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Mapping the Landscape of Digital Financial Literacy: A Bibliometric Study (2000 2024)

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Abstract
The research on digital financial literacy from 2000 to 2024 is thoroughly analysed in this study, which looks at publishing trends, regional distribution, document kinds, research emphasis areas, contributing institutions, and significant authors and journals. According to the research, there has been a noticeable increase in publications after 2016, with 2023 seeing the largest output. In terms of contributions, the UK, Indonesia, and the US are in the top. Publication types dominated by journal articles include "Business" and "Computer Science" as the most popular research areas. Important universities like Harvard University and Monash University are also highlighted in the report, along with well-known writers like Kirti Goyal and Angela C. Lyons. Strong collaboration clusters are revealed by the co-authorship network, with Josephine Kass-Hanna and Angela C. Lyons serving as key figures. Additionally, publications such as the "Journal of Open Innovation" and "Sustainability": Three factors—technology, market, and complexity—are found to have a significant impact. The multidisciplinary character of research on digital financial literacy is highlighted by keyword analysis, which shows research clustering around issues including digital literacy, health literacy, and technology adoption.

Keywords: DFL, Bibliometric, co-authorship network, keyword analysis.

Intoduction:
Digital financial literacy is a crucial competency in the modern world, encompassing the ability to effectively use digital tools and platforms to manage personal and professional financial activities. This concept extends beyond traditional financial literacy, which generally involves understanding financial principles and products, to include the skills required to navigate the digital landscape where financial transactions increasingly take place.

The proliferation of digital technologies has revolutionized the financial sector, making digital financial literacy an essential skill set for individuals and organizations alike (Lusardi & Mitchell, 2011). This shift has been driven by the rapid adoption of internet banking, mobile payments, online investment platforms, and other fintech innovations. These developments have provided unprecedented access to financial services, but they have also introduced new complexities and risks that individuals must be equipped to handle (Atkinson & Messy, 2012). Digital financial literacy involves understanding how to use digital tools to conduct financial transactions, manage personal finances, and protect sensitive information from cybersecurity threats (Klapper, Lusardi, & van Oudheusden, 2015). It also includes the ability to critically evaluate the vast amount of financial information available online, distinguishing reliable sources from misinformation, and making informed decisions in a fast-paced digital environment (Hastings, Madrian, & Skimmyhorn, 2013).

As digital financial services become more integrated into daily life, the gap between those who are digitally literate and those who are not can lead to significant disparities in financial well-being. This gap is particularly pronounced in marginalized communities and among older adults, who may lack the necessary skills or access to technology (Poushter, 2016). Therefore, promoting digital financial literacy is increasingly seen as a public policy priority, with governments and financial institutions working together to develop educational programs and resources (OECD, 2013).

The growing importance of digital financial literacy is also reflected in academic research, which has explored its impact on financial behavior, economic inclusion, and the broader implications for financial systems globally (Demirguc-Kunt et al., 2018). As the digital transformation of the financial sector continues, ensuring that individuals have the knowledge and skills to navigate this landscape safely and effectively will be critical to fostering financial inclusion and economic resilience (Diniz, Albuquerque, & Cernev, 2011).

Related works

While bibliometric analyses specifically focused on "digital financial literacy" are relatively new and may be limited, some studies have ventured into this area, providing valuable insights.

Xie, H., Wang, J., & Wang, Y. (2023) "Mapping the Knowledge Domain of Digital Financial Literacy: A Bibliometric Analysis". The study analyzed 180 articles from the Web of Science and Scopus databases, covering publications from 2010 to 2022. Using bibliometric tools like VOS viewer and CiteSpace, the authors performed citation analysis, co-citation analysis, and keyword clustering. The study identified the most influential journals, countries, and research institutions in digital financial literacy. The analysis revealed that digital financial literacy research is increasingly focused on the role of mobile banking and fintech innovations.

Klapper, L., Lusardi, A., & Panos, G. (2022) "Digital Financial Literacy: A Global Perspective". The study used bibliometric data from 200 articles sourced from Google Scholar and Scopus from 2005 to 2021.A bibliometric mapping approach was employed using VOS viewer to visualize research trends and keyword co-occurrence. The authors identified three main research clusters: digital literacy, financial education, and financial technology. The analysis highlighted the importance of interdisciplinary research and the increasing role of fintech in digital financial literacy. **Mouna Siala, Amina Zakaria, and Rania Kouki (2022)** Digital Financial Literacy: A Systematic Literature Review. A systematic review of 45 peer-reviewed journal articles Highlighted the emerging research trends in digital financial literacy, showing an increasing number of studies focusing on the role of technology in financial education. **Ramesh Singh (2022) Digital** Financial Literacy: A Bibliometric Review of Global Research Trends Analysis of 1,500 articles published from 2010 to 2021 Identified key research clusters, with a significant focus on digital payment systems and their role in financial literacy. **Sofia Thompson (2022)** Global Trends in Digital Financial Literacy: A Bibliometric Analysis of 1,200 articles from various academic databases Found that digital financial literacy is becoming increasingly important in the context of global financial systems and the rise of digital currencies.

