Mapping the terrain of digital financial literacy: a bibliometric review

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Abstract

Purpose: Today's in the face of growing literature on digital financial literacy, it's still in babyhood as the era has progressed. In the world of digital innovations in financial services like digital payment, cryptocurrencies and robo advisor, the need for financial literacy is especially important. Consequently, a call for digital financial literacy has been realized.

Methodology: This document used 397 Scopus database papers from 2019 to 2025. Which was collected for the vos viewer program for various bibliometric indicators like annual growth rate, document sources and authorship pattern.

Findings: "Sustainability (Switzerland)" and "Journal of Risk Management" leads in the Digital Financial literacy "demonstrate impactful research venues India has the highest number of outputs, whereas China has the largest number of citations, suggesting that the two countries have different ways of handling citations. Additionally, strong collaboration was revealed by the co-authorship network, with Josephine Kass-Hanna one of most impactful connections among research elements.

Implications: This study came up with a pivotal cognizance of financial behavior, digital finance literacy and digital financial services to the policy makers and institutions in areas of Digital Financial literacy.

Keywords: DFl, Bibliometric, Co-citations, Co-authorship

1. Introduction

In the contemporary era of rapid technological progress has transformed the landscape of innovations in finance, resulting in complex financial instruments, including digital wallets, cryptocurrencies, peer to peer lending and robo advisor. (Isaia and Oggero, 2022; Zavolokina et al., 2017 [9]. In India, various financial services have been introduced, such as UPI, BHIM, QR codes, NACH, Rupay cards, and AePS, leading to changes in how individuals, businesses, and households change their financial transactions (Yang et al., 2021) [38]. One of these is UPI which has facilitated instantaneous and seamless electronic money transfers between bank accounts via mobile phones, eliminating the need for conventional cash-based transactions. The advent of digital wallets and payment apps like Paytm, PhonePe, and Google Pay introduced user-friendly interfaces and incentivized cashless transactions through discounts, cashback offers, and rewards. In November 2024 BHIM UPI recorded 15547 crore digital payment transactions with a value of Rs 223 lakh crore, making it the preferred payment mode for citizens (*Source*: Pib, Ministry of Finance). These digital services have improved financial inclusion by addressing barriers to access for marginalised populations According to the Alliance for Financial Inclusion (2021) [2], the use of digital financial services is growing around the world. In 2020 alone, there were about 70.3 billion real-time payment transactions made of which 20. 5 billion originated from India (ACI Universal Payments 2021, Ravikumar et al 2022) [28]. Despite this DFS comes with concerns such as identity theft,

privacy concerns, security risks, and limited awareness and literacy about DFS (Alliance for Financial Inclusion, 2021 and Ravikumar et al). It is important to address these issues to ensure the safe and effective use of DFS (OECD 2018) [23].

"Today's environment demands that financial consumers have enough knowledge and the ability to use digital financial services, while also taking more responsibility for their own money. "Morgan et al., 2019 [20]." In recent times, the idea of digital financial literacy (DFL) has come up to describe "the knowledge, skills, confidence, and abilities needed to safely use financial tools and services provided through digital means and to make smart financial choices." (Alliance for Financial Inclusion, 2021) [2]. Morgan (2021) [21] highlights the significance of Digital Financial Literacy in accessing financial services and preventing digital financial fraud. Individuals need to possess digital financial knowledge to utilize financial technology products and services effectively and avoid expensive financial blunders and fraudulent activities such as phishing, hacking, unauthorized data usage, and discriminatory treatment. This importance of DFL has been well-documented in recent scholarship. Evidence shows that higher levels of DFL improve financial well-being by enhancing financial knowledge, promoting responsible money management, and strengthening fraud awareness (Choung et al.) area of academic inquiry. In the past decade, bibliometric analysis has developed into a useful methodological approach to systematically map and assess the growing body of literature on DFL.

1.2 Past literature on digital financial literacy

Bibliometric analyses offer highly useful insights as they reveal significant trends in scholarly publications, identifying key contributors, influential organizations and nations, and new research areas. They highlight who contributes most to the field, which institutions and countries as well as emerging research areas. Examining these studies collectively provides an extensive view of the intellectual framework of DFL research, while also revealing conceptual voids and pathways for future investigation.

After going through the literature of digital financial literacy (DFL) first Bibliometric analysis was carried out by Katrine, Pahlevi, and Rachmi (2022) [16] analyzed 122 documents using the Scopus database from 1984 - 2022.This study showed that DFL research is strongly linked to financial inclusion and investment decision-making, with major growth in publications over the last 10 years particularly from Asian economies. However, the shortcomings in the research were fragmented conceptualizations and the new studies should focus on more comparative and policy-oriented studies. The fully Bibliometric analysis was done by Yadav and Banerji (2023) [36] using both Scopus and Web of Science databases with 158 publications from 2015 to 2022. It used bibliometric tools such as Bibliometric and VOS viewer; it confirmed the surge in DFL research, during the COVID-19 pandemic, when digital transactions became a need for every household and firm. Their analysis clustered the literature around recurring topics, including digital service adoption, consumer protection, and financial inclusion.

