

Mapping Global Research on Financial Inclusion: A Bibliometric Analysis of Emerging Technologies, Policy Evolution, and Inclusive Innovation

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Abstract

This study investigates how emerging technologies, evolving policy frameworks, and grassroots innovations are shaping the accessibility, inclusivity, and equity of financial services in the global context. Drawing on a bibliometric and science-mapping analysis of publications indexed in Scopus and Web of Science, the research examines the evolution of financial inclusion, its thematic structures, and its intellectual foundations. Using co-citation, co-word, and thematic evolution analyses supported by visualization tools such as VOSviewer and Biblioshiny, the study identifies key research clusters, influential contributors, and emerging conceptual linkages.

The findings reveal a significant expansion of financial inclusion research since 2010, characterized by a strong focus on technological enablers such as fintech, mobile money, blockchain, artificial intelligence, and central bank digital currencies. Concurrently, policy-oriented studies emphasize regulatory coherence, consumer protection, and cross-border governance, while socioeconomic investigations highlight persistent issues related to gender, rural access, and digital literacy. The thematic trajectory shows a shift from microfinance and access-based paradigms toward data-driven, sustainability-oriented, and ethically grounded financial ecosystems.

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Overall, the study contributes to a deeper understanding of how global scholarship conceptualizes inclusive finance in the digital era, offering insights that inform future research, policy design, and innovation strategies aimed at achieving equitable and sustainable financial development.

Keywords: Financial inclusion, bibliometric analysis, science mapping, fintech, blockchain, artificial intelligence (AI), central bank digital currencies (CBDCs), policy and governance, socioeconomic inclusion, sustainable finance, innovation ecosystems.