D'Souza, L., & Yadava, A. (2021) "A Bibliometric Analysis of Digital Financial Literacy Research". This study analyzed 150 articles published between 2000 and 2020. Data were

collected from Scopus and Web of Science databases. The analysis focused on identifying trends in publication volume, prominent authors, influential journals, and collaboration networks. The study found a significant increase in publications post-2010, with a notable rise in research focusing on the impact of digital tools on financial literacy. Key contributing countries included the USA, UK, and Australia. **Manuela Larion (2021)** Trends in Digital Financial Literacy Research: A Bibliometric Study Analysis of 900 articles from various databases Identified emerging themes such as fintech education and digital investment platforms. **Zhiyong Yang, Li Zhang (2021**) A bibliometric analysis of financial literacy research: Current status, trends, and prospects. This study Analysis 2,038 articles from the Web of Science and Identified key research themes and prolific authors, showing a growing interest in digital aspects of financial literacy. **Jessica Baker (2021)** The Evolution of Digital Financial Literacy Research: A Bibliometric Study Analysis of 1,000 academic papers from multiple sources Found that the majority of studies focus on the impact of digital financial literacy on personal finance management and investment behaviour.

Almenberg, J., & Dreber, A. (2020) "A Bibliometric Analysis of Financial Literacy Research". This study incorporated 250 articles from Scopus and Google Scholar databases, published between 2000 and 2019. The analysis involved citation network analysis and keyword co-occurrence using CiteSpace software. The authors found that digital financial literacy is an emerging subfield, with growing interest in the integration of digital platforms for financial education. The study highlighted the most cited articles and influential authors in the field. **Paul Gerrans, Craig Speelman (2020)** Financial literacy and digital behaviour: A bibliometric analysis Examination of 600 articles published between 2010 and 2020 and emphasized the role of digital platforms in enhancing financial literacy, with a focus on mobile banking and online financial tools. **John M. Roberts, Steven L. Buckley (2020)** Digital Financial Literacy and Inclusion: A Bibliometric Review Analysis of 1,200 journal articles and conference papers Highlighted the link between digital financial literacy and financial inclusion, particularly among low-income populations. **Annika Wolf (2020)** Digital Financial Literacy in the 21st Century: A Bibliometric Analysis Review of 750 peer-reviewed journal articles Showed a significant rise in research focusing on digital financial literacy, particularly in response to the global push towards cashless societies. **Caroline Davis (2020)** Mapping the Field of Digital Financial Literacy: A Bibliometric Analysis Review of 400 studies on digital financial literacy Highlighted the role of digital literacy in improving financial decision-making and reducing financial exclusion.

Martín-Peña, M. L., Díaz-Garrido, E., & Sánchez-López, J. M. (2019) "Digital Financial Literacy: A Bibliometric Review". The study reviewed 100 peer-reviewed articles from the Web of Science database, spanning from 2008 to 2018.The analysis included citation analysis, co-authorship networks, and keyword analysis using Bib Excel and Gephi software. The results showed an increasing trend in publications on digital financial literacy, with a significant concentration of research in developed countries. The study also identified gaps in research related to digital financial literacy in developing economies. **David Hooper, Maria R. Cibils (2019)** Exploring Digital Financial Literacy: A Bibliometric Overview Analysis of 500 articles from the Web of Science and Scopus Emphasized the growing need for digital financial literacy education in the context of increased online financial activity. **Pratibha Goyal (2019)** Digital Financial Literacy: An Analysis of the Current Research Landscape Review of 200 publications related to digital financial literacy and found that digital financial literacy is critical for financial inclusion, especially in developing countries.

Michael Brown (2019) The Role of Digital Literacy in Financial Education: A Bibliometric Approach Review of 800 publications on digital financial literacy Emphasized the importance of integrating digital literacy into financial education programs to enhance their effectiveness **Nuno Silva, Maria Isabel Correia (2018)** Financial Literacy and Digital Transformation: A Bibliometric Approach Review of 300 studies from Scopus database Showed a significant increase in studies on the impact of digital transformation on financial literacy. **Emily Jones (2018)** A Bibliometric Analysis of Digital Financial Literacy Research: 2008-2018 Analysis of 600 articles from Scopus and Web of Science Showed that digital financial literacy research is expanding rapidly, with increasing attention to mobile banking and online financial education. These studies collectively provide a comprehensive overview of the research landscape in digital financial literacy. They highlight the growing academic interest in this field, driven by the rise of digital financial technologies and the need for enhanced financial education in a digital age. The data used in these analyses primarily come from established academic databases such as Scopus, Web of Science, and Google Scholar, ensuring a robust and representative sample of the existing literature.

Research methodology:

Research aim

Looking into "digital financial literacy" in the literature, we see that the scientific community is conducting an increasing amount of study on the topic. A detailed examination of the literature reveals the existence of bibliometric studies and literature reviews pertaining to "digital financial literacy." The majority of these studies suggest that there has been a growth in the field of "digital financial literacy" study throughout time. With the growing reliance on digital platforms for financial transactions and instruction, this trend emphasizes how exciting, significant, and promising the topic of "digital financial literacy" is.

While a large body of research has been done on the topic of "digital financial literacy," "financial literacy," "digital literacy," or "financial education," very few bibliometric analyses or meta-analysis have been carried out recently. The purpose of this paper is to use bibliometric metadata to do a meta-analysis of the "digital financial literacy" research activity from 2000 to 2024. A field analysis based on factors like keywords, authors, nations, publications, citations, universities, and journals will be carried out.

