

Bibliometric Mapping of Fintech Research Trends in Village Development: Analysis of Themes, Intellectual Structure, and Publication Evolution 2015- 2024

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ABSTRACT

The advancement of financial technology (fintech) in the context of rural development has attracted growing academic attention, in line with financial inclusion and sustainable development agendas. However, research that systematically maps the research landscape, main themes, and the dynamic evolution of topics related to fintech and rural development remains limited. This study aims to analyze publication patterns, intellectual structure, and thematic trends in fintech research within rural development from 2015 to 2024. The methodology used is bibliometric analysis with a co-occurrence keyword approach and network visualization using VOSviewer software. Data was collected through Publish or Perish version 8 from the Google Scholar database using the keywords “financial technology” and “village development”, resulting in 985 articles. Findings indicate that the main research themes focus on financial inclusion, digital technology, financial support, and sustainability, with strong connections to the agricultural sector and rural development. Overlay visualization analysis shows a shift in research focus toward advanced technologies such as blockchain and its integration with village financial services after 2020. The implications of this research provide a conceptual basis for researchers and policymakers to understand research gaps and design fintech interventions that are more adaptive to rural needs. Its significance lies in the contribution of comprehensive scientific mapping in bridging the discourse between financial technology and rural development. The limitations of this study include reliance on a single database and specific keyword restrictions. The novelty of this study lies in the simultaneous integration of thematic and temporal bibliometric analysis, while its originality is reflected in empirical mapping that has rarely been conducted in the global context of fintech and rural development.

Keywords: Bibliometric Analysis, Digital Innovation, Financial Inclusion, Rural Economy, Sustainability

1. INTRODUCTION

The development of financial technology (fintech) has become a global phenomenon, significantly impacting various sectors, including rural development. Villages, as the smallest units within governmental and societal structures, hold a strategic role in national development, particularly in promoting financial inclusion and the sustainability of local economies (Niaz, 2022). In the digital era, fintech offers innovative solutions that can accelerate access to financial services for rural communities, who have often faced limitations in infrastructure and access to formal financial

services (Ediagbonya & Tioluwani, 2023). Therefore, a deep understanding of the relationship between fintech and rural development is crucial to optimize this potential.

However, academic studies that systematically map the research landscape of fintech in the context of rural development remain limited (Del Sarto & Ozili, 2025). Most studies tend to focus on either technological aspects or financial inclusion separately, without fully integrating the perspective of rural development (Agwu, 2021). Furthermore, the dynamic evolution of fintech topics, especially with the advent of cutting-edge technologies such as blockchain, has not been thoroughly analyzed thematically and temporally in the rural context (Kamuangu, 2024). These limitations create a research gap that must be addressed to provide a comprehensive and up-to-date overview of trends, dominant themes, and the intellectual structure of fintech and rural development research. Based on this gap, this study formulates the main research question: What are the publication patterns, intellectual structure, and thematic trends of fintech research in rural development during the period 2015-2024? This question aims to identify central themes, technological advancements, and the interconnections between fintech and the rural development sector that have become the primary focus of research during that period. By answering this question, the study aims to provide more systematic and empirical insights into the evolution of fintech research in the field of rural development.

The specific objective of this study is to analyze publication patterns, reveal the intellectual structure, and map thematic trends in fintech research within rural development during the 2015-2024 timeframe. A bibliometric approach, utilizing keyword co-occurrence and network visualization methods with VOSviewer software, is employed to achieve these goals (Sood et al., 2021). Thus, this research offers not only a quantitative overview but also comprehensive thematic and temporal quality and depth of analysis.

The author argues that comprehensive scientific mapping of fintech research in the context of rural development is essential to bridge the discourse between financial technology and rural development, which has been fragmented. This position asserts that the simultaneous integration of thematic and temporal bibliometric analysis can uncover trends that have not been widely explored globally, particularly concerning technological innovations like blockchain and their implications for rural financial services (Afjal, 2023). As such, this research positions itself as an important contribution to the literature on fintech and rural development.

The study's focus is limited to the analysis of literature obtained from the Google Scholar database via Publish or Perish version 8, using the keywords “financial technology” and “village development.” The study restricts its scope to the 2015-2024 period and employs bibliometric analysis as the primary method (Wahyudin et al., 2023). Other limitations include relying on a single database and restricting certain keywords, which may affect data completeness. However, these limitations are balanced by the depth of thematic and temporal analysis provided (Spencer et al., 2021).

