# Financial Literacy among Banking Product/Service Users of Nepal: A Bibliometric Analysis of Scientific Research Papers

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## Abstract

**Background:** Financial literacy is a key driver of effective participation in formal banking systems and sustainable financial inclusion. In Nepal, the rapid expansion of banking and digital financial services has heightened the need to understand the associated research landscape, yet a consolidated scholarly assessment remains limited.

**Objectives:** This study aims to systematically examine the status, growth, and thematic focus of scientific research on financial literacy among banking product and service users in Nepal through a bibliometric analysis.

**Methods:** A bibliometric analysis was conducted on 161 peer-reviewed articles indexed in Dimensions.ai (2016–2025). The methodology included descriptive performance analysis and network visualization using VOSviewer to assess publication trends, citation patterns, leading contributors, and keyword co-occurrence.

**Findings:** Results indicate a steep rise in publications and citations post-2023, with Nepal as the dominant contributor, led by institutions like Tribhuvan University. Thematic analysis reveals a focus on financial literacy, investment behavior, and financial inclusion, aligned with Sustainable Development Goals. Key gaps include a lack of empirical, product-specific, and digital financial literacy studies.

**Conclusion:** While research output and impact are growing, the field requires a strategic shift towards more empirical and behavior-oriented studies that directly link financial literacy to banking product usage, especially in the context of digital finance, to support sustainable financial inclusion.

**Novelty:** This study provides the first bibliometric mapping of the intellectual structure of financial literacy research in the Nepalese banking context, identifying evolution, core themes, and critical research gaps.

## 1. Introduction

Financial literacy can be understood as a blending of financial awareness, knowledge, skills, attitude, and behaviour needed to make proper financial decisions and finally, leading to individual financial well-being (Atkinson and Messy, 2012). Financial literacy empowers individuals to take control of their money, avoid pitfalls like fraud, and build a more secure future (Kyeyune & Ntayi, 2025). Throughout daily life, people are continuously faced with financial decisions on saving, investing, and borrowing. The global marketplace is increasingly risky and is becoming more vulnerable day by day. One of its main implications includes rising costs of goods and services that push people to be able to make well-informed financial decisions (Mitchell & Lusardi, 2011). Financial literacy revolves around the knowledge, skills, attitude, and behavior of individuals in financial matters. But there are some backward and forward linkages of these dimensions. The linkages show that the dimensions of financial literacy are neither exogenously determined nor are the destinations. Financial education, experiences, learning, and contexts are some of the backward linkages that influence financial knowledge, skill, attitude, and behavior. Similarly, financial well-being and consistency of personal financial stability are some of the forward linkages of the factors (Chaulagain, 2018).

Financial literacy is a key factor that determines a person's potential to accumulate wealth (Filippova et al., 2016). However, in a developing country where the majority of the financial systems run informally, and people are not given many chances of getting formal financial education, blue-collar workers are the ones who are most exposed to the situation that they have to manage their finances in a quite complicated way without any help. Consequently, the lack of financial education leads them to make poor financial decisions, such as not saving enough, not investing in the right assets for the long term, and resorting to informal credit, which usually has very high interest rates (García, 2013). The study has shown that blue-collar workers with some level of financial literacy are more inclined to adopt financial behaviors that can lead to the accumulation of wealth in the long run, such as having an emergency fund, spreading their savings around, and taking investments decisions that are based on knowledge. On the other hand, workers without these abilities are more likely to be financially unstable, which means that they have a lot of debt, they do not know how to manage their cash flow, and they are not prepared for any financial shocks (Panthi, 2025).

According to the study, higher access to banking services is not a guarantee of financial capability or informed financial decision-making. The issues with financial literacy that mainly exist in the rural areas and other vulnerable groups challenge the sustainability of financial inclusion in Nepal(Chaulagain & Devkota, 2018). The results highlight that a national financial literacy strategy should be harmonized, educational interventions should be targeted, financial

education should be integrated into banking services, digital financial literacy should be expanded, and monitoring and evaluation should be done regularly. Financial literacy needs to be improved in order to provide better consumer protection, raise financial literacy, and facilitate economic resilience in the long run (Katnic et al., 2024). This study supports the identification of the research gap in the Nepalese context.

## Objectives of the Study

The primary objective of this study is to systematically examine the status, growth, and thematic orientation of scientific research on financial literacy among banking product and service users in Nepal through a bibliometric analysis of published literature from 2016 to 2025.