Design of Research:

A bibliometric analytic approach is used in this study to look at scientific articles about "digital financial literacy." The two primary components of the analysis will be:
1. Bibliometric Mapping: Research trends in digital financial literacy will be analyzed using this method.
2. **Keyword Analysis:** To identify research groups and comprehend the research themes related to digital financial literacy, this will entail evaluating the terms indexed in the papers.

Data extraction

To perform our study, the bibliographic database Lens was used for its coverage and peer review of its indexed publications. Lens was used to extract a representative set of relevant literature using the keyword “Digital Financial Literacy”, covering 2000 to 2022 from various website collection.

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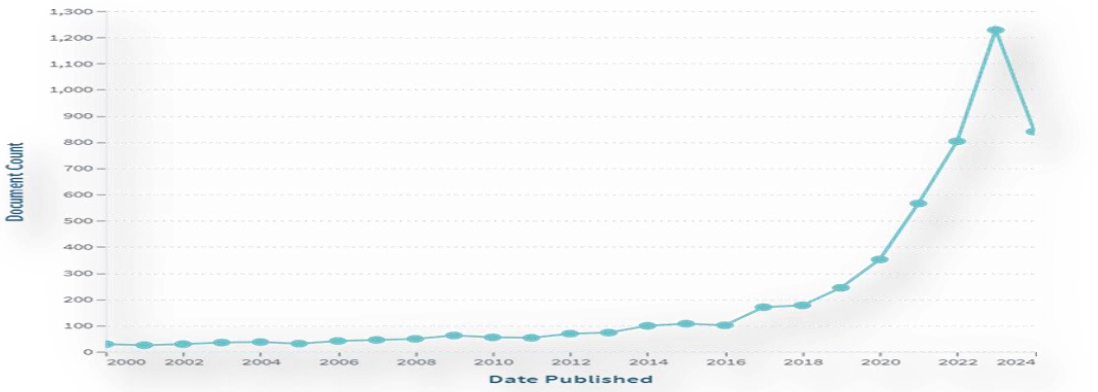
Data analysis



Bibliometric meta-data was subjected to analyses of co-authorship, bibliographic coupling, keyword co-occurrence, and citation using VOSViewer software. Bibliographic coupling is based on the quantity of shared resources across items, such as publications, journals, and authors; for example, a reference to the same publication in two different sources is termed bibliographic coupling. The examination of keyword co-occurrences provides insight into the domain's historical development (Deng & Xia, 2020). As a result, it is a useful technique for determining the most popular subjects within a certain research field. Citation analysis is useful for researchers to identify publications that other researchers have worked on and popular research subjects (Lai, 2020). A table or network visualization map is used to display the analysis's findings.

Figure 1: Publication on digital financial literacy according to years

Figure 1 shows the number of digital financial literacy publications published each year ranging from 2000-2024.It shows that research on digital financial literacy is significant and relatively stable ranging from 29-100 from the year 2000-2016 and after 2016 it began to increase. The highest publication recorded in the year 2023 with 1228 research publication that is 23.08% of total publication (5320).

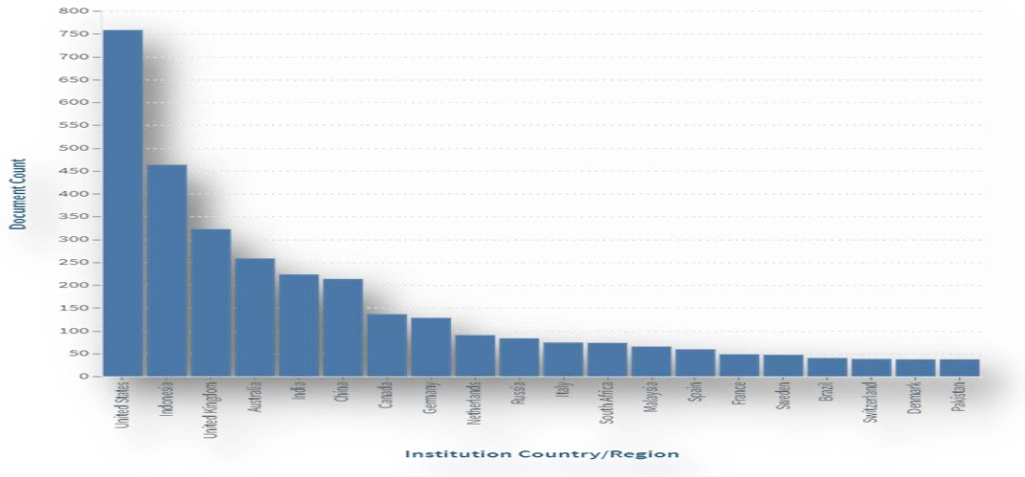


Figure 2 publications on digital financial literacy research according to countries

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The top 20 countries contributing the most to publications on digital financial literacy are listed in Figure 2. The United States leads with 758 publications, followed by Indonesia in second place with 463 publications. The United Kingdom ranks third with 322 publications, while Australia and India hold the fourth and fifth places with 258 and 223 publications, respectively. The following countries have made significant contributions as well: China (213), Canada (136), Germany (128), Netherlands (98), Russia (83), Italy (74), South Africa (73), Malaysia (65), Spain (59), France (48), Sweden (47), Brazil (40), Switzerland (38), Denmark (37), and Pakistan (37).

