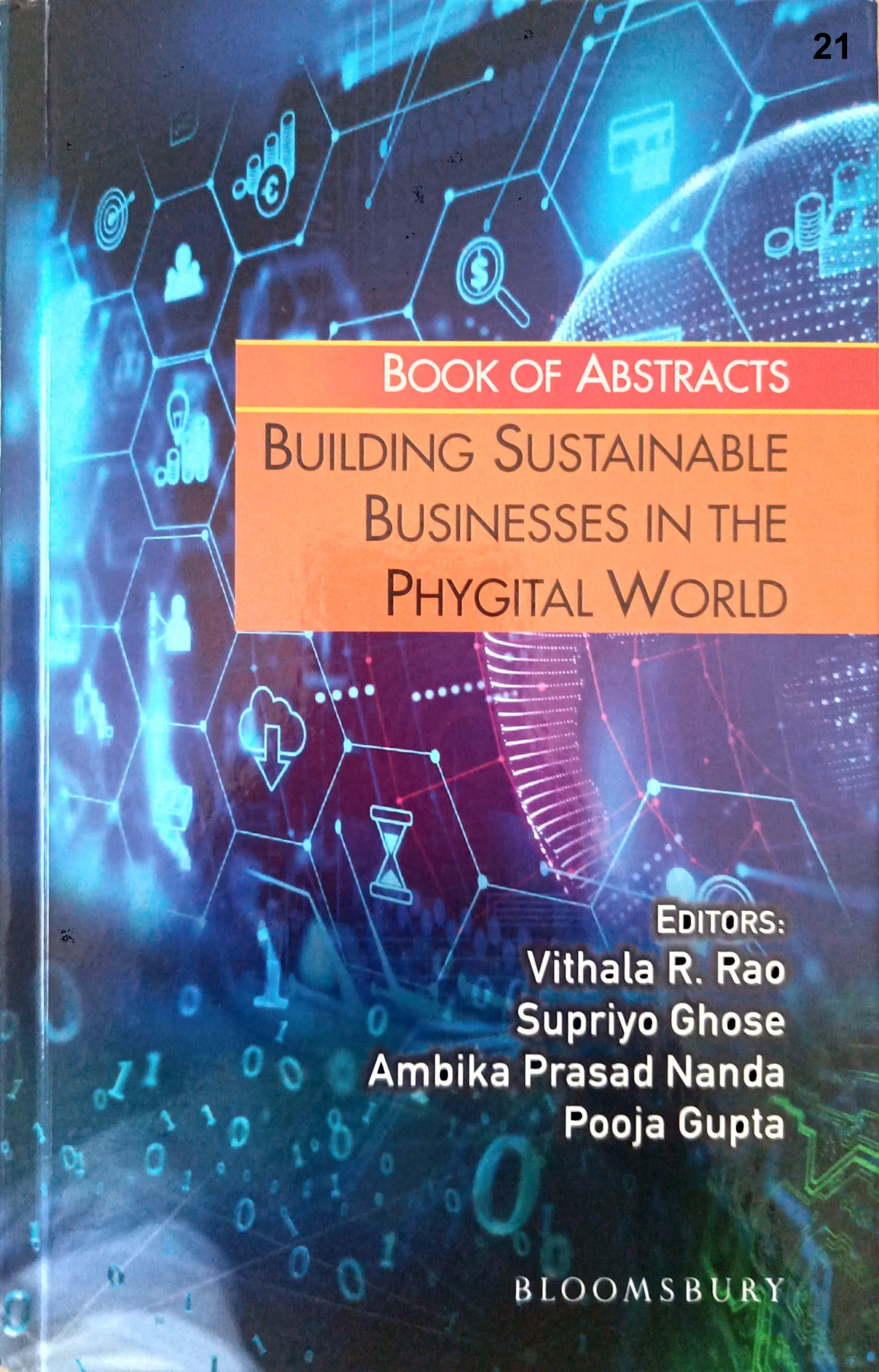

# BOOK OF ABSTRACTS

# BUILDING SUSTAINABLE BUSINESSES IN THE PHYGITAL WORLD

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# FinTech Credit: Uncovering Knowledge Base, Intellectual Structure and Research Front

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## ABSTRACT

The study aims to understand the knowledge structure of the evolving segment of FinTech credit. The study performs a bibliometric analysis of peer-reviewed articles published from 2010 to 2021. The study conducts citation analysis of articles, journals, and authors to establish the knowledge base of the scholarly work on FinTech credit. The study undertakes keyword analysis, co-author analysis, and co-citation analysis to highlight the intellectual structure of FinTech credit. The bibliographic coupling aids in recognizing the research front on FinTech credit and presents the way forward to future scholars.

The key findings are the following:

- Majority of the studies on FinTech credit have focused on the markets of China, the UK, and the USA. The reasons for focusing on these three markets are (i) the public availability of FinTech credit data and (ii) the willingness of the FinTech firms in these regions to share the data. China leads the pack because it provides strong incentives to its scholars in terms of research grants. Further, the authorship analysis reveals that Chinese scholars have developed a strong collaboration network, which has led to more studies on the FinTech credit market in China.
- The most influential studies on FinTech credit have focused on the FinTech ecosystem, mobile banking, P2P lending, or crowdfunding.
- The co-citation analysis reveals that past studies have focused on the following three themes, i.e. (i) Factors that motivate consumers to adopt technological products and services, (ii) Attributes of borrowers and lenders that impact the fund-raising in FinTech credit platforms, and (iii) Transformation of FinTech market over the years.

***Keywords:*** *Bibliometric Analysis, Co-Citation Analysis, Fintech Ecosystem, Mobile Banking, P2P Lending, Crowdfunding.*