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Bibliometric Analysis on Financial Inclusion Using Biblioshiny

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Abstract

This study's goal is to examine the development of the literature on financial inclusion from 1998 to 2022 through a bibliometric analysis of 1450 records from the Scopus database. In this study, the Bibliometrix R-package was employed as an analytical tool. The primary information about each published document is analysed, then the sources, authors, and keywords are examined. According to this study, there has been an increase in interest in financial inclusion research, particularly since 2013. By subject areas, Social Science (22,37%) and Business, Management, and Accounting (20,13%) were the next most frequently studied during the observation period, followed by Economics, Econometrics, and Finance (29,75%). It worth noting that, this study is quantitative analysis that disregards the qualitative facets of the question. The highest record of financial inclusion goes to Economic and Political Weekly, while Sustainability (Switzerland) was the most impactful journal proofed by the highest H-index achievement.

Keywords: Financial Inclusion, Access to Finance, Bibliometrics, Biblioshiny, SCOPUS, JEL Classification, E44, C1, G21

Introduction

Financial Inclusion has become a growing-interest topic among policymakers, researchers, and other stakeholders in the financial sector. Sarma & Pais (2011), defines financial inclusion as a process that ensures everyone in an economy can easily access, use, and utilize the formal financial system. According to Sahay et al., (2015), financial inclusion refers to access to financial services at a price affordable to the most vulnerable in society. In addition, referring to Global Findex Database (2021), financial inclusion defines as the way people access and use financial services, including their saving decision, doing payments, and managing their financial risks in order to influence their well-being. Financial inclusion has become a prominent policy in many countries. The G20 leaders have committed to tackling the problem of increasing financial inclusion globally and have stepped up their efforts in that regard (GPFI, 2021). A survey by the Global Findex Database (2017) on more than 150.000 adults in over 140 countries found that, while 80% of adults own bank accounts, roughly half of them do

not use them. However, an earlier survey in 2021 shows that the covid-19 increases the ownership and use of bank accounts by adults' people (Global Findex Database, (2021)

A growing body of research demonstrates many possible development advantages of financial inclusion. According to Sarma & Pais (2011), an inclusive financial system allows for the effective distribution of productive resources, potentially lowering the cost of capital. Thus, financial inclusion improves efficiency and welfare by enabling a wide range of effective financial services as well as avenues for safe and secure saving practices. Further, it equips economies to address issues like poverty and inequality, guiding them toward sustainable development. Another empirical research found several merits of financial inclusion, among them it may improve the level of employment (Angelucci et al., 2103; Klapper et al., 2006), lower poverty, and increase equality (Park & Mercado, 2018), facilitate business development (Banerjee et al., 2015; Guiso et al., 2005), increasing growth and financial stability (Kim et al., 2018; Kim, 2016; Neaime & Gaysset, 2018; Sharma, 2016)

While financial inclusion has emerged as a core policy imperative for global sustainable development, particularly in achieving targets related to poverty reduction and inequality, the corresponding scholarly landscape remains underexplored. A well-defined, inclusive financial system is empirically linked to critical social and economic benefits, including lowering poverty and increasing equality, improving employment, and facilitating business growth. Despite this acknowledged significance, existing bibliometric analyses of financial inclusion research are often limited by dataset size, timeframe, or a purely descriptive nature. This limitation creates a knowledge gap for both academics and policymakers, making it difficult to systematically understand the field's intellectual structure, identify robust research themes, or pinpoint emerging areas like digital financial inclusion and its social implications (e.g., gender, CO2 emissions). Therefore, this study's primary objective is to move beyond descriptive summaries by systematically mapping the comprehensive, longitudinal development of financial inclusion literature (1998-2022) using advanced bibliometric techniques.

This analysis provides a critical, evidence-based roadmap, explicitly linking the observed trends—such as the emergence of themes like economic growth and development as core drivers (motor themes)—to the ongoing global social science debates on inclusive growth and sustainable development. This is critical in assisting academics and making recommendations for future studies discussing financial inclusion. This paper is structured as follows. First, the literature review on the bibliometric analysis and previous studies on related papers are provided. Secondly, the author presents the method used in this study, then continued with the findings and analysis section that displays the results obtained from the Scopus database documents. Finally, the conclusion section then discusses the summary, limitations, and recommendations for further studies.

Literature Review

Bibliometric Analysis

Bibliometric analysis is a study that employs quantitative and statistical techniques to produce patterns of article distribution in particular issues and time periods (Martí-Parreño et al., 2016). This method is usually utilized in evaluating the number and quality of published documents to observe trends or patterns in a particular research area (Sweileh et al., 2017).

According to Ahmi (2019), A bibliometric analysis is becoming more popular as a strategy for reporting research trends and impact. The bibliometric indicator is generally divided into three classifications: quantity indicators, quality indicators, and structural indicators (Valérie & Pierre, 2010). The quantity indicators refer to the researcher's productivity, while quality indicators refer to the researcher's performance and structural indicators indicate the publication and researcher's connection.

Previous Studies

As bibliometric studies become common recently, there are several studies have been conducted related to financial inclusion (Aziz et al., 2021; Chhatoi et al., 2021; Gálvez-Sánchez et al., 2021). Gálvez-Sánchez et al (2021) in their study analyzed the research advances in terms of financial inclusion from the Scopus database using VOWviewer software. This study found that the most productive author is SA Asongu, while Makerere University Uganda and India are considered to be the most productive institution and countries consecutively. Then, Aziz et al (2021) study analyzed the related literature on digital banking dan financial inclusion between 2014 to 2020. The analysis in this study is based on 126 articles collected from Google Scholar, Science Direct, and researchgate. This study implied that most of the literature discusses social and economic development as positively influenced by digital banking and financial inclusion. Last, Chhatoi et al (2021) analyzed the bibliometric information on financial inclusion from the Scopus database. As Gálvez-Sánchez et al (2021), this study also employs VOWviewer as the tool analysis. This study found that the financial inclusion topic gained momentum after 2013, and steady growth in the research was observed up to 2019. Table 1 provides a summary of studies on financial inclusion using bibliometric analysis.

Table 1
Previous articles on financial inclusion-related studies and bibliometric analysis.