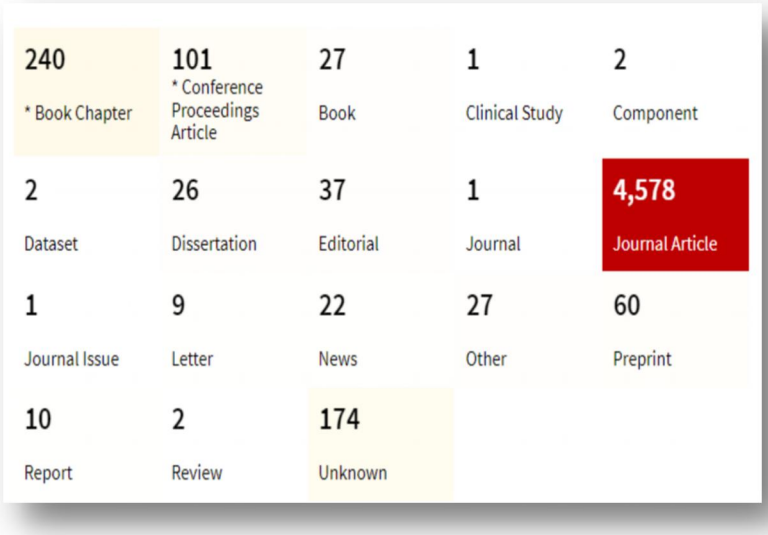

Figure 3 publication on digital financial literacy according to document type

Figure 3 illustrates the types of papers published on digital financial literacy between 2000 and 2024. It reveals that journal articles dominate, making up 86.05% of the publications, with 4,578 papers. Book chapters account for approximately 6.8%, with 240 publications. Conference proceedings contribute 1.8%, totaling 101 publications. The remaining document types collectively make up 7.5%, with a total of 401 publications.

Figure 4 publication on digital financial literacy according to various areas of study

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Figure 4 highlights the key areas of research focused on digital financial literacy. Among these, the "Business" field stands out with 2,203 publications out of a total of 5,320, accounting for 41.41% of all publications between 2000 and 2024. "Computer Science" follows with 1,516 publications, representing 28.4%. "Political Science" contributes 1,465 publications, making up 27.53%. "Finance" is responsible for 1,358 publications, or 25.52%, while "Economics" has 1,315 publications, accounting for 24.71%.

Figure 5 publication on digital financial literacy according to various institutions

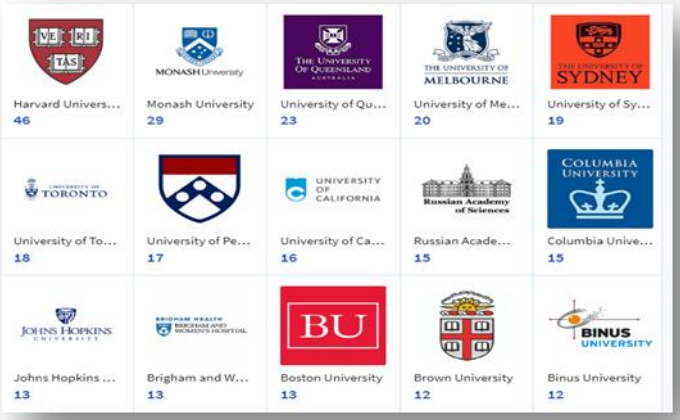

Figure 5 shows that various universities alongside the number of publications each has produced, highlighting their contributions to research, likely in the area of digital financial literacy. Harvard University leads with 46 publications, demonstrating a strong focus on the topic. Monash University follows with 29 publications, indicating significant research output. The University of Queensland and The University of Melbourne have 23 and 20 publications, respectively, showing active engagement from Australian institutions. The University of Sydney adds to Australia's presence with 19 publications.

Figure 6 publications on digital financial literacy according to various authors

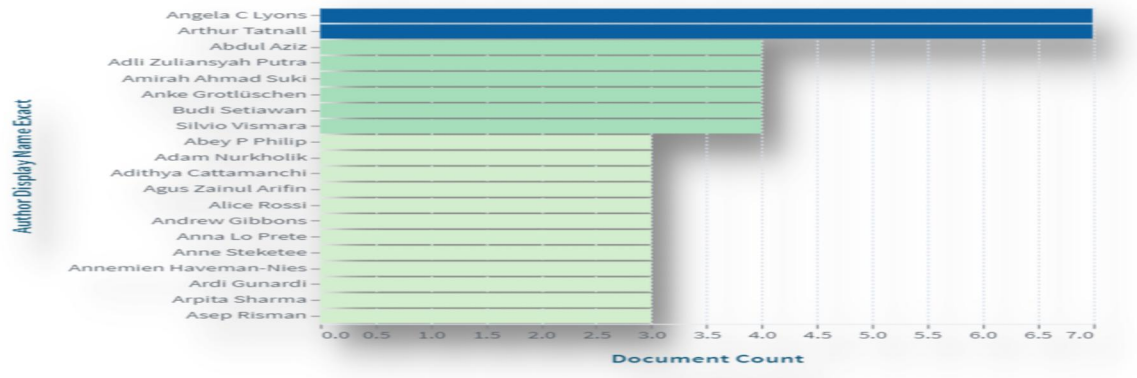

Figure 6 illustrates the document count for various authors, highlighting their contributions to a particular research field. **Angela C Lyons and Arthur Tatnall** lead with the highest number of publications, each contributing 7 documents, which accounts for approximately 11.67% of the total contributions. **Abdul Aziz** follows closely with 6 publications, making up around