The novelty of this study lies in the simultaneous integration of thematic and temporal bibliometric analysis, which offers a comprehensive empirical mapping of fintech and rural development research. This approach differs from previous studies, which tend to be partial or focus on a single aspect. Thus, this research provides a strong conceptual contribution for researchers and policymakers in understanding research gaps and designing fintech interventions that are adaptive to the needs of rural development.

2. LITERATURE REVIEW

The development of financial technology (fintech) in the context of rural development involves several key concepts that form the basis of analysis in this study. The concept of financial inclusion takes center stage, as fintech plays a role in expanding access to financial services for rural communities that have long faced limitations in infrastructure and access to formal financial institutions (Danladi et al., 2023). In addition, the concept of sustainable development is also relevant, considering that fintech not only serves as a transaction tool but also as a driver for local economic sustainability (Offiong et al., 2025). Advanced digital technologies, such as blockchain, are also emerging as important concepts that are beginning to be integrated into rural financial services, creating new opportunities for innovation that can enhance efficiency and transparency (Mhlanga, 2023). Bibliometric approaches as methods of literature analysis also play an important part in mapping the intellectual structure and thematic trends of research on fintech and rural development (Kishor et al., 2025).

Previous studies have mostly focused on the technological aspects of fintech or financial inclusion separately, without comprehensively linking them to rural development. Some research highlights the impact of fintech on improving financial access and empowering the local economy, but there is a lack of systematic examination of thematic evolution and publication patterns. Research that integrates bibliometric analysis with a focus on fintech and rural development remains very limited. Furthermore, prior studies have not delved deeply into the impact of advanced technologies such as blockchain in the rural context. This comparison shows that although there has been progress in understanding fintech, holistic and temporal approaches in the context of rural development are still rare.

Based on the synthesis of the literature, there is a significant gap in the comprehensive scientific mapping of fintech research in rural development, particularly in terms of integrating thematic and temporal analysis simultaneously. The lack of studies combining the evolution of advanced technologies with the context of rural development results in an incomplete understanding of dominant trends and themes in this field (Ahlmeyer & Volgmann, 2023). In addition, reliance on single databases and keyword limitations in previous research also restrict the scope of the data analyzed. This gap opens up opportunities for research that can provide a broader and deeper empirical overview, while also assisting policymakers in designing more precisely targeted fintech interventions.

The theoretical framework of this study is built on the integration of the concepts of financial inclusion, sustainable development, and digital technology innovation in the context of rural development (Suhrah et al., 2024). The bibliometric approach is used as a tool to map and analyze publication patterns, intellectual structure, and thematic trends both quantitatively and qualitatively. This framework positions fintech as the main variable interfacing with aspects of rural development through mechanisms for enhancing financial access and integrating advanced technologies. Network visualization using VOSviewer helps identify relationships between themes and temporal evolution, providing a conceptual basis for comprehensively understanding the dynamics of research on fintech and rural development.

3. METHODS

This study uses a bibliometric analysis approach with a descriptive-quantitative study design aimed at mapping publication patterns, intellectual structure, and thematic trends in financial technology (fintech) research within the context of village development (Prawira et al., 2025). This approach enables a systematic analysis of existing literature, focusing on keyword relationships and visualization of research networks during the period 2015-2024.

The research data was obtained from the Google Scholar database, accessed using Publish or Perish software version 8 (Fauzan & Soegoto, 2023). The selection criteria included scholarly articles containing the keywords “financial technology” and “village development” in the title, abstract, or keywords, with a publication timeframe from 2015 to 2024. A total of 985 articles met these criteria.

This study limited its data sources to Google Scholar and those specific keywords to maintain the focus of analysis on the relationship between fintech and village development.

Data collection was carried out automatically using Publish or Perish version 8, which extracted publication metadata from Google Scholar based on the predetermined keywords. The metadata collected included article titles, authors, publication years, keywords, and abstracts. This data was then prepared for bibliometric analysis through cleaning and sorting processes to ensure only relevant documents, consistent with the research criteria, were included.