## 2. Methodology

The study is based on a systematic literature review of scientific journal articles, which is commonly used to determine the findings of previous studies in the concerned research topic (Karki et al., 2024). It has identified the status of research studies on financial literacy among banking product/services users from the online published articles from Dimension.ai. The study has followed the systematic process of Bibliometric analysis, which is a very scientific process to quantitatively claim the status of the study (Karki et al., 2024).  The following process was used to search the article:

| Data source | Dimensions.ai |
|---|---|
| Keywords | Financial Literacy and Nepal |
| Keywords Search in | Title and abstract |
| Publication Year covered | 2016 to 2025 |
| Total articles | 161 |
| Data collection date | 18 January 2026 |

This article is prepared using the bibliometric analysis method, which has been used by previous authors in other fields of research (Mahat et al., 2024). It is a quantitative approach to analyze the publication status (Karki & Gartoulla, 2017). The study employs a descriptive research design, which provides quantitative descriptions of the number of publications, citations, countries, and organizations.

## 3. Findings

### 3.1 Field of Research

The table provides a breakdown of research publications related to financial literacy within various fields of research categories according to the Sustainable Development Goal classification. The "No Poverty" category dominates with 14 publications, reflecting the strong emphasis on financial literacy in development contexts. This indicates a significant focus on practical and applied aspects of financial literacy, particularly on development practices. Following this, the "Decent Work and Economic Growth " category has also 14 publications,
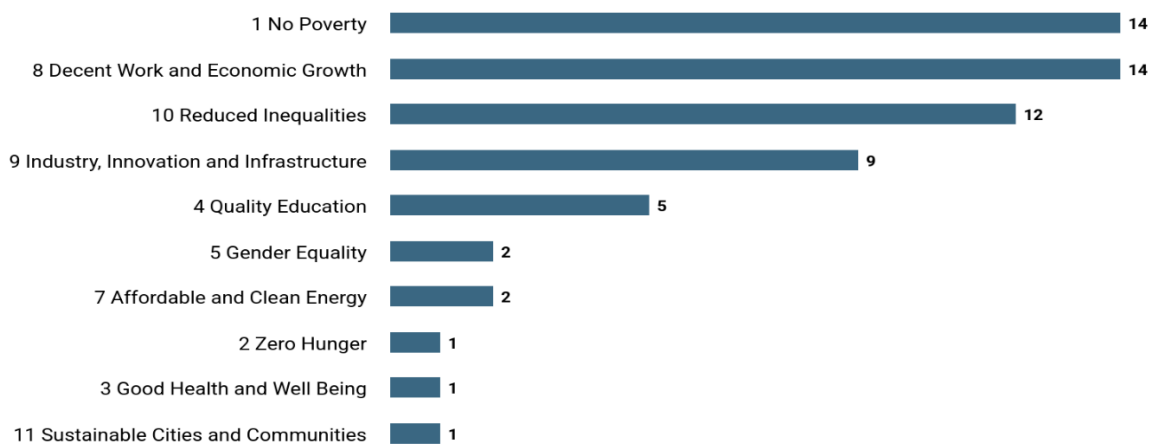
highlighting the societal and behavioral dimensions of financial literacy, including its impact on communities and individual financial behaviors.

**Table 1: Field of Research-wise Publication**

| Name | Publications | Citations | Citations Mean |
|---|---|---|---|
| 1 No Poverty | 14 | 32 | 2.29 |
| 8 Decent Work and Economic Growth | 14 | 124 | 8.86 |
| 10 Reduced Inequalities | 12 | 137 | 11.42 |
| 9 Industry, Innovation and Infrastructure | 9 | 125 | 13.89 |
| 4 Quality Education | 5 | 55 | 11 |
| 5 Gender Equality | 2 | 0 | - |
| 7 Affordable and Clean Energy | 2 | 29 | 14.5 |
| 2 Zero Hunger | 1 | 1 | 1 |
| 3 Good Health and Well Being | 1 | 0 | - |
| 11 Sustainable Cities and Communities | 1 | 1 | 1 |
| Source: Dimension.ai, 18 January 2026 | | | |

number of publications in each research category. (Criteria: see below)



Source: https://app.dimensions.ai
Exported: January 18, 2026
Criteria: "Financial Literacy" and "Nepal" in title and abstract.