Author(s)	**Domain**	**Data Source**	**Total Doc.**	**Analysis**
Gálvez-Sánchez et al (2021)	"Financial Inclusion"	Scopus (January 2021)	1731	-Year of publication -Author and co-authors Number of citations made
Aziz et al (2021)	"Digital banking "and "Financial Inclusion"	Google Scholar, Science Direct, &Researchgate	126	-authorship patterns -research approach - number of articles published - subject and gender of the author -geographical affiliation
Chhatoi et al (2021)	"Financial Inclusion"	Scopus (30th Juny 2020)	463	-Journal-wise -Author-wise -Country-wise -Keyword cluster-wise

The literature that discusses financial inclusion from the bibliometric analysis is still limited. It seems apparent that, while there are some bibliometric studies on financial inclusion, their coverage remains not comprehensive enough. Almost all of the previous studies were also too descriptive in nature. The present study tries to fill these gaps and update the latest trends in the zakat study using different tools of analysis, namely Biblioshiny based on the Scopus database. Scopus was chosen because it summarises the vast majority of research articles

and meets the quality standards of scientific peer review, as indicated by prior research. (Zhang & Eichmann-Kalwara, 2019)

Methods

This paper used the data obtained from Scopus as of November 2022 using "Financial Inclusion" as the keyword in searching the relevant article. In selecting the keyword, the author focused on the article title because it describes the relevant topic which is significant to the research scope and the research objectives. According to Chen (2010), The title of an article should include information that could be used to grab the attention of readers, as it is the first aspect that readers will notice. Based on the query, a total of 1430 documents have been obtained to conduct the bibliometric analysis. Since the search query has been conducted limited to the title of the article only, it can be assumed that all documents obtained are strictly about financial inclusion. Then, the selected documents were analyzed using Biblioshiny, a software that is supported by the R environment which provides a set of tools for quantitative studies in scientometrics and bibliometrics (Aria & Cuccurullo, 2017). Figure 1 illustrates the search strategy flow of this study.

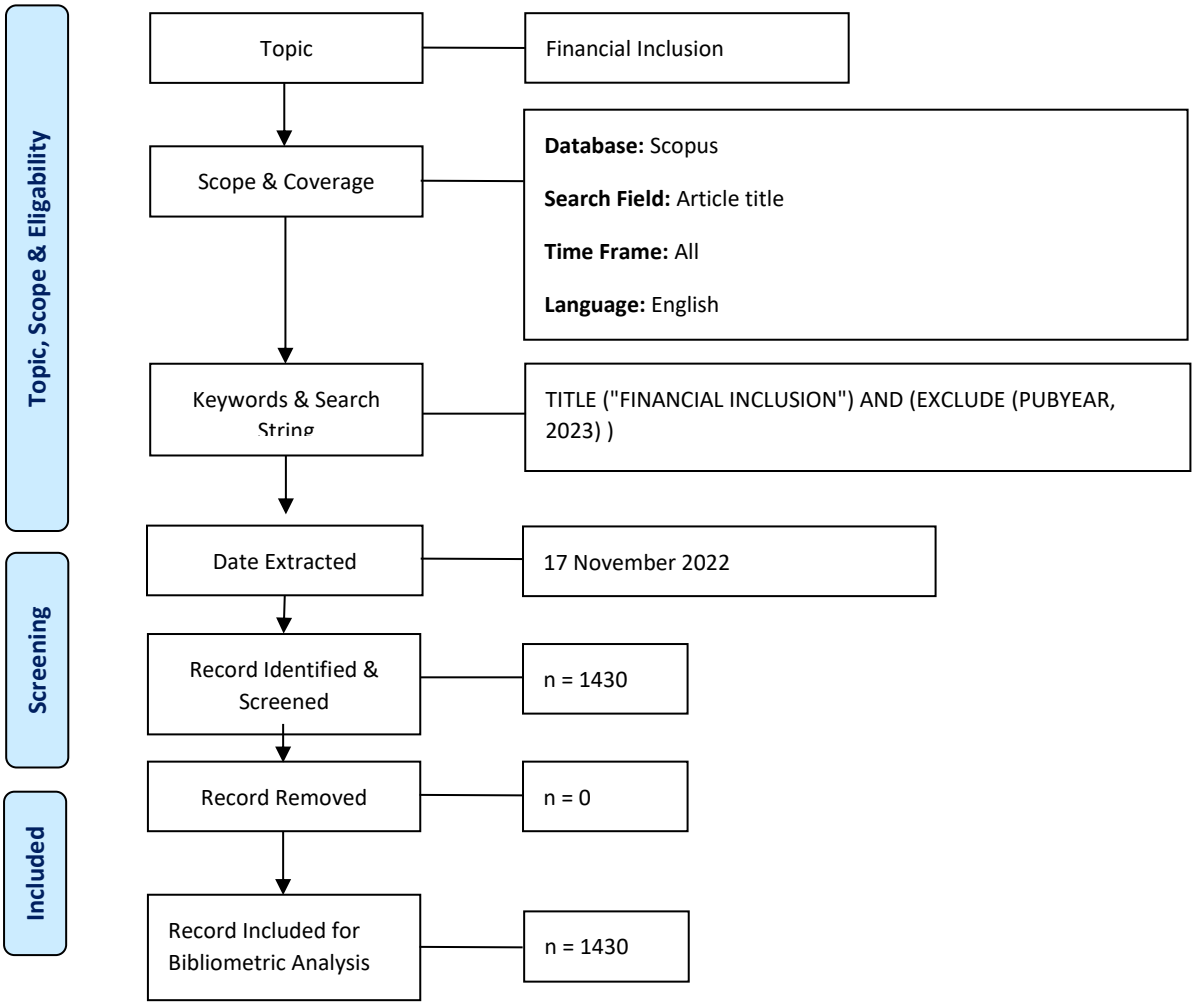

Figure 1. Flow diagram of the search strategy
Source: Zakaria et al, (2021) modified

Results

Main Information

Document Types

Table 2 below shows the main information about 1430 documents used in the present study on financial inclusion obtained from the Scopus database. These documents were published in 627 sources with an average citations per document score of 9,72 indicating substantial research in the past. Based on table 2 it is also known that the article is the most widely used document type with a percentage of 78,5% (1113 documents). This indicates that the references used are valid enough because most of them come from scientific articles.