Data analysis was conducted by means of bibliometric analysis using the keyword co-occurrence technique to identify central themes and thematic trends in the literature (Klarin, 2024). Network visualizations and temporal overlays were generated using VOSviewer software to map the intellectual structure and the evolution of fintech research in village development both thematically and temporally (Socorro Márquez et al., 2025). This analysis provides both quantitative and qualitative insights into publication patterns, relationships between themes, and shifts in research focus over the study period.

4. FINDINGS

The findings of this research reveal publication patterns and dominant thematic trends in fintech studies related to rural development during the period 2015-2024, with a comprehensive bibliometric analysis encompassing citation counts, publication trends, as well as network visualization, overlay visualization, and density visualization. The citation data highlights key articles that serve as main references in this field, reflecting significant intellectual contributions from various sources and disciplines, as shown in Table 1.

Table 1. Highest Number of Citations

No	Cites	Authors	Title	Year	Publisher	Type
1	3818	KD Haggerty, RV Ericson	The surveillant assemblage	2017	taylorfrancis.com	Article
2	2793	JD Sachs, G Schmidt-Traub, M Mazzucato, ...	Six transformations to achieve the sustainable development goals	2019	nature.com	Article
3	1806	R Djalante, J Lassa, D Setiamarga, A Sudjatma, ...	Review and analysis of current responses to COVID-19 in Indonesia: Period of January to March 2020	2020	Elsevier	Article
4	1695	A Sun, X Chen	Online education and its effective practice: A research review	2016	academia.edu	Article
5	1343	A Demirgüç-Kunt, D Singer	Financial inclusion and inclusive growth: A review of recent empirical evidence	2017	papers.ssrn.com	Article
6	1150	W Yip, H Fu, AT Chen, T Zhai, W Jian, R Xu, J Pan, ...	10 years of health-care reform in China: progress and gaps in Universal Health Coverage	2019	thelancet.com	Article
7	1064	X Li, J Lu, S Hu, KK Cheng, J De Maeseneer, Q Meng, ...	The primary health-care system in China	2017	thelancet.com	Article
8	1040	Y Li, H Westlund, Y Liu	Why some rural areas decline while some others not: An overview of rural evolution in the world	2019	Elsevier	Article
9	1026	AI Osman, L Chen, M Yang, G Msigwa, ...	Cost, environmental impact, and resilience of renewable energy	2023	Springer	Article

			under a changing climate: a review			
10	993	M Hilbert	Big data for development: A review of promises and challenges	2016	Wiley Online Library	Article

Source: Data processing results 2025

The data in Table 1 shows that out of a total of 985 articles analyzed, there are 10 most-cited articles that serve as key references in research on fintech and village development. The top article is "The surveillant assemblage" by KD Haggerty and RV Ericson (2017), with 3,818 citations, published by taylorfrancis.com. These articles come from various renowned publishers such as nature.com, Elsevier, thelancet.com, and Springer, with publication years ranging from 2016 to 2023. The topics covered are highly diverse, ranging from sustainable development transformation, responses to the COVID-19 pandemic, online education, financial inclusion, health system reforms in China, to the impact of renewable energy on climate change, demonstrating a broad multidisciplinary scope. This citation pattern reflects the significant intellectual contributions from various disciplines relevant to village development and financial technology. These articles not only highlight key thematic issues such as financial inclusion and digital technology, but also address important global and regional issues that impact the dynamics of village development. This data provides an important overview of the main literature shaping the conceptual and thematic framework in fintech and village development studies, which can serve as a basis for further bibliometric analysis as well as the development of more responsive research and policies.

Research on fintech in the context of village development shows a significant upward trend in publications during the period 2015 to 2024. The annual publication data indicates initial fluctuations with a sharp increase since 2018, peaking in 2022 with 127 articles, then slightly declining but remaining stable at around 120 articles in the following years. This trend reflects the growing academic interest in the integration of financial technology in rural development, in tandem with advances in digital technology and the increasing urgency of financial inclusion needs as illustrated in Figure 1.

