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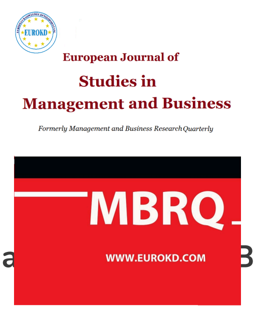

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Review Article

Fintech and SME Financial Inclusion: A Systematic Literature Review and Bibliometric Analysis

Selma Haj Khlifa · Nada SRIFI

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Abstract Full text Metrics

Small and Medium-Sized Enterprises (SMEs) continue to encounter significant obstacles in securing finance, often due to information asymmetry, limited credit histories, and inadequate collateral. Developments in Financial Technology (FinTech) have reshaped capital access by enhancing information exchange, reducing transaction costs, and introducing alternative financing models. This study offers a systematic review of empirical research on FinTech and SME financial inclusion between 2008 and 2025, using scientific methods such as PRISMA, PSALSAR, Biblioshiny, and Bibliometrix in RStudio. The findings indicate a relatively recent and fragmented body of literature, with a concentration of studies in China, Indonesia, and other emerging economies. Evidence consistently supports FinTech's contribution to mitigating financing barriers, particularly in developing contexts. Nonetheless, notable limitations remain, such as a dependence on secondary data, restricted geographic scope, and a scarcity of longitudinal analyses. The paper identifies these gaps and proposes directions for future research to better understand how FinTech can foster sustainable and inclusive financing for SMEs in diverse economic environments.

Keywords

Fintech; Financial Inclusion; Small and Medium-sized Enterprises; Systematic Literature Review; Bibliometric Analysis

Next article in volume

Linking Ethical Leadership to Social Justice Outcomes: The Moderating Influence of Environmental Sustainability Practices

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Conflict of Interest

The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Generative AI Use Disclosure Statement

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Data Availability Statement

No new data were created or analyzed in this study.

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