Table 2

Data Information related to the financial inclusion topic

Description	Results
MAIN INFORMATION ABOUT THE DATA	
Timespan	1998:2022
Sources (Journals, Books, etc)	627
Documents	1430
Average years from publication	2,85
Average citations per document	9,721
Average citations per year per doc	2,637
References	61829
DOCUMENT TYPES	
Article	1113
Book	16
Book chapter	137
Conference paper	86
Editorial	6
Erratum	7
Letter	2
Note	10
Retracted	1
Review	49
Short survey	3

Subject Area

Table 3

Subject Area on Financial Inclusion Topic

Economics, Econometrics, and Finance	770	Medicine	21
Social Sciences	579	Psychology	19
Business, Management, and Accounting	521	Multidisciplinary	17
Computer Science	154	Earth and Planetary Sciences	10
Environmental Science	129	Pharmacology, Toxicology, and Pharmaceutics	5
Engineering	105	Physics and Astronomy	4
Decision Sciences	69	Biochemistry, Genetics, and Molecular Biology	3
Energy	68	Chemical Engineering	3
Arts and Humanities	48	Nursing	3
Mathematics	36	Material Science	2
Agricultural and Biological Sciences	21	Chemistry	1

This study next classifies the published documents based on their subject area as summarized in Table 3. The table shows that research area on financial inclusion has emerged in various fields of study. The research's distribution mainly from the fields of Economics, Econometric, and Finance with 770 documents (29,75%), Social Science with 579 documents (22,37%), and Business, Management, and Accounting with 521 documents (20,13%). Table 3 also shows that the research on financial inclusion has been published in other subject areas such as Computer Science, Environmental Science, Engineering, Decision Sciences, Energy, Arts and Humanities, and many others.

Publication by Year

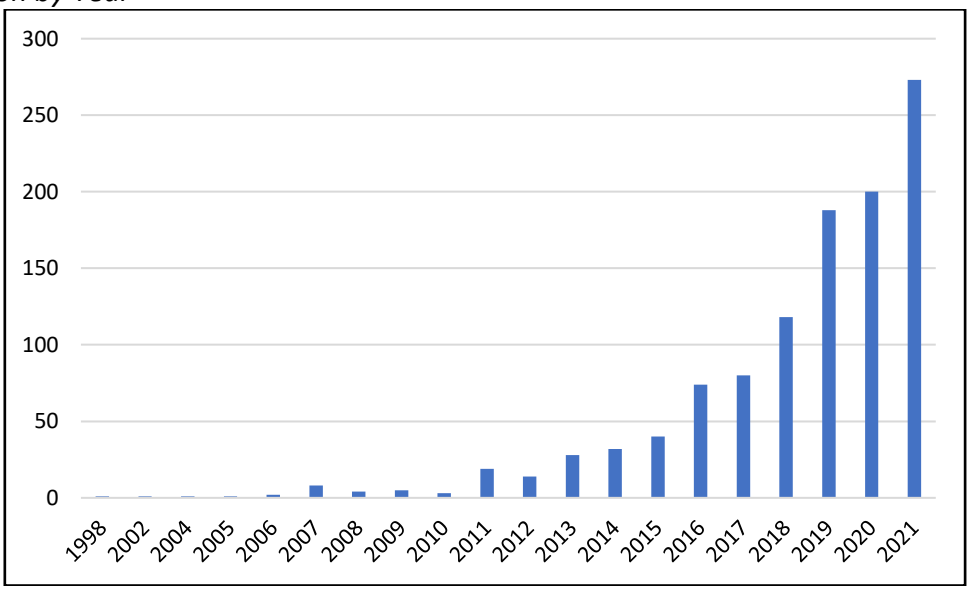

Figure 2. Number of publications per year on Financial Inclusion

From the first publication in 1998, there are not much development of publication on financial inclusion until this term becomes popular in 2007. By 2013 the number of publications has tremendously increased year by year. This finding confirms the previous findings of Chhatoi, et.al (2021), who found that the research on financial inclusion gained momentum in 2013, and since then the publications continued to increase. The largest number of publications on Financial Inclusion as shown in figure 2 was in 2021, representing a total of 25% publications on Financial Inclusion. It is predicted that the number will increase in the following year as the topic related to digitalization and the revolution of the industry is widely discussed and had a big impact on the achievement of financial inclusion.

Source's Analysis

Most Relevant Source

Figure 3 below provides information on the number of documents published based on their relevance level to the financial inclusion topic. the figure above also shows a list of document names and the interval for the number of documents ranges from 10 to 35. It can be seen that *Economic and Political Weekly* hosts the highest paper on financial inclusion with 32 documents, followed by the *International Journal of Social Economics* (29 documents), and *Sustainability (Switzerland*) (27 documents). However, this result is different from Galvez-Sanchez, et.al (2021) who found that the most productive source are *Enterprise Development and Microfinance* and *Sustainability (Switzerland*). The results may be different because of the different observation periods and the research scope.

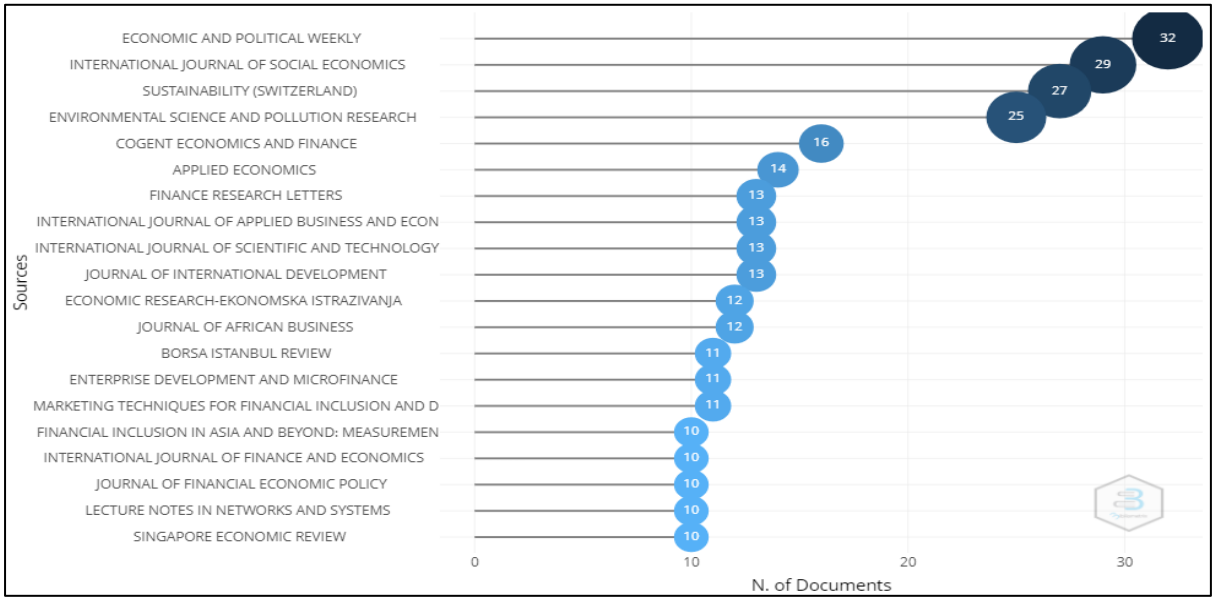

Figure 3. Most Relevant Source

Source Impact

Figure 4 shows the impact of each document published on financial inclusion by calculating its h-index. The figure above shows that *Sustainability (Switzerland*) occupies the top position with an H-index of 11, followed *by Economic and Political Weekly, Emerging Markets Finance and Trade*, and *Environmental Science and Pollution Research* where each document had an H-index of 9. These findings are relevant to Galvez-Sanchez, et.al (2021), where *Sustainability (Switzerland*) is the highest H-index journal with the same scores of 11. *Sustainability*