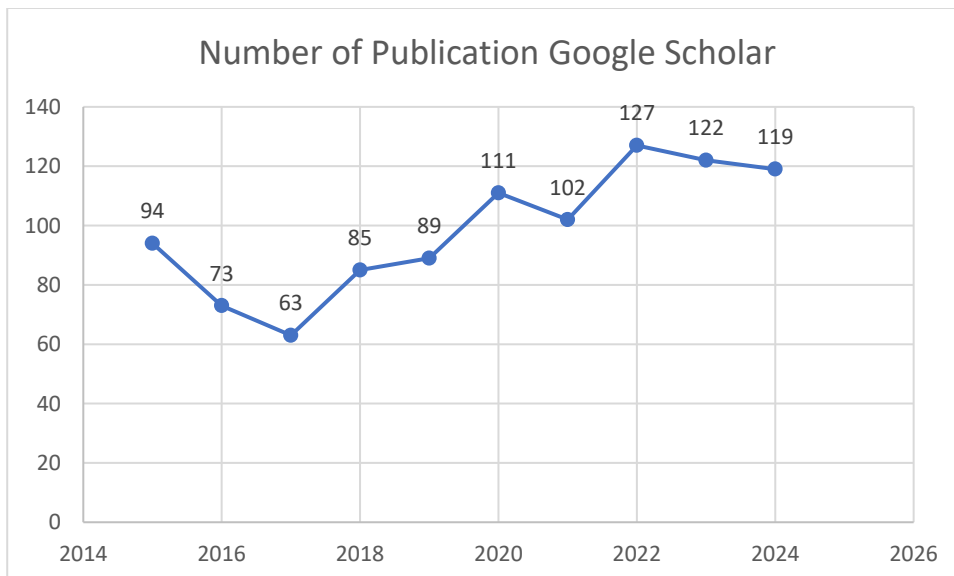


Figure 1. Publication Trends

Out of a total of 985 articles analyzed, it can be seen that the number of publications has experienced considerable fluctuations each year. In 2015, there were 94 articles, then the number declined to 63 articles in 2017, before consistently increasing again to reach its peak in 2022. This trend shows an acceleration of research driven by technological advancements and global issues such as the COVID-19 pandemic, which spurred a focus on fintech solutions in rural areas. The stable number of publications in 2023 and 2024 indicates that this topic has become an established field of study and continues to attract researchers' attention. This pattern provides important insight into the evolution of research on fintech and rural development, which are increasingly relevant in the context of sustainable development and digital transformation in rural areas. Furthermore, the results of analysis based on network visualization in fintech and rural development research reveal 52 items with six main thematic clusters interconnected within the research network. Network visualization using VOSviewer illustrates the complex relationships among keywords, reflecting research focuses ranging from new technologies and renewable energy, digitalization and smart villages, financial inclusion and sustainable development, to blockchain technology and financial support for farmers. This network structure highlights the dynamic progress of themes that increasingly integrate cutting-edge technology aspects with the holistic needs of rural development, as depicted in figure 2.

