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FINTECH BETWEEN REVOLUTION AND EVOLUTION: TRENDS AND ACADEMIC CONTRIBUTIONS IN A BIBLIOMETRIC ANALYSIS

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Abstract

This study presents a comprehensive bibliometric analysis of FinTech research, examining its evolution, key contributors, and emerging trends using data from the Web of Science database, covering 7,245 publications from 1996 to 2025. By employing citation analysis, co-authorship networks, and keyword co-occurrence mapping, the study explores the annual distribution of publications, document types, most cited authors, leading institutions, and influential research themes. Findings reveal a significant rise in fintech-related research over the past decade, driven by technological advancements, regulatory shifts, and digital finance adoption. Key thematic clusters include artificial intelligence, blockchain, financial inclusion, and FinTech innovation. This analysis provides valuable insights for researchers, policymakers, and industry professionals by identifying influential studies, collaboration networks, and emerging directions that shape the future of FinTech research. The practical utility of this study lies in its ability to support evidence-based decision-making, guide strategic investments, and inform policy development in the rapidly evolving FinTech ecosystem.

Keywords

FinTech, financial technology, bibliometric analysis, blockchain, green finance, financial innovation. Web of Science.

JEL Classification

G20, G21, G23, G24, O33, E42, C89

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