(Switzerland) is a Scopus Q1, international, and multidisciplinary academic journal that provides a forum for advanced research on sustainability and sustainable development.

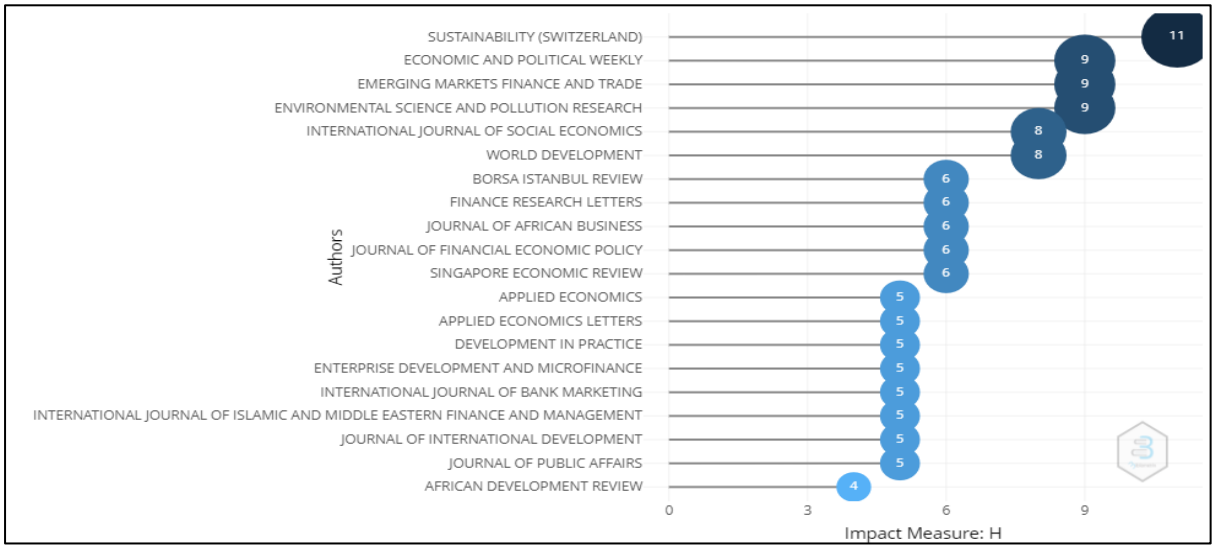

Figure 4. Source Impact by H Index

Source Growth

This paper also discusses the document's development on financial inclusion. The curve above presents the development of the annual occurrence of each journal from 1998 to 2022. From figure 5, it knows that *Economic and Political Weekly* experienced an increasing trend from 2006, much earlier than others. *Economic and Political Weekly* is Scopus Q2 Journal, published in Mumbai, India. It also shows that most documents in relevant journals related to financial inclusion showed increasing growth beginning in 2015 and continued to increase until 2022.