Recognizing the need for deeper synthesis, Yadav and Banerji (2024) [37] performed an extensive review of 100 articles released between 2014 and 2024, utilising various databases including Scopus, Web of Science, Science Direct, and Wiley Online Library. This review combined bibliometric techniques with systematic analysis, paying attention to conceptual and methodological issues. It shows discrepancies in how DFl is defined in studies that interpret it narrowly as the capacity to utilize digital financial services, whereas some take a wider interpretation that encompasses knowledge, attitudes, behaviors in digital contexts. Azaria and Noviani (2024) [4] carried out bibliometric study of DFL and accounting studies from 2013 to 2024, utilizing Scopus data and using VOSviewer for analysing. The findings indicate a significant rise in publications post 2020, with Asia being the foremost contributors. The examination reveals key thematic groups concerning fintech, digital transaction, risk management, and accounting applications, emphasizing the multidisciplinary nature of DFL research. The authors emphasize that although interest in DFL is increasing, significant work of the research is still descriptive, highlighting the necessity for empirical studies.

Further enhancing the coverage, Suganya and Nithya (2025) [27] examined publications on DFL from 2000 to 2024, taking the longest time period. Their analysis demonstrated scholarly output gradually increased after 2016 and reached its highest level in 2023. They also mapped contributions, identifying the United Kingdom, Indonesia, and the United States as leading sources of research, and highlighted collaborations among well-known institutions. This study showed how DFL researched in other areas, such as digital literacy and technology adoption, positioning DFL as part of a wider multidisciplinary knowledge domain.

The most recent literature review comes from Gulati, Singla, and Saini (2025) [12], which reviewed 75 articles published between 2010 and 2024. They used the PRISMA framework to provide a structured and thematic overview. Their work identified four dominant strands of research: definitions and measures of DFL, determinants of digital finance usage, challenges in adoption, and the outcomes of DFL for individual and societal welfare. By taking into account the timeframe back to 2010, their review demonstrated that research on DFL started even before the pandemic, although interest intensified substantially after 2020. The study also pointed to new directions in the field, such as the influence of blockchain, the role of fintech in technology adoption in the growing literature. In addition to these analyzes OECD/INFE (2024) [24] highlight that while digital platforms enhance access to financial services, their success depends heavily on users' Digital skill, Digital knowledge and Digital Capability. Therefore, these bibliometric findings affirm worldwide academic interest around DFL and its significance in financial inclusion and financial literacy, while also exposing shortcomings in empirical studies regarding behavioral outcomes.
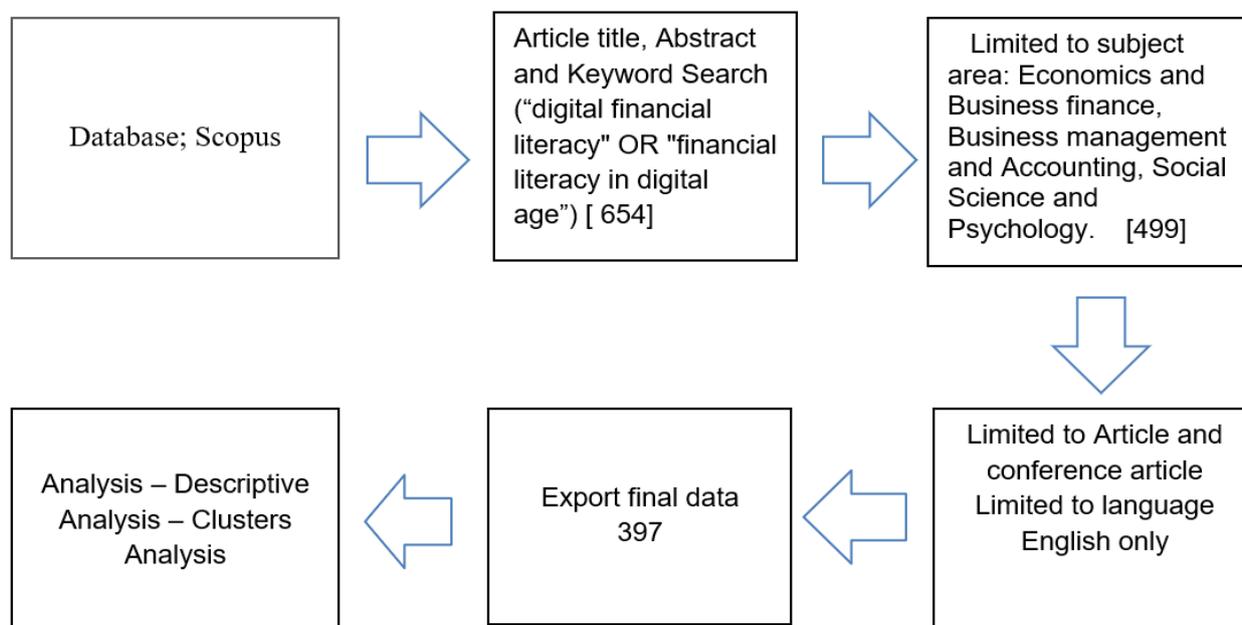
1.3 Research gap

