Fintech in Banking: A Bibliometric Revi ew and Future Research Agenda

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Fintech is getting more attention worldwide, especially in the banking sector. The recent COVID-19 pandemic shows us the significance of fintech and assists us to maintain social distancing. Fintech helps us to reduce physical contact. Although fintech is crucial in this digital world, academic research on fintech in banking is limited. Therefore, this study explores fintech in banking and identifies research gaps and provides future research direction on the topic. We offer a bibliometric review of 260 studies on fintech in banking, published in 38 academic journals, authored by 166 scholars. We extract bibliography data from the Scopus database. We analyze bibliography data using the Bibliometrix tool of the R programming language. Based on data analysis, we present the most influential journals, studies, authors and institutions in the research arena of fintech in banking. Besides, we apply the bibliographic coupling methodology of VOSviewer, and we identify four underlying research clusters: (1) fintech policy and regulations in banking, (2) fintech and financial inclusion, (3) fintech and cybersecurity and (4) fintech and economic growth. We do a detailed analysis of these clusters and extract research questions that are suitable for future research. This study will contribute to the research domain of fintech in banking by identifying current research gaps and provide future research directions.

Keywords: Banking, Cybersecurity, Economic Growth, Financial Inclusion, Fintech