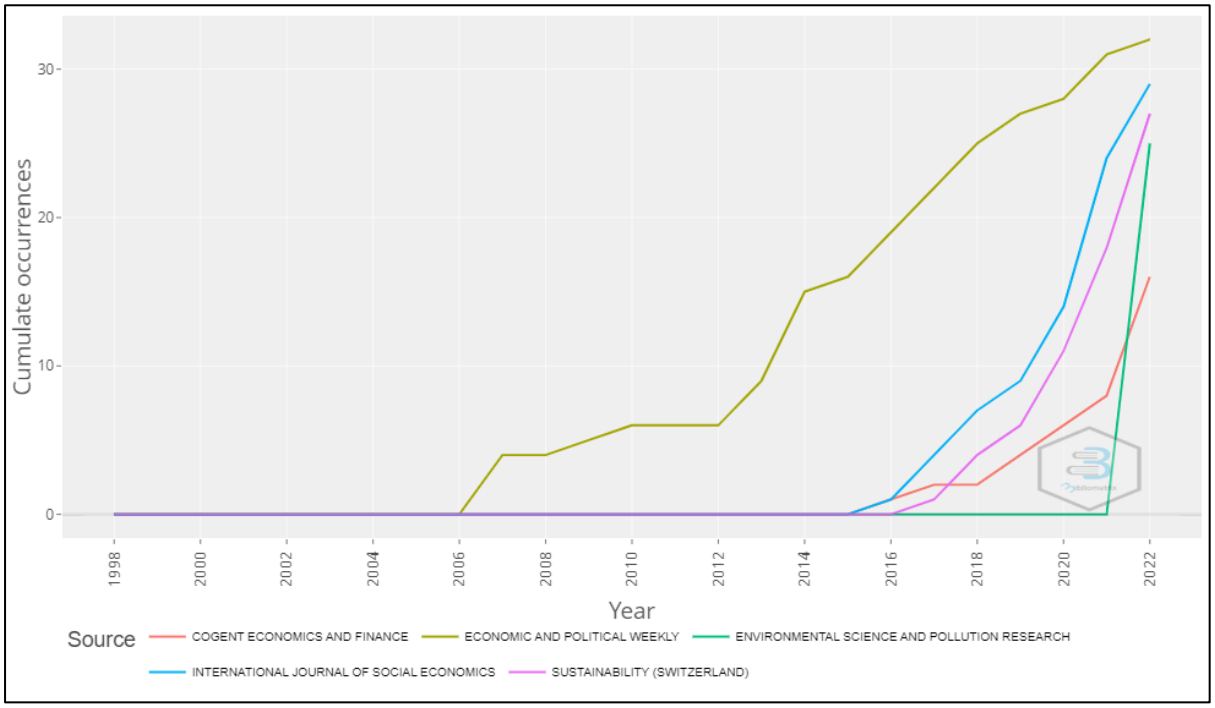

Figure 5. Source growth by Year

Author's Analysis

Top-Author's Production

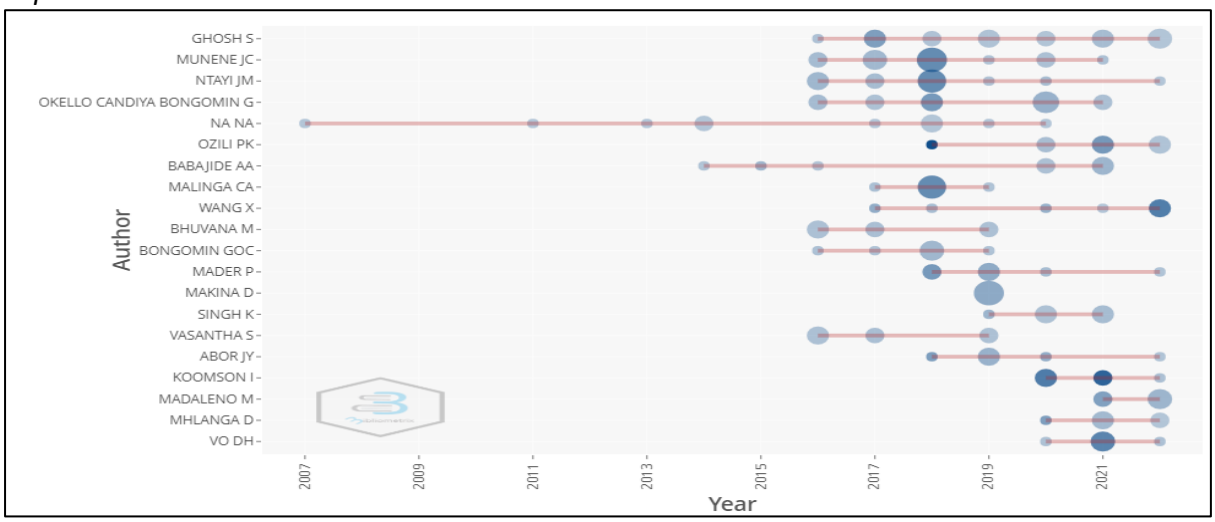

Figure 6. Top-Author's Production over the Time

Figure 6 shows the production of several top authors during the observation period. the productivity of authors is shown by a red line describing the initial to the last year of the authors publishing their works. From the figure above we know that Na Na (from) is the author that has long conducted research publications on financial inclusion from 2007 to 2020. However, the number of publications is not much, and she does not continue the publication in the following years. In addition, Ghosh S from Qatar Central Bank and Munene JC Makerere University are the most consistent author who published their works even though they start in 2016.

Author's Impact

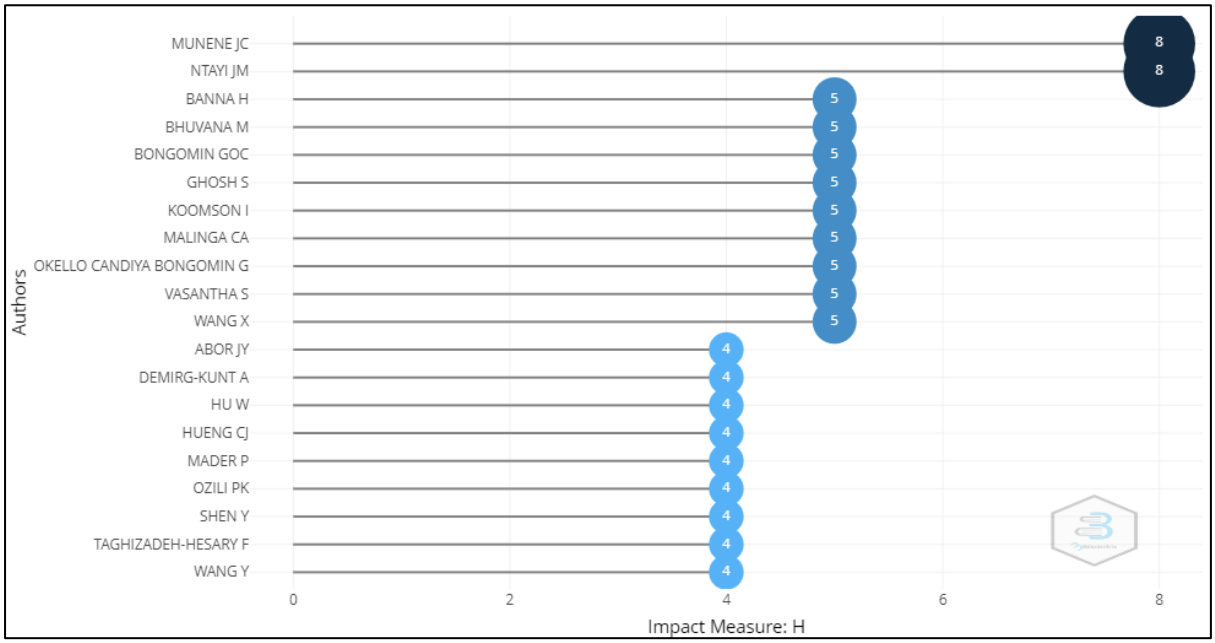

Figure 7. Author Impact by H. Index

Then, authors who have published their documents are sorted based on H-index. Figure 7 shows that the author with the highest H-index is Munene JC and Ntayi JM (both from Makerere University, Uganda) with an h-index of 8. This result is quite similar to Galvez-

Sanchez, et.al (2021), where both authors are also at the top list of the most productive author related to financial inclusion.