Due to an increased body of work on digital financial literacy, but only few studies offer a comprehensive review specifically focused on DFL. Most existing studies either focus on traditional financial literacy or only tangentially address digital aspects, leaving a gap in understanding the DFl, high quality works, and collaborative networks in DFL research.

1.4 Key contributions of bibliometric studies in this area

Bibliometric analyses utilize tools such as co-authorship and co-word analysis, to identify intellectual linkages between research areas. These techniques highlight core themes such as the impact of digitalization on Fintech, financial inclusion policies, the gender gap, and the mechanisms by which digital finance can both empower and challenge users. The output of research on DFL has notably increased, particularly since 2020, with a significant surge in publication and contributions from areas like India and China. This expansion led to increased academic and institutional support, along with the worldwide push for digital transformation in finance.

2. Data source

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┌─────────────────┐      ┌─────────────────┐      ┌─────────────────┐
│                 │      │ Article title,  │      │ Limited to      │
│                 │      │ Abstract        │      │ subject         │
│                 │      │ and Keyword     │      │ area: Economics │
│ Database; Scopus│ ──▷  │ Search          │ ──▷  │ and Business    │
│                 │      │ ("digital       │      │ finance,        │
│                 │      │ financial       │      │ Business        │
│                 │      │ literacy" OR    │      │ management      │
│                 │      │ "financial      │      │ and Accounting, │
│                 │      │ literacy in     │      │ Social Science  │
│                 │      │ digital age")   │      │ and Psychology. │
│                 │      │ [ 654]          │      │ [499]           │
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This selection of databases has been taken from a Scopus platform for obtaining global academic information. To conduct a bibliometric analysis, the indexed articles from the database need to be described in an organized manner. The required data is collected from the renowned database Scopus. The selection of these databases depends on their coverage of publications and the categorization of journals.

2.1 Search strategy

After choosing the database, the next step is gathering publications. To do this, keywords related to the topic are identified from existing literature. The term "digital Financial literacy*" is used as a search term to find relevant publications on this subject. The asterisk is used to widen the search and include more words that start with the same letters. The search is conducted across different parts of the publications, including titles, abstracts, and author-provided keywords, using the query string "TITLE-ABS-KEY".

The researcher will explore the techniques used to locate and collect pertinent data for our research. This entails the careful choice and utilization of particular keywords to optimize our search procedure TITLE-ABS-KEY (Digital financial literacy or financial literacy in digital age) AND PUBLICATION YEAR > 2018 AND PUBLICATION YEAR < 2026 AND (LIMIT-TO (SUBJAREA, "SOCI") OR LIMIT-TO (SUBJAREA, "BUSI") OR LIMIT-TO (SUBJAREA, "ECON")) AND (LIMIT-TO (LANGUAGE, "English")) AND (LIMIT-TO (DOCTYPE, "ar") OR LIMIT-TO (DOCTYPE, "ch"))

2.2 Selection of subject categories

To improve the search, specific categories were chosen, including business, management, some social sciences, and finance. This process resulted in a total of 620 items being selected during this stage.

2.3 Selection of document type

To comply with study objectives, the data was cleaned up by eliminating journals and conference papers published before a specific date. A total of of 397 publications, including reviews, early access materials and full articles, have been picked for further study.

2.4 Selection of language

Initially, the selected documents were subjected to screening procedure utilizing an "English language" filter, leading to a concluding choice of selection of 397. The titles, authors, abstracts, and keywords from the publications were then formatted in a MS Excel Spreadsheet (.xlsx). Upon meticulously cleaning the data to eradicate duplicate and verify it met the prescribed format, a final collection of 397 papers was selected for this study.