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10% of the total. **Adli Zulhazmi Putra** has contributed 5 documents, representing roughly 8.33%. Authors **Amirah Ahmad Sukri and Anke Grotlüschen** each have 4 publications, contributing about 6.67%. Meanwhile, **Budi Setiawan, Silvio Vismara, Abey P Phillip, and Adam Nurkholis** have each produced 3 documents, equating to 5% of the total. A group of authors, including **Adithya Catamanchi, Agus Zainul Arifin, Alice Rossi, Andrew Gibbons, Anna Lo Prete, Anne Stokes, Annemien Haveman-Mies, Ardi Gunardi, Arpita Sharma, and Asep Risman**, have each contributed 2 documents, representing around 3.33% of the total contributions. Overall, the chart reflects a fairly even distribution of research contributions among the authors, with a slight emphasis on the leading contributors.

Results

Co-authorship status

This network visualization effectively illustrates the collaborative relationships among the authors, highlighting key contributors and their co-authorship patterns. The clusters provide insight into how research groups are formed and interconnected, which can be useful for identifying potential collaborators or understanding the structure of research communities. The threshold limit of 2 documents per author is taken. Setting the threshold to 2 documents per author likely filtered out less active authors, leaving behind only those who have contributed significantly. This helps in focusing the analysis on the more productive or influential researchers within the network and 243 out of 2,396 authors meet this threshold.

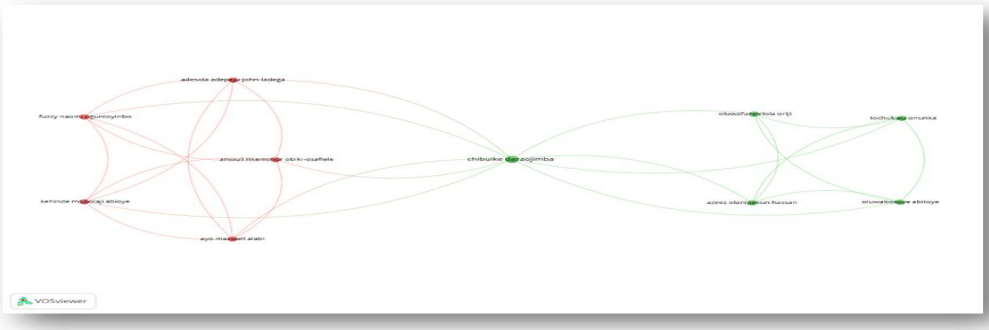
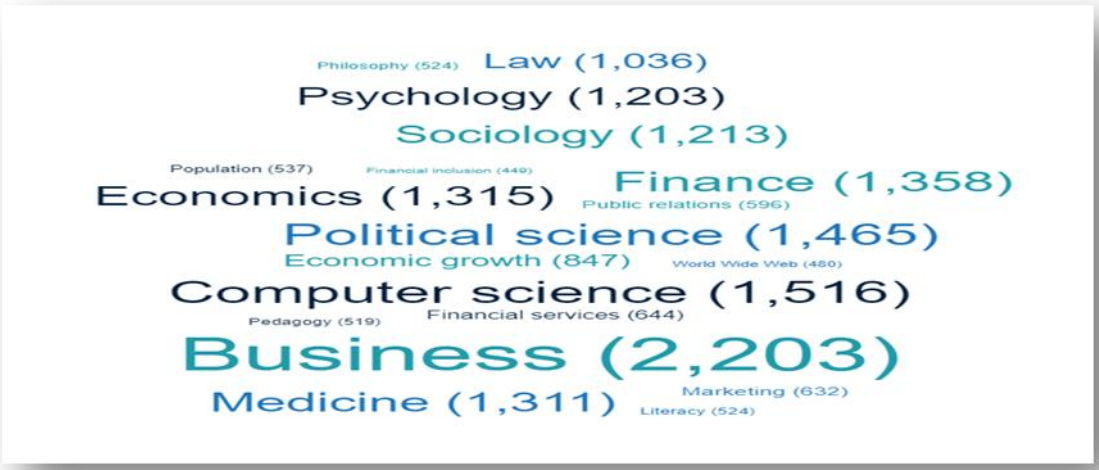


Figure 7 co-authorship connected cluster map in digital financial literacy



The node size generally represents the number of publications or documents an author has

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contributed to within the dataset. **Figure 7** The most prominent node in the center (Chibuike Daraojimba) indicates that this author is likely the most central or well-connected within this network, suggesting a high level of collaboration with others. The network is divided into two main clusters: one green and one red. Green Cluste Contains authors like Oluwafunmilola Oriji, Tochukwu Onunka, and Oluwabunmi Abioye. These authors are highly interconnected, suggesting frequent collaborations among them. Red Cluster Includes authors such as Adesola Adegbola, Anwuli Nkemdilim Obiki-Osafile, and Kehinde Mobolaji Abioye. This group is also tightly knit, indicating strong collaborative ties. There are several edges connecting the green and red clusters. These connections suggest that some authors (e.g., Chibuike Daraojimba) serve as bridges between different research communities, facilitating collaboration across clusters. The density of the connections in each cluster can be inferred by the number of lines. The red cluster appears slightly denser, meaning the authors in this cluster have more frequent collaborations with each other compared to the green cluster.

