducted in May 2026, so the publication coverage for that year is incomplete. Finally, thematic synthesis involves interpretation, and the reproducibility of the review depends on transparent documentation of screening decisions, quality-assessment procedures, coding processes, and bibliometric settings.

Future research could extend the analysis to additional databases and languages, update the search periodically, and provide more detailed documentation of screening and analytical procedures. Comparative and longitudinal studies may also help clarify how FinTech adoption translates into sustained financial inclusion across different populations and institutional contexts.

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