2.5 Selection of bibliometric tool

"The research employs a bibliometric method for comprehensive scientific mapping. The term "bibliometrics" was first introduced by Pritchard (1969) [26] as the "application of mathematical and statistical methods to books and other means of communication" Our bibliometric analysis incorporates both descriptive and network bibliographic data (Pandey et al., 2023 and T Rana et al., 2025) [25, 31]. Carrying out this research required obtaining bibliographic information, which we acquired from Scopus, recognized as the most extensive and cross-disciplinary database (Bar-Ilan, 2010; Bartol et al., 2014; Donthu et al., 2020; Goel et al., 2022; Norris & Oppenheim, 2007; T. Rana et al., 2025) [5, 7, 11, 22, 31]. Important a key aspect of our approach has involved utilizing VOS viewer software for the assessment of bibliographic information, which is later represented through Gephi software (Bastian et al., 2009; Donthu et al., 2020; Pandey et al., 2023; Rialti et al., 2019; Van Eck, N. J., Waltman, 2017; & Van Eck & Waltman, 2010) [6, 7, 25, 29, 34, 35].

3. Analysis

The study examines the characteristics of literature, encompassed, publication trends, sources and countries Additionally, we conducted co authorship, keyword co-occurrences and clusters analysis. The study enable us to uncover hidden information found in the literature.

3.1 Descriptive analysis

The study offers a detailed examination of the 397 articles in Scopus. Several elements were addressed in the analysis, including the most impactful journal, publication trends and citations and the most productive and significant nation.

3.1.1 Trends in annual publication
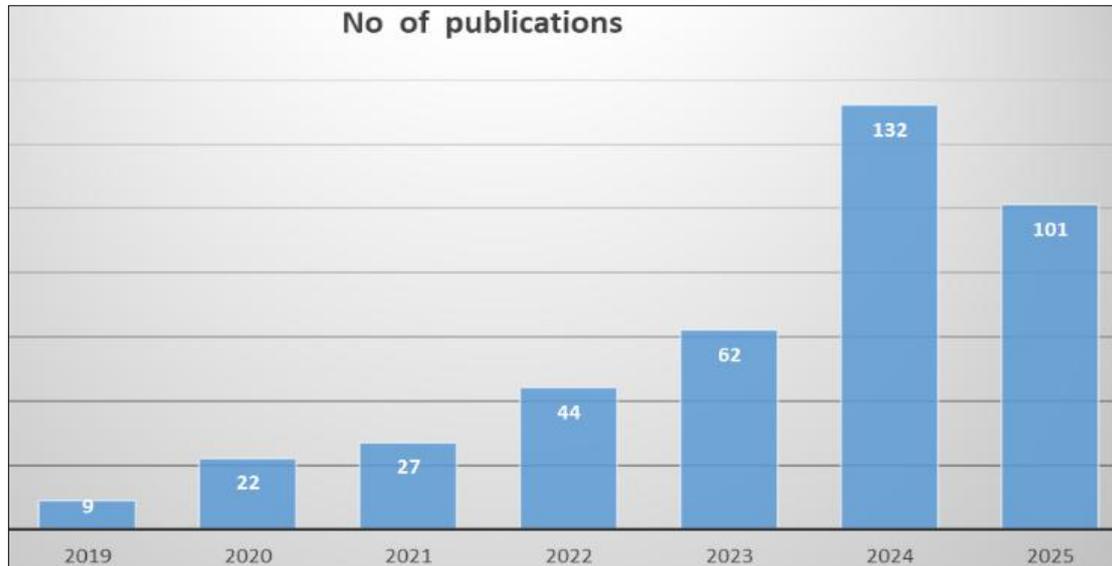
Fig 1

Scientific articles, marked by timestamps, enable us to monitor the changing relationship between topics. Over successive time intervals. The annual number of scholarly articles on digital financial literacy is shown. Figure 1 shows that there has been a lot of progress in this area. In 2019, there were 9 articles, showing the early stage of research in this field. The number of articles increased steadily in 2020 and 2021, reaching 22 and 27 respectively. The field started to grow faster in 2022 with

44 articles published. This growth continued in 2023 with 62 articles. In 2024, there was a big jump, with 132 publications mainly focused on digital financial literacy. This trend continues with 112 articles in half a year This shows how the field has developed and progressed over the years.

3.1.2 Most influential journal

Table 1

Journal	TP	TC	Publisher	Scopus
Sustainability (Switzerland)	20	422	Multidisciplinary Digital Publishing Institute (MDPI)	Q1
Journals of Risk and Financial Management	8	144	Multidisciplinary Digital Publishing Institute (MDPI)	Q2
Cogent Business Management	7	19	Cogent OA	Q2
International of Bank Marketing	6	109	Emerald Publishing	Q2
Cogent Economic and Finance	6	60	Cogent OA	Q2
International Journal of Financial Studies	5	51	Multidisciplinary Digital Publishing Institute (MDPI)	Q2
Investments Management and Financial Invoations	5	5	LLC CPC Business Perspectives	Q3
Technology in Society	4	389	Elsevier Ltd	Q1
Finance Business Letters	4	349	Elsevier Ltd	Q1