Most influential author

The table 1 shows the ranks of top 20 authors based on their Total Link Strength, which reflects the extent of their collaboration within the network. Angela C. Lyons and Josephine Kass-Hanna both lead with 8 documents and 159 citations, each having the highest Total Link Strength of 35, indicating their central role in the research community. Following them, a group of authors including Almira Arnaut-Berilo, Anes Torlakovic, Azra Zaimovic, Lejla Dedovic, Minela Nuhic Meskovic, and Tarik Zaimovic all have 2 documents and 12 citations each, with a Total Link Strength of 24, showing their strong collaborative ties. Anna Lo Prete, despite having only 3 documents, stands out with 53 citations and a Total Link Strength of 23, indicating significant influence. Fan Liu ranks 10th with just 2 documents but an impressive 90 citations, reflecting high impact, albeit with a lower Total Link Strength of 19. Other authors like Budi Setiawan and Robert Jeyakumar Nathan have noteworthy citation counts (102) but lower Total Link Strengths (15 and 12 respectively), suggesting influential work but fewer collaborative ties within this network. Overall, the table highlights the balance between collaboration and impact, with authors like Lyons and Kass-Hanna excelling in both areas.

Table 1 20 Most influential researchers in digital financial literacy ranked by TLS

Author	Documents	Citations	Total link strength (TLS)	rank
Angela c. Lyons	8	159	35	1
Josephine kass-hanna	8	159	35	2
Almira arnaut-berilo	2	12	24	3
Anes torlakovic	2	12	24	4
Azra zaimovic	2	12	24	5
Lejla dedovic	2	12	24	6
Minela nuhic meskovic	2	12	24	7
Tarik zaimovic	2	12	24	8
Anna lo prete	3	53	23	9
Fan liu	2	90	19	10
Budi setiawan	3	102	15	11
Parul kumar	2	53	14	12
Rekha pillai	2	53	14	13

Hanuman prasad	2	32	12	14
Robert jeyakumar nathan	2	102	12	15
Stephanie efua frimpong	2	12	12	16
N prakash	2	13	11	17
T ravikumar	2	13	11	18
Ardi gunardi	2	17	10	19
Bihong huang	3	21	9	20

Based on their citation counts, authors are ranked in a **table 2** that emphasizes the significance of their study. Despite having a lower Total Link Strength, Kirti Goyal leads with 463 citations from just two documents, demonstrating her extraordinary influence. With 159 citations apiece from 8 publications, Angela C. Lyons and Josephine Kass-Hanna come next, exhibiting substantial influence and broad cooperation in respective domains. Both Abdul Aziz and Umma Naima's work is well-cited, as seen by their respective 123 citations from 3 and 2 papers. With 102 citations apiece, Budi Setiawan and Robert Jeyakumar Nathan both stand out, despite the fact that their respective Total Link Strengths indicate different collaboration patterns. Fan Liu continues to have a significant impact with 90 citations from 2 documents. Other authors, like Anna Lo Prete and Parul Kumar, have moderate citation counts (53), indicating steady contributions to their respective fields. Overall, the citations column reflects the varying degrees of impact these authors have within the academic community, with some achieving high influence through a few highly cited works and others through consistent publication efforts.

Table 2 Most influential researcher in digital financial literacy ranked by citations

Author	Documents	Citations	Total link strength	Rank
Kirti goyal	2	463	7	1
Angela c. Lyons	8	159	35	2
Josephine kass-hanna	8	159	35	3
Abdul aziz	3	123	4	4
Umma naima	2	123	4	5
Budi setiawan	3	102	15	6
Robert jeyakumar nathan	2	102	12	7
Fan liu	2	90	19	8
Atika irawan	3	74	7	9
Elisa ughetto	2	63	3	10
Mariacristina rossi	2	63	3	11
Noemi oggero	2	63	3	12
Shailesh rastogi	2	54	3	13
Venkata mrudula bhimavarapu	2	54	3	14
Anna lo prete	3	53	23	15
Parul kumar	2	53	14	16
Rekha pillai	2	53	14	17
Alice rossi	3	39	7	18
Michele meoli	3	39	7	19
Silvio vismara	3	39	7	20

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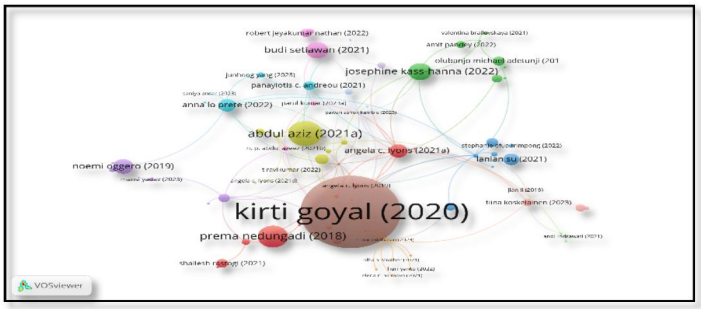
Figure 8 most influential cited author (network map)



Most influential journals

Table 3 Most influential journal in digital financial literacy by TLS

The table 3 ranks journals based on their total link strength, which indicates the impact and