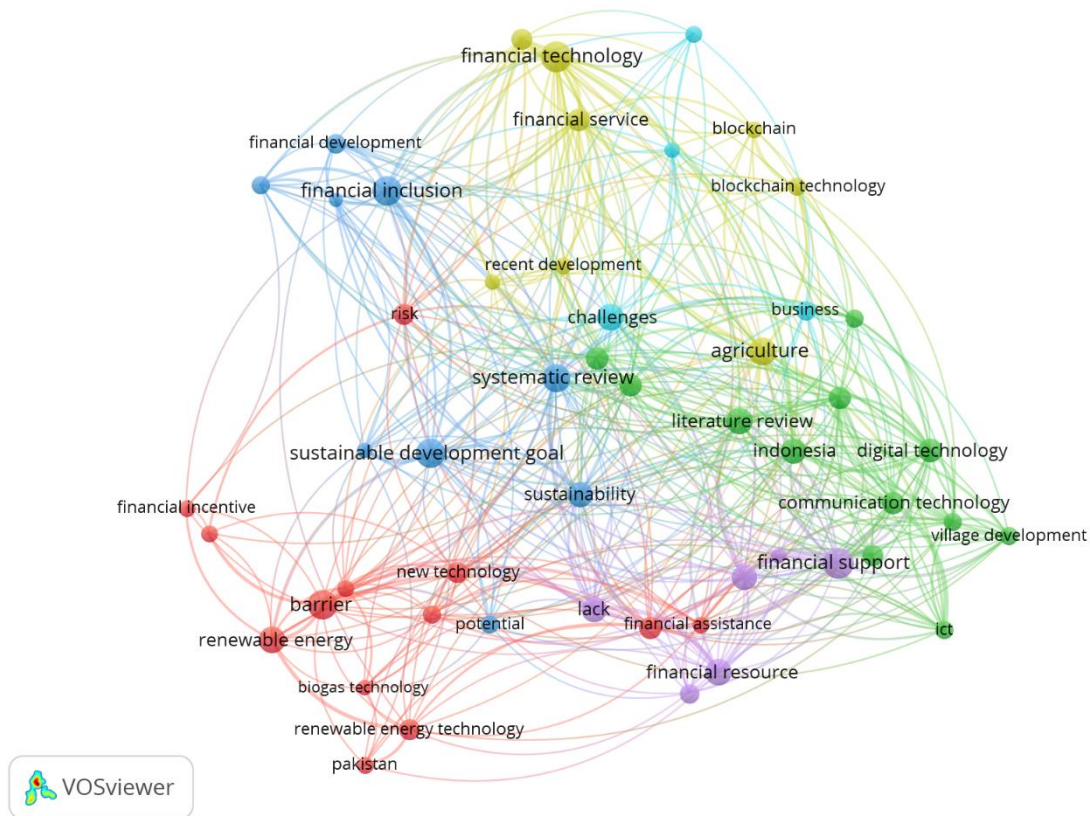


Figure 2. Network Visualization

The network visualization displays 52 items grouped into six color-coded clusters, each representing a central theme in fintech research for rural development: The Red Cluster (Cluster 1) focuses on the adoption of new technologies and renewable energy in rural areas, with keywords such as barrier, biogas technology, renewable energy, and rural electrification. This cluster highlights the importance of financial support and incentives in overcoming technological barriers in regions like Pakistan and Sub-Saharan Africa.

The Green Cluster (Cluster 2) is related to digital and communication technologies, including smart city and smart village concepts, with keywords such as communication technology, digital technology, ICT, and village development. This indicates a research trend emphasizing the role of information technology in village transformation.

The Blue Cluster (Cluster 3) highlights financial development and financial inclusion, focusing on financial inclusion, financial literacy, human development, and sustainability. This cluster reflects an emphasis on sustainability and human development aspects within the fintech context.

The Yellow Cluster (Cluster 4) describes the development of blockchain technology and fintech in the financial sector, with keywords like blockchain technology, financial service, fintech, and recent development. This points to the integration of cutting-edge technologies into rural financial services.

The Purple Cluster (Cluster 5) emphasizes financial support and training for farmers, with keywords including farmer, financial support, technology transfer, and training. This cluster demonstrates the importance of resources and capacity building for technology adoption in the agricultural sector.

The Light Blue Cluster (Cluster 6) focuses on business, digitalization, and challenges faced by financial institutions, with keywords such as business, digitalization, challenges, and financial institution, reflecting institutional aspects and the challenges of digital transformation in rural financial sectors.

The interconnections among clusters indicate that these themes do not stand alone; instead, they interact and strengthen each other in shaping the research landscape of fintech and rural development. Thematic shifts toward blockchain technology and digitalization after 2020 are reflected in the strong links between technology and financial inclusion clusters, marking the evolution of research that adapts to the needs of sustainable development in rural areas.

Subsequent bibliometric analysis, namely overlay visualization, reveals thematic evolution in fintech and rural development research from 2019 to 2022. This visualization shows a shift in focus from early issues related to the adoption of new technologies and renewable energy towards the integration of advanced technologies such as blockchain and digitalization of financial services, indicating dynamic research developments that increasingly emphasize technological innovation within the context of financial inclusion and sustainable development, as illustrated in Figure 3.



Figure 4. Density Visualization

Based on Figure 4 in the density visualization generated using VOSviewer, it is apparent that the central themes in fintech and rural development research revolve around financial inclusion, digital technology, financial support, and sustainability. These keywords indicate a primary focus on efforts toward financial inclusion and the utilization of digital technology to support sustainable rural development. Additionally, there is a strong connection with the agricultural sector and rural development, which underscores the relevance of fintech within the agrarian economy context. A shift in research attention post-2020 is evident from the emergence of advanced technologies such as blockchain, which has begun to be integrated into rural financial services, signaling the evolution of the topic towards more sophisticated technological innovations that adapt to the needs of modern villages. This visualization provides a strong conceptual foundation for researchers and policymakers to understand research dynamics and design more effective fintech interventions.