The table 1 shows the most important journals in the academic discussion on digital financial literacy. "Sustainability (Switzerland)" tops the list with 20 articles, a citation of 422 and, showcasing its comprehensive impact. "Journal of risk and financial management follows with 8 articles, and citations addressing risk in digital finance cogent business and management with 7 articles and citations a "international

journal of bank marketing "contribute with 6 article and citations 109 cogent business and economic and International Journal of financial studies offer niche expertise, with 6 and 5 article.
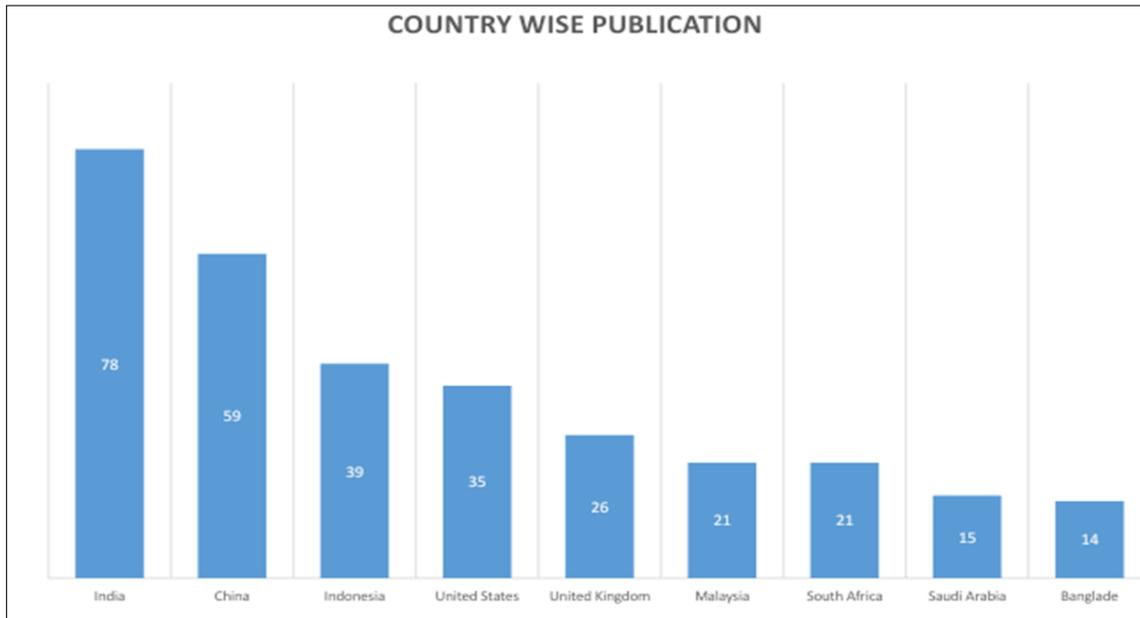
3.1.3 Trends in countries published

Fig 2

Fig 2 provides insight into scientific production of various nations in scholarly investigation. India leads in highest scientific output, with 78 articles, followed by China with over 59 articles. Indonesia also demonstrates vital research contributions, with 39 outputs. This data shows the worldwide characteristics of research output and the interrelation between nations in the academic realm.