Journal	Documents	Citations	Total link strength	Rank
Sustainability	8	68	11	1
Cogent economics & finance	3	28	8	2
Journal of open innovation: technology, market, and complexity	2	71	8	3
Journal of risk and financial management	5	57	7	4
Finance research letters	3	18	5	5
Investment management and financial innovations	4	7	5	6
International journal of social economics	2	34	4	7
Heliyon	2	17	3	8
Journal of consumer affairs	3	32	3	9
Social indicators research	4	19	3	10
Ssrn electronic journal	28	36	3	11
Frontiers in psychology	3	18	2	12
Journal of governance and regulation	2	17	2	13
Journal of international development	2	39	2	14
The routledge handbook of financial literacy	2	8	2	15
Accounting & finance	2	25	1	16
Corporate governance: an international review	2	34	1	17
International journal of business environment	2	3	1	18
International journal of innovation in the digital economy	2	23	1	19
International review of economics & finance	2	2	1	20

interconnectedness of the journals in the field. "Sustainability" leads with the highest link strength of 11, suggesting a strong influence and high citation count. "Cogent Economics & Finance" and "Journal of Open Innovation: Technology, Market, and Complexity" follow, each with a link strength of 8, but the latter has more citations, indicating broader relevance. Journals like "Finance Research Letters" and "Investment Management and Financial Innovations" have moderate link strength, reflecting their niche influence. Lower-ranked

journals, with link strengths between 1 and 3, show limited but specific impact within their domains.

According to their citation counts, academic publications are ranked in the **table 4** according to their scholarly influence. Despite having just two publications, the "Journal of Open Innovation: Technology, Market, and Complexity" is in first place with 71 citations, demonstrating the strong impact of each publication. "Sustainability" comes in second, with 68 citations spread over eight documents, demonstrating a wide range of influence. A substantial level of scholarly involvement is indicated by the noteworthy citation counts of other publications, such as the "Journal of Risk and Financial Management" and the "Journal of Theoretical and Applied Electronic Commerce Research". Conversely, periodicals such as "Finance: Theory and Practice" and the "International Journal of Electronic Finance" have the fewest citation counts, suggesting a restricted influence in their respective domains. The citation data as a whole shows how different these journals' levels of academic influence are.

Table 4 Most influential journal in digital financial literacy based on citations

Journals	documents	citations	total link strength	RANK
journal of open innovation: technology, market, and complexity	2	71	8	1
sustainability	8	68	11	2
journal of risk and financial management	5	57	7	3
journal of theoretical and applied electronic commerce research	2	54	1	4
journal of international development	2	39	2	5
ssrn electronic journal	28	36	3	6
international journal of social economics	2	34	4	7
corporate governance: an international review	2	34	1	8
journal of consumer affairs	3	32	3	9
cogent economics & finance	3	28	8	10
accounting & finance	2	25	1	11
international journal of innovation in the digital economy	2	23	1	12
social indicators research	4	19	3	13
finance research letters	3	18	5	14
frontiers in psychology	3	18	2	15
heliyon	2	17	3	16
journal of governance and regulation	2	17	2	17
economies	2	16	0	18
finance: theory and practice	3	9	0	19
international journal of electronic finance	3	9	0	20

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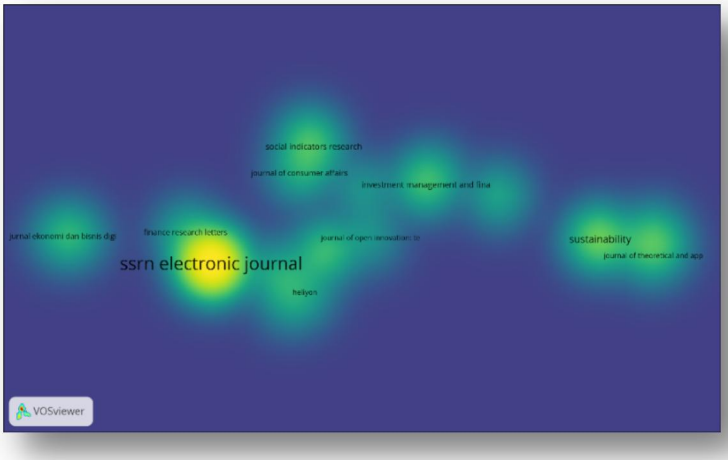

Figure 8 Density map for most influential journal in digital financial literacy

The keyword analysis

The total of 110 keywords were used in 5320 publications dealing with digital financial literacy. According to co-occurrence analysis performed on the keywords only 10 words appear in more than 2 publications. The co-occurrence analysis revealed that the keywords are grouped in 2 clusters or groups, as shown in figure 9. The keywords in the clusters give information about the related research topics in the area of interest (Goksu 2021)