*Figure 1: Field of Research Category (Sustainable Development Goal)*
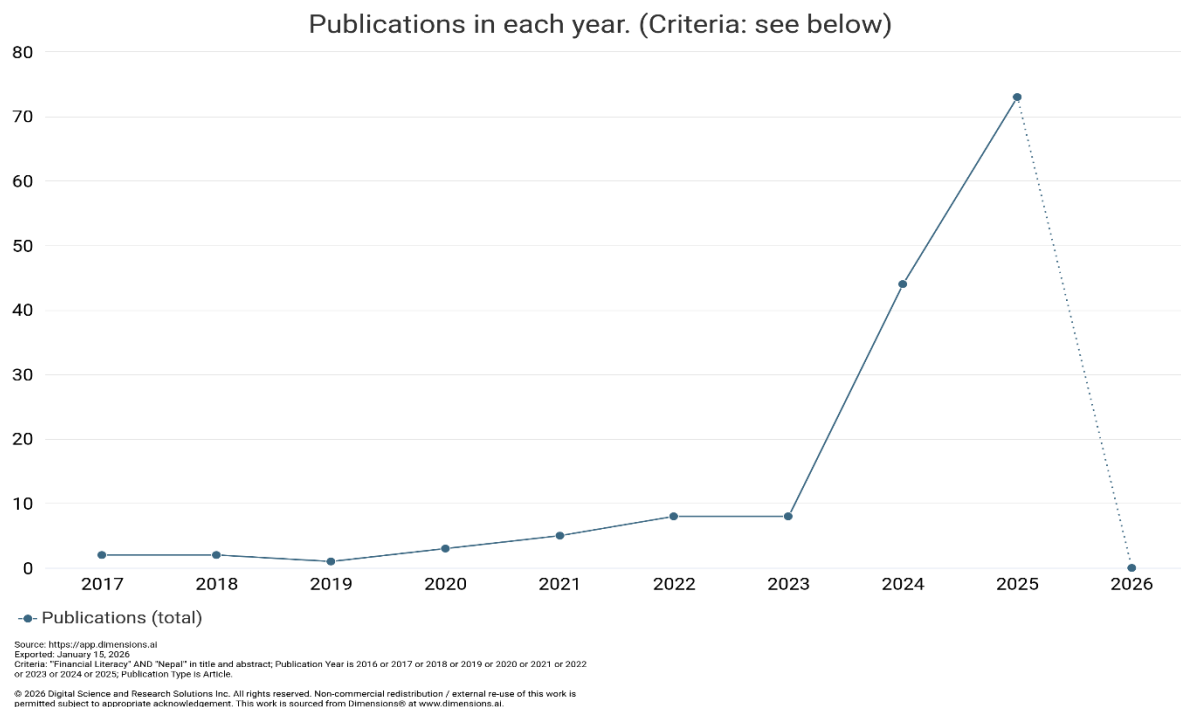
Other notable category includes "Reduced Inequalities" with 12 publications, further showing the strength of Financial Literacy with a focus on closing gaps in income, opportunity, and rights. Further, "Industry, Innovation and Infrastructure" has 9 publications pointing to advancement in urban development and innovation. "Quality Education" sector has 5 publications which further establish that fact that further research is required in personalized learning, qualified teachers, experiential learning, and technology integration, with a focus on problem solving skill, considering the tools and techniques of Financial Literacy. With only 2

publications on "Gender Equality, "underscores the gap where women often have less knowledge due to lower pay, career breaks, and less financial control. Moreover, Affordable and Clean Energy (with 2 Publications) and Zero Hunger, Good Health and Well Being, and Sustainable Cities and Communities all have 1-1 publication, further showing the applicability and relevance of Financial Literacy in community development.

### 3.2 Publication Total from 2017 to 2026

**Table 2: Publication in each year**

|  | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 |
|---|---|---|---|---|---|---|---|---|---|---|
| **Publications (total)** | 2 | 2 | 1 | 3 | 5 | 8 | 8 | 44 | 73 | 0 |



Source: https://app.dimensions.ai
Exported: January 15, 2026
Criteria: "Financial Literacy" AND "Nepal" in title and abstract; Publication Year is 2016 or 2017 or 2018 or 2019 or 2020 or 2021 or 2022 or 2023 or 2024 or 2025; Publication Type is Article.

*Figure 1: Publications (total)*

In 2017, there were only 2 papers close to the topic of observation at case. The following few years saw a slight increase, with 5 papers in 2021, and then skyrocketing to 44 papers in 2024. The papers in 2024 were almost two times the number of papers in 2021 and continued to rise rapidly to 44 publications in 2024. There was a conspicuous increase in the number of papers published in 2028, which amounted to 73, with the rise in the number of papers corresponding to the rise in attention brought to the financial literacy issue. The positive trend in the number

of papers published accelerated remarkably in 2023. The number of papers was eight in the year 2023. It was 44 in the year 2024. Then it took a considerable leap to 73 in the year 2025. This is also demonstrated in the graph. In 2025, the highest number of publications was 73. This suggested the increased concern and perhaps the implementation of more initiatives in financial literacy in the banking sector. On the whole, the figures show a positive upward trend in the number of publications. The financial literacy in the banking sector throughout the decade has the highest point in 2025.

### 3.3 Total citations from 2017 to 2024
The figures clearly reveal a steady increase in the total number of citations, which has continued to rise through the years, the most significant jump being in the later years of the period.

The citations slowly increased from 1 to 12 (2017 to 2020). Thus, it indicates an early stage of the work being recognized slowly. This pace changed dramatically in the subsequent years when citations exploded from 21 in 2021 to 55 in 2023. This has signaled that the research is becoming more and more acknowledged and influential.