3.2 Bibliometric analysis
3.2.1 Country co-authorship
"With the help of co-authorship analysis, communication of new ideas and technologies is possible, thus developing new knowledge that helps society. We have analyzed the country's scientific collaboration among different countries" (Aced et al., 2006; Uddin et al., 2012; T Rana et al., 2025) [1, 33, 31]. Figure 3 visualization of the cluster analysis performed on the countries co authorship. Co authorship countries' figures provide that at least 5 published and at least 20 citations criteria in order to identify the most linked countries. As result of this analysis, it was found that there were 5 clusters with 93 links and total link strength 130 The most cited country was China with 1372 citations and 27 links strength United States has 1360 and 32 link strength Third country was India with 1025 citations and 18 links strength.
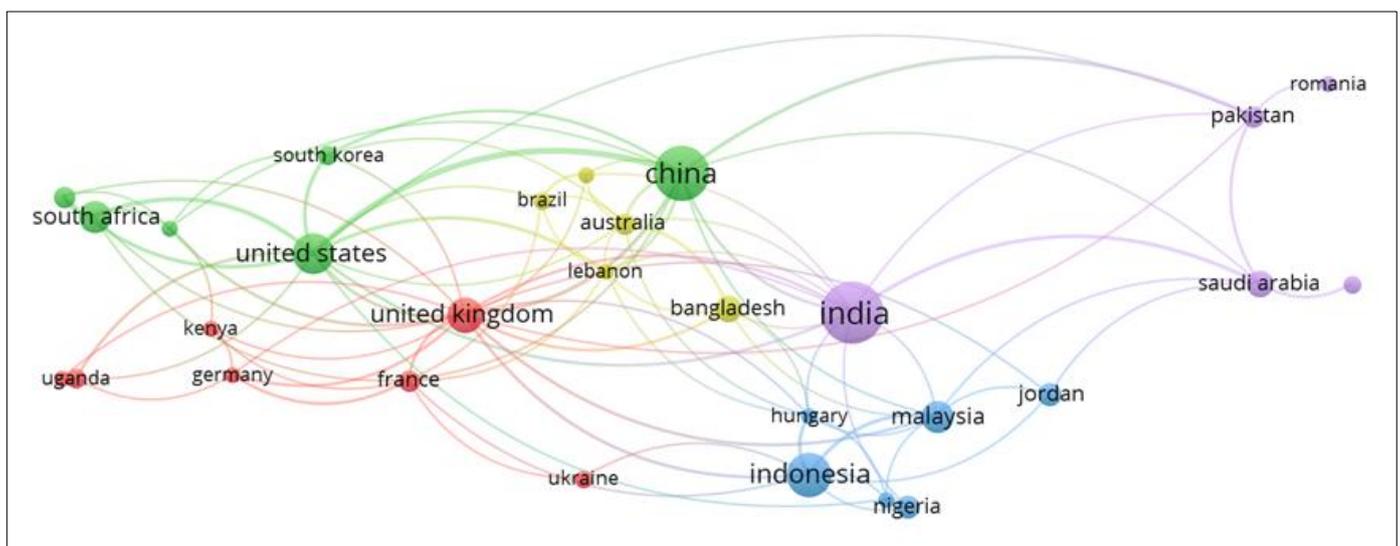

Fig 3

3.2.2. Journal citations
Citation analysis looks at how influential research papers are by counting how many times they are cited, which shows how connected different pieces of work are (Stay & Ming-Yueh, 2009; T Rana et al., 2025) [31]. This approach measures the impact of a paper based on the number of times it is referenced, helping to find the most important studies in a particular area of research (Appio et al., 2014) [3]. Figure 4 visualization of the cluster analysis performed on the journal citations analysis. Journal citations figure provides at least 4 published articles

and at least 10 citations criteria to identify most cited articles. AS results of this analysis it was found that 7 clusters and 10 links strength. The most cited journal was SUSTAINABILITY (Switzerland) with 422 citations and 20 published articles.

Second was technology in society 389 citations and 4 published articles and third was finance research letters 349 citations and 4 published articles.
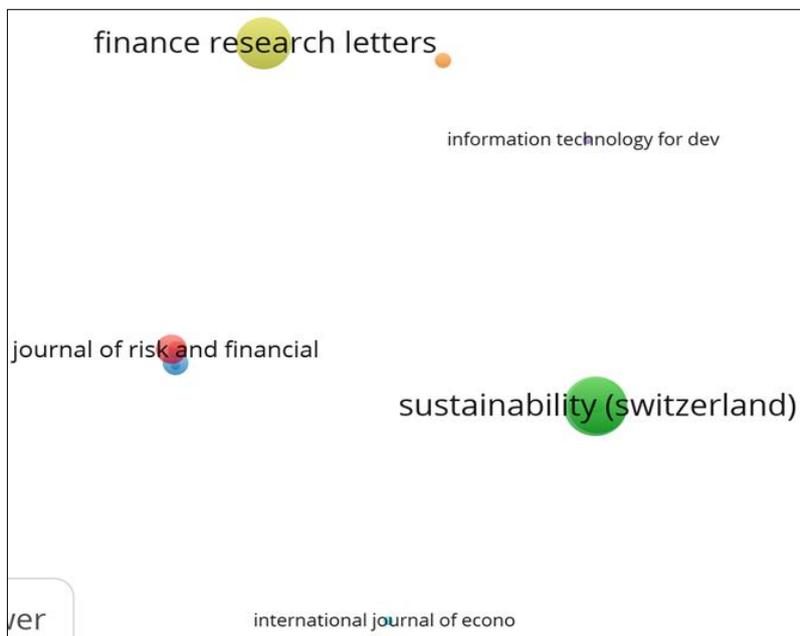