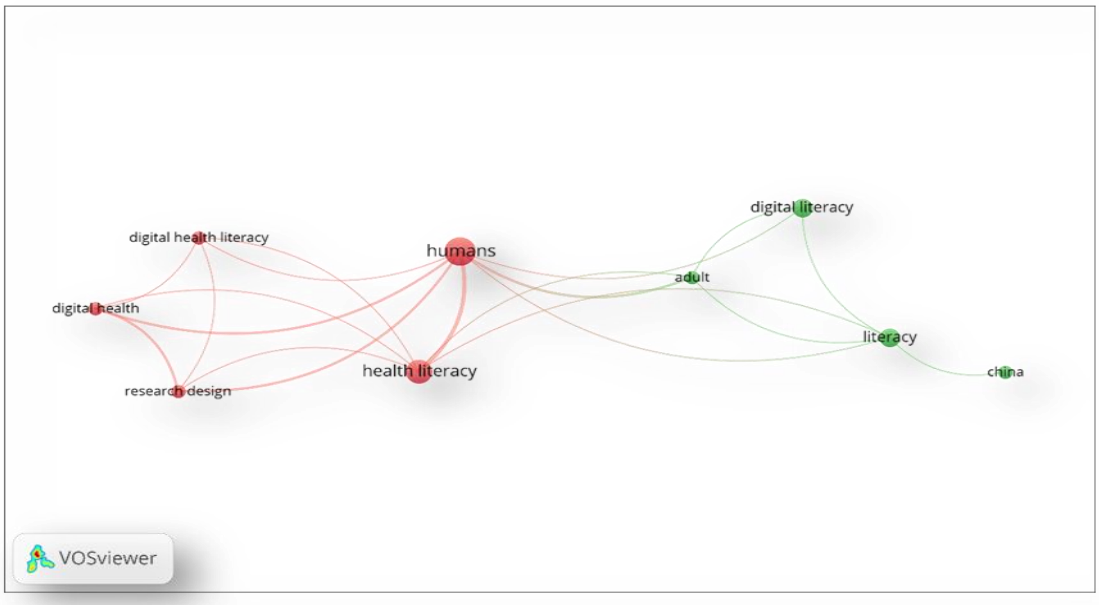

Figure 9 Visualization Map of Keywords Co-Occurrences

As shown in figure 9 red cluster is with 5 items namely digital health, digital health literacy, health literacy, humans and research design. And cluster green with 4 items namely adult, China , digital literacy and literacy

If we analysed for minimum occurrence of keyword for 1 the network of keywords is shown as in the figure 10. Total of 110 words 76 meets the threshold and forms 7 clusters. Cluster 1

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with 18 items contains words like technology, computer, digital literacy etc., cluster 2 with 15 items highlighting the words like investments, digital finance etc., cluster 3 with 15 items with words like elderly digital engagement, m- banking etc., and cluster 4,5,6,7 with 13,6,5,4 items with the keywords like digital environment, digital media, innovations, perceived ease of use, developing nation etc

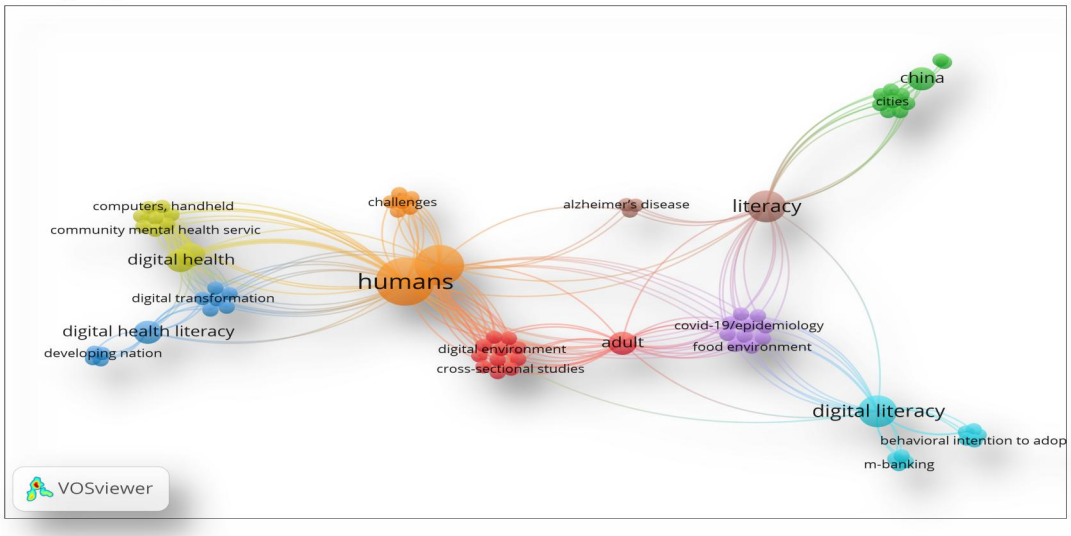

Figure 10 Network Map of Keyword Co Occurrences

Conclusion

An examination of publications on digital financial literacy from 2000 to 2024 identifies important trends, influential figures, and fields within the discipline. Particularly after 2016, there has been a continuous increase in the amount of research on digital financial literacy. Of the 5,320 publications total, 1,228 papers were published in 2023, making it the biggest publication year. With 758 publications, the United States contributes the most, followed by Indonesia, the United Kingdom, and other nations, demonstrating the interest in the topic around the world. With 86.05% of all publication categories being journal articles, the most emphasized study topics are computer science and business. Among the leading universities making contributions to the topic are Harvard University and Monash University. .. Regarding authorship, Josephine Kass-Hanna and Angela C. Lyons stand out as key personalities with strong overall link strengths, which is indicative of their wide networks of collaboration and noteworthy contributions. The significance of high-quality research is highlighted by authors like Kirti Goyal, who stand out for having a high citation count while having fewer publications. Leading journals in the field are "Sustainability" and "Journal of Open Innovation: Technology, Market, and Complexity". The diversity of study topics is further shown by keyword analysis, which forms clusters around themes including technology, literacy, and digital health. All things considered, the study emphasizes how the field of digital financial literacy research is changing due to a combination of strong teamwork, significant individual contributions, and varied theme exploration, establishing it as an important field of study.

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