Co-Citation Network

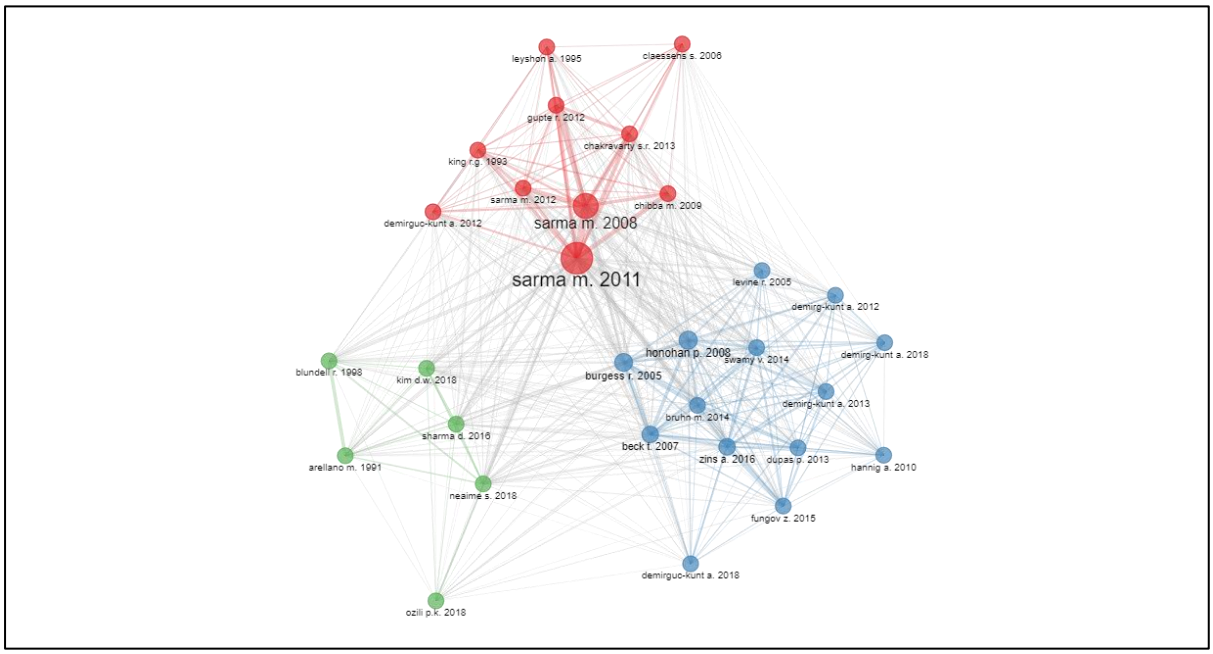

Figure 8. Co-citation Network

Figure 8 maps the network of international cooperation created among the leading researchers in the documents related to financial inclusion. Color, circle size, text size, and thickness of connecting lines indicate the strength of the relationship between authors.. The colors represent the working group established, and the size of the circles represents the number of articles published. For example, the diagram shows that Claessens S, Leyshon A, Gupte R, Chakravarty, and Chibba M collaborate closely. The blue cluster is the most numerous and productive co-citation network, with a total of 14 authors, followed by the red (10 authors) and green clusters (6 authors). In addition, the most prolific author among others is Sarma in the red cluster compared to others.

Corresponding Author's Country

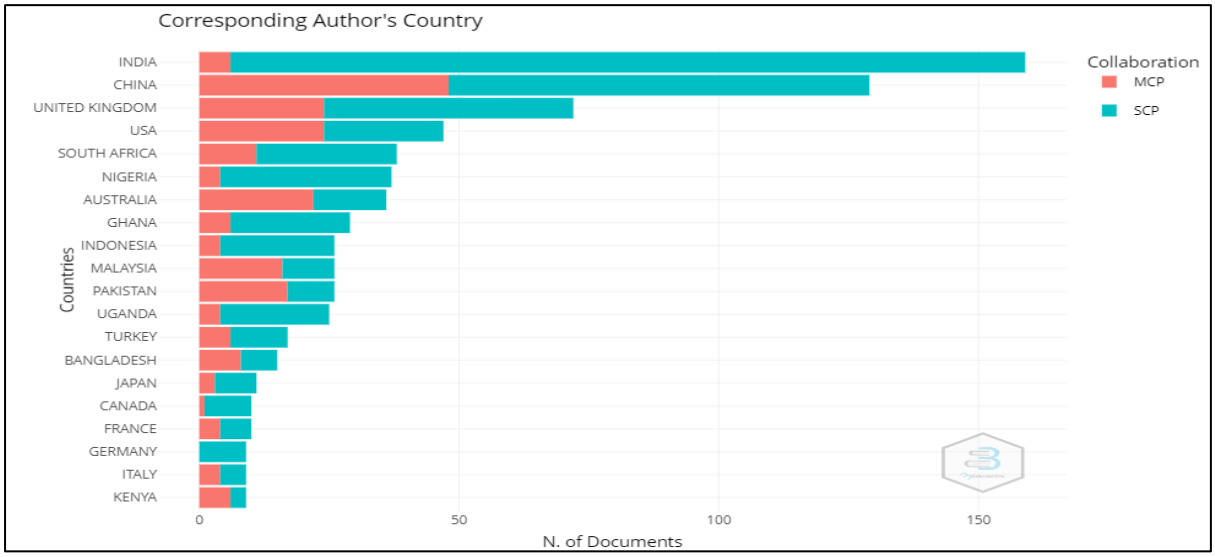

Figure 9. Corresponding Author's Country

Figure 8 shows the author's correspondence countries in each document calculated from the total collaboration of MCP (Multiple Country Collaboration) and SCP (Single Country Collaboration). From the figure above India and China are the countries with above 100 documents published related to financial inclusion, followed by the United Kingdom, USA, South Africa, Nigeria, and Australia. These results show that the research related to financial inclusion spread across 5 continents in the world, although still dominated by Asia.

Keywords Analysis

Most Relevant Word

Figure 10. Word Cloud

The most relevant words used in the collection of documents related to financial inclusion are presented in the forms of Word Cloud and Word Tree Map. Word Cloud presents a list of words with varying sizes based on the frequency with which each word appears. In terms of the arrangement, the word cloud tends to be random, but the dominant words are positioned in the center so that they are more noticeable due to their big size. In this study, the word cloud results are obtained based on an analysis of the keyword plus. Based on Figure 9, it is found that the most dominant words in the keyword plus on financial inclusion are “finance”, “financial services”, “financial systems”, and “economic development”.

Furthermore, the analysis of the most relevant words then continued based on the author’s keywords in the form of a word tree map. Word Tree Map displays frequently occurring words in boxes resembling areas on a map, where the greater the number of words, the larger the square area. The clustering presents the words as colored clusters, taking into account the relationship between each word. The word tree map result shows that the most dominant word related to financial inclusion based on the author’s keywords are “financial inclusion” (44%), “economic growth” (3%), “India”(3%), “poverty”(3%), and “digital financial inclusion”(3%).