Fig 4

3.2.3. Author keyword co-occurrence analysis

Each node in a network can be clustered depends on their connectivity strength. According to Leydesdorff (2017) [17], it appears that nodes inside a group have stronger connections than nodes within other groups. These clusters show themes or topics that are common among the articles or keywords in the network. Figure 5 shows the results of a cluster analysis based on how often author keywords appeared together. The minimum number of times a keyword had to appear was 10, and this process resulted in 15 keywords, grouped into 3 separate but related clusters. The size of each node shows how frequently the keyword was used. The first and biggest cluster is about financial inclusion, services, and digital finance. A lot of studies look at how financial literacy affects behavior and attitude, with a special focus on financial knowledge as part of financial literacy. The second cluster is about digital financial literacy and general financial literacy, as many studies explore the links between these areas and financial behavior. The third group is smaller and concentrates on the link among digital financial services as well as digital financial literacy.
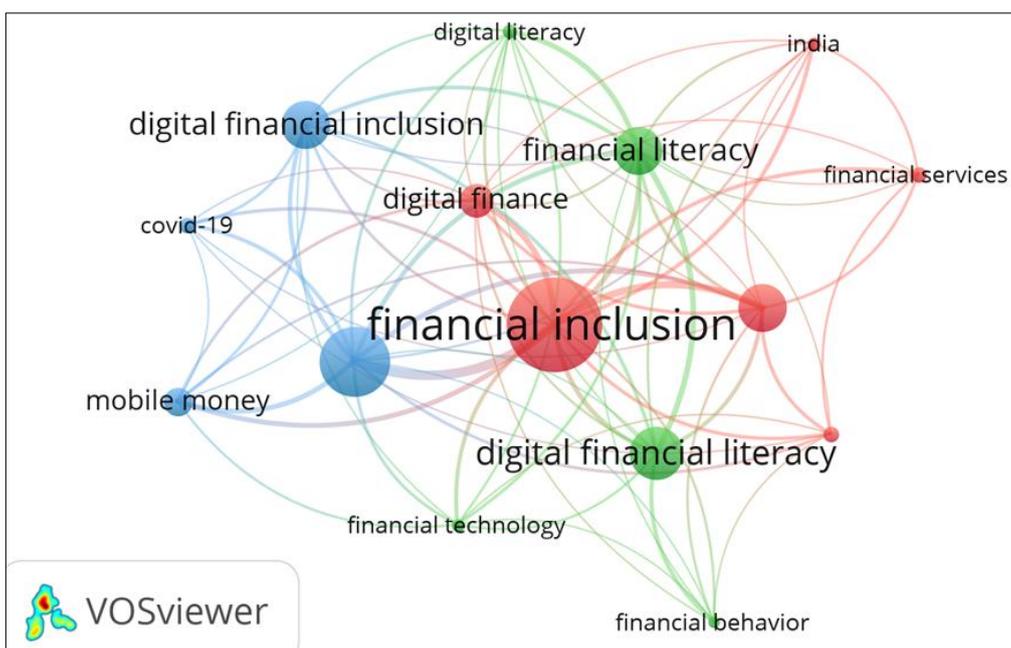

Fig 5

3.2.4 Co-authorship analysis

This technique delves into scholar interactions within the research field. Co-authorship is a formal conduit for intellectual collaboration among scholars, a practice that has gained paramount importance (Acedo et al., 2006; T Rana et al., 2025) [1, 31]. Co-authorship analysis in figure 6 is visualization of clusters analysis provided at least 3 publications and 10 citations. As results of this analysis carried out among authors with most connection with them It was found that there were 9 clusters and 18 link strength. The most cited author Lyons, Angela c with 327 citations. The author has 4 published works with link power 3 kiss has Josephine with 326 citations. The author has 3 published works and 3 total links strength.
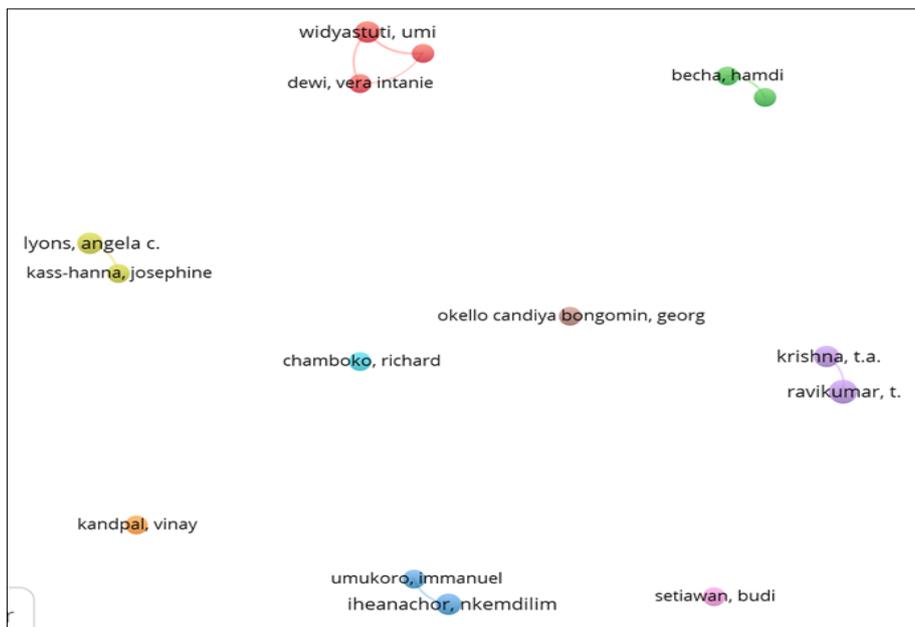