5. DISCUSSION

The findings of this study reveal significant publication patterns and thematic trends in fintech research related to village development during the 2015–2024 period. The primary focus on financial inclusion, digital technology, financial support, and sustainability reflects the importance of fintech as a driver of rural economic transformation. The thematic shift toward advanced technologies such as blockchain after 2020 marks the adaptation of research to increasingly complex technological innovations that are relevant to the needs of modern villages (García Fernández & Peek, 2023). Network visualization and temporal overlays demonstrate close interconnections among themes, as well as dynamic research evolution, affirming that fintech is not only a financial tool but also a driver of sustainable development and rural community empowerment (Huang, 2025).

The relationship between these findings and the literature and theory review shows consistency with the concepts of financial inclusion and sustainable development as the main foundations in the development of fintech in villages. Previous studies that were more partial and focused separately on either technology or inclusion are now strengthened by bibliometric analysis that simultaneously integrates thematic and temporal aspects (Chen et al., 2021). These findings broaden the theoretical understanding of how fintech interacts with the context of village development through mechanisms that enhance financial access, digital innovation, and support for the agricultural sector (Zhao et al., 2024). The integration of blockchain technology also introduces a new and relevant dimension to the literature on fintech and rural development (Kaur & Parashar, 2022).

This study comprehensively answers the key questions regarding publication patterns, intellectual structure, and thematic trends in fintech research related to rural development. The increasing publication trend since 2018 indicates strong academic interest, while the analysis of intellectual structure identifies six main thematic clusters that are interconnected. The thematic trend shifting from new technology and renewable energy to digitalization and blockchain confirms a research evolution that is responsive to technological developments and the needs of rural development (Osoro, 2025). Thus, this research provides a systematic and in-depth empirical overview of the fintech and rural development research landscape over nearly a decade.

The theoretical implications of this research lie in its contribution to integrating bibliometric analysis of thematic and temporal aspects, which provides a holistic understanding of the dynamics of fintech research in the context of village development. This approach enriches the theory of financial inclusion and sustainable development by adding the dimension of evolving digital and blockchain technologies, which are increasingly dominant (Tay et al., 2022). Furthermore, this scientific mapping opens avenues for developing new theories that combine cutting-edge technological aspects with local village needs and further strengthens fintech's relevance as a strategic instrument in rural economic and social development.

The limitations of this study primarily relate to its dependence on a single database, namely Google Scholar, as well as the restriction to the specific keywords "financial technology" and "village development." This may lead to insufficient coverage of a broader or more multidisciplinary literature that could be relevant. Furthermore, using Publish or Perish version 8 as the data collection tool has limitations regarding metadata validity and the potential for document duplication. Nonetheless, these limitations are balanced by the depth of thematic and temporal analysis conducted, although the results should be interpreted with these data constraints in mind. For future research development, it is recommended to use additional databases and expand the range of keywords to capture a more diverse and comprehensive literature. In addition, methodological approaches that combine bibliometric analysis with field-based qualitative or quantitative studies can provide a richer understanding of fintech's real impact on village development. This research also opens opportunities to further examine the social, economic, and policy implications of integrating blockchain technology and digitalization of financial services at the village level.

6. CONCLUSION

This study successfully maps the publication patterns, intellectual structure, and thematic trends of fintech research in rural development from 2015 to 2024, with a significant increase in publications

since 2018. The findings reveal the evolution of research that integrates digital technology and blockchain innovation, focusing on financial inclusion, sustainability, and financial support in the agricultural sector. Bibliometric analysis uncovers six main interrelated thematic clusters, reflecting a multidimensional approach to understanding the role of fintech as a driver of economic and social transformation in rural areas.

Theoretically, this research enriches the concepts of financial inclusion and sustainable development by adding the dimension of digital technology and blockchain evolution within the rural context. Although limited to a single database and specific keywords, this study provides a holistic and empirical overview of fintech research dynamics that are adaptive to the needs of rural development. These results serve as an important conceptual foundation for researchers and policymakers in designing strategic fintech interventions to support sustainable economic and social development in rural areas.

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