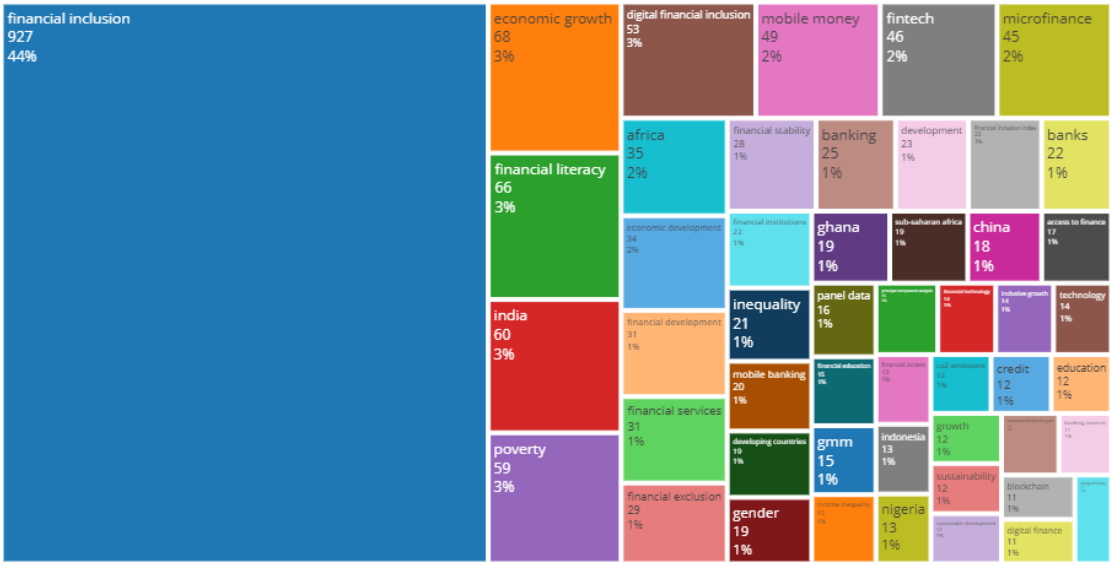

Figure 11. Word Tree Map

Thematic Evolution

Figure 12 shows the evolution of the theme in a form of a three-field plot, separated by three-times spans, namely periods from 1998-2008, 2009-2018, and 2019-2023. Two major themes in the first period are “financial inclusion” and “financial services”. This period shows that the literature on financial inclusion is still discussed in general. While in the second period, the scopes become more detailed shown by 9 specific themes namely “financial inclusion”, “microfinance”, “mobile banking”, “savings”, “banks”, “financial institutions”, “financial exclusion”, “development”, and “finance”. This recognizes the growing relevance and importance of financial inclusion. The third period shows the research themes related to financial inclusion in the last 4 years. The major themes in this period are “financial inclusion”, “fintech”, “banking”, “microfinance”, “financial services”, “gender”, “digital financial inclusion”, and “Co2 emission”. This recognizes that topics related to digitalization, the industrial revolution, and sustainability are widely discussed in an earlier period.

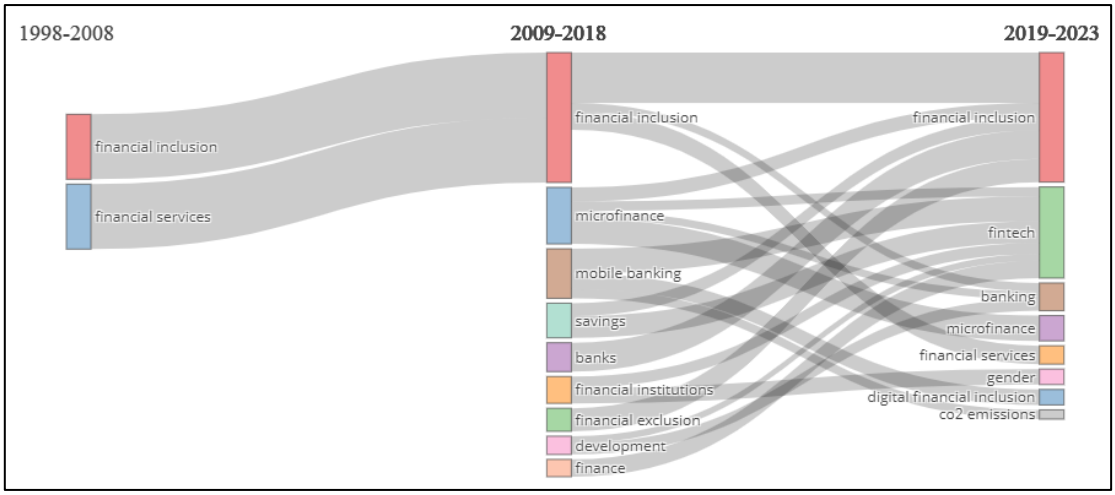

Figure 12. Thematic Evolution

Co-Occurrence Network

Figure 13 presents a network visualization of the keyword plus in which circle size, font size, color, and thickness of connecting lines indicate the strength of the keyword's relationship. Related keywords, as indicated by the same color are commonly listed together in documents. For example, the diagram suggests that banking, financial system, financial services, financial market, microfinance, and others that are colored in blue, are closely related and often co-occur together.

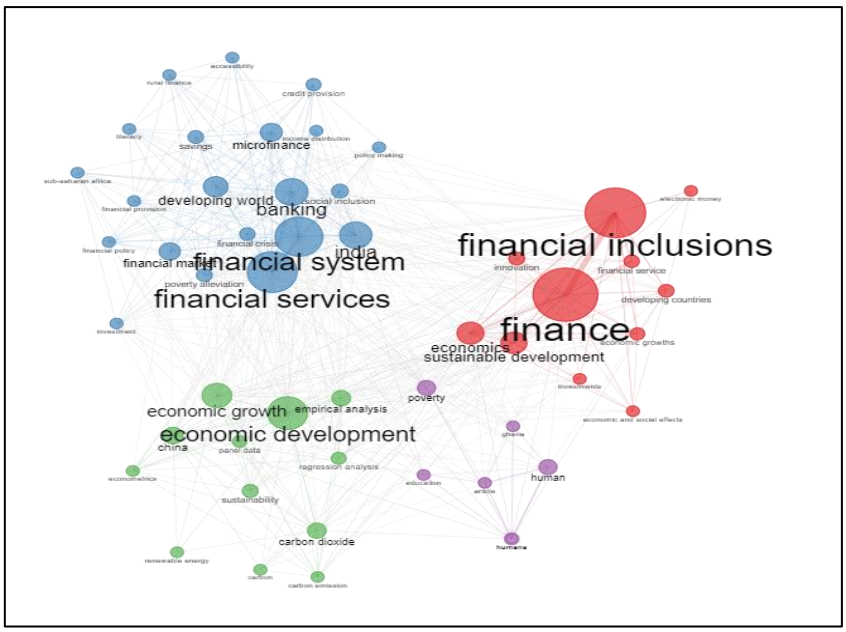

Figure 13. Co-Occurrence Network

Several of the terms that often appear in documents related to financial inclusion are classified into four groups:

a) Blue cluster consists of financial services, financial system, banking, India, developing world, microfinance, financial market, savings, social inclusion, financial crisis, poverty alleviation, credit provision, financial policy, financial provision, accessibility, investment, income distribution, literacy, policy-making, and rural finance.