Fig 6

3.2.5. Author co-citation analysis

Co-citation analysis is a method used in science mapping to show similar themes among publications by looking at works that are often cited together (Hjørland, 2013) [13]. This technique helps reveal the structure of knowledge in a research area (Rossetto et al., 2018) [30], uncovering hidden topics (Liu et al., 2015; T Rana et al., 2025) [18, 31].

Figure 7 shows the results of a cluster analysis based on authors' co-authorship.

Researchers with strong connections, like Demirgüç-Kunt (weight < Total link strength >: 4380), are involved in many collaborations, showing their key role in sharing knowledge. Also, scholars with high citation counts, such as Demirgüç-Kunt (weight < Citations >: 288) and Lusardi (weight < Citations >: 217), have a significant impact in the area, emphasizing the value of their contributions. This examination provides valuable perspectives on how scholars collaborate and add to the literature.
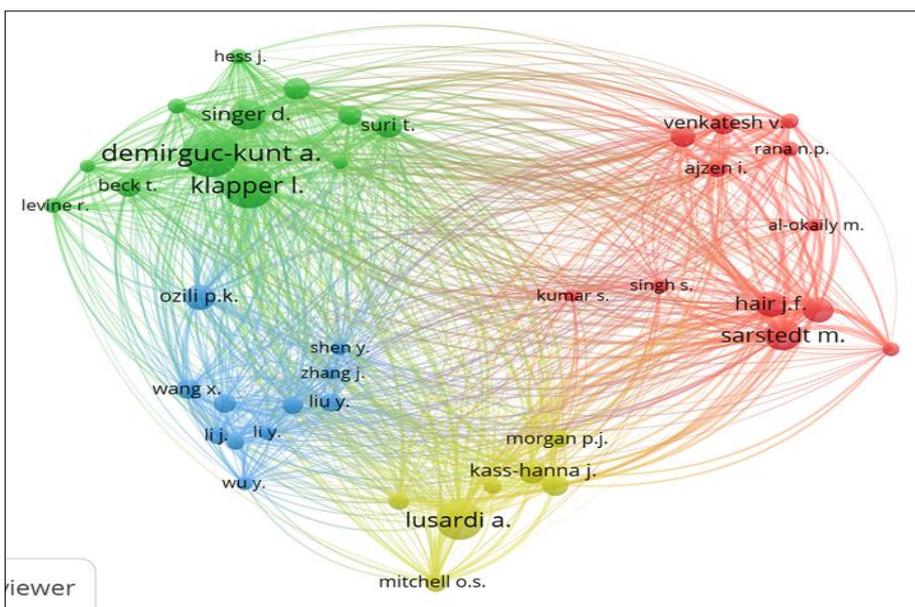

Fig 7

4. Conclusion

Study evaluated digital financial literacy or digital finance, it highlighted in this article spanning the years 2019-2025. The main value of its research resides in the robust assessment of the literature, identifying crucial citations, contributors, and key phrases in this study, "Vosviewer ", a tool for bibliometric, was employed. The renowned Scopus sources were utilized to compile the data set during the investigation. This study demonstrates that articles increase incrementally.

India, China and Indonesia generated the preponderance of academic study in the domain of DFL Research shows that the most influential authors in the field of DFL are demiurgic kunt and lusardi a. The most influential journal in this study is Sustainability (Switzerland) and Journal of Risk and Financial Management.

Therefore, this document details the advancement in this field of study. It promotes awareness and reveals facts about DFL or digital finance that have not been extensively investigated research is meant to provide a base for academic community.

Limitations

This study has some limitations 2019 2025 possibly missing previous or later relevant literature. It focuses on business, social science and economics. Exclusively using English articles may omit global research.

Implications

This study on digital financial literacy helps to pinpoint the topics that are thoroughly analyzed in the area. Through this research it shows occurrence of keywords, authorship, journals, and citations, researchers are able to recognise the most important articles. This study reveals the literature, improving understanding of the field's intricacies. Overall, the bibliometric analysis can enhance research, guide practice, and impact policies in this vital field.

Ethical considerations and funding

This research was carried out in accordance with ethical guidelines to maintain its integrity of the study. All data were collected, examined, and presented honestly and transparently, with proper acknowledgment to prevent plagiarism. Any possible conflicts of interest have been disclosed.

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