b) Red cluster consists of finance, financial inclusion, sustainable development, economics, financial services, developing countries, Africa, innovation, economic growth, economic and social effects, electronic money, and investment.
c) Purple cluster consists of poverty, human, Ghana, humans, articles, and education.
d) Green cluster consists of economic development, carbon dioxide, China, economic growth, empirical analysis, regression analysis, sustainability, panel data, carbon, renewable energy, carbon emission, and econometrics.

Thematic Map

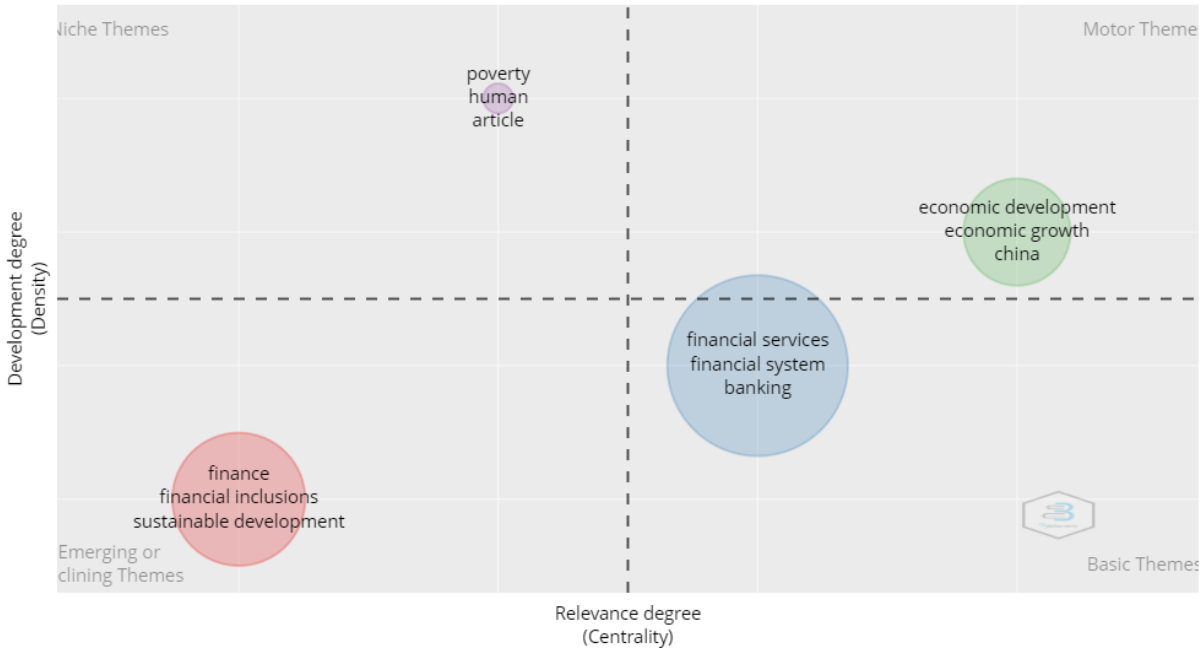

Figure 14. Thematic Map

Then, financial inclusion-related themes are classified into a two-dimensional plot, namely a thematic map. The keywords are classified into four quadrants based on their density and centrality, where each theme is represented on the map with a bubble. The theme in the upper-right quadrant, namely “economic development” and “economic growth” are motor themes. This explains the core of the discipline and the most widely discussed topics. Then, “financial services” and “financial system” which appear in the lower-right quadrant are basic themes, explaining the important but not well-developed topics. Upper-right quadrant including “poverty” and “human” indicates a niche theme, explaining the well-developed with internal links but weak external ties. Last, the lower-left quadrant, namely “finance” and “financial inclusion” considers emerging themes or weakly developed topics (Aria & Cuccurullo, 2017; Huang et al., 2020; Ingale & Paluri, 2022).

Conclusions

The objective of this study is to analyze the development of financial inclusion literature during the period 1998-2022, through a bibliometric analysis of 1450 documents recorded in the Scopus database. Bibliometrix R-package was used in this study as a tool of analysis. The analysis focuses on the main information about all documents published, followed by an analysis of sources, authors, and keywords. This study found that there has been an increase in research interest related to financial inclusion, especially since 2013. By subject areas,

Economics, Econometrics, and Finance were the most commonly studied during the observation period (29,75% of articles published), followed by Social Science (22,37%), and Business, Management, and Accounting (20,13%).

Economic and Political Weekly was the journal with the highest publication on financial inclusion, while Sustainability (Switzerland) was the most impactful journal proofed by the highest H-index achievement. Furthermore, among the authors, Muene JC and Ntayi JM from Makerere University (Uganda) are the most impactful author, who achieve the highest scores of H-index compared to others. Then, the country analysis showed that India generated the largest number of documents on financial inclusion, followed by China and the United States. Regarding the keyword analysis, words related to financial inclusion such as finance, financial services, and financial literacy followed by words on economic achievements such as economic growth and development are the most appeared words in the financial inclusion topic. this is relevant with thematic map analysis where economic growth and economic development are included in the motoric theme. This study also found that digitalization and financial technology are among the widely discussed topic on financial inclusion in an earlier period.

This analysis has some limitations that should be recognized. First, it is a quantitative analysis that disregards the qualitative facets of the question. In addition, the use of other software tools to generate network maps may yield slightly different outcomes. Lastly, other keywords, a different study period, research materials other than the articles studied, or a search in other databases could have affected the findings produced.

Acknowledgements
The author thanks the Department of Business Administration, Kulliyyah of Economics and Management Sciences, International Islamic University Malaysia for funding this study (No: DEBA23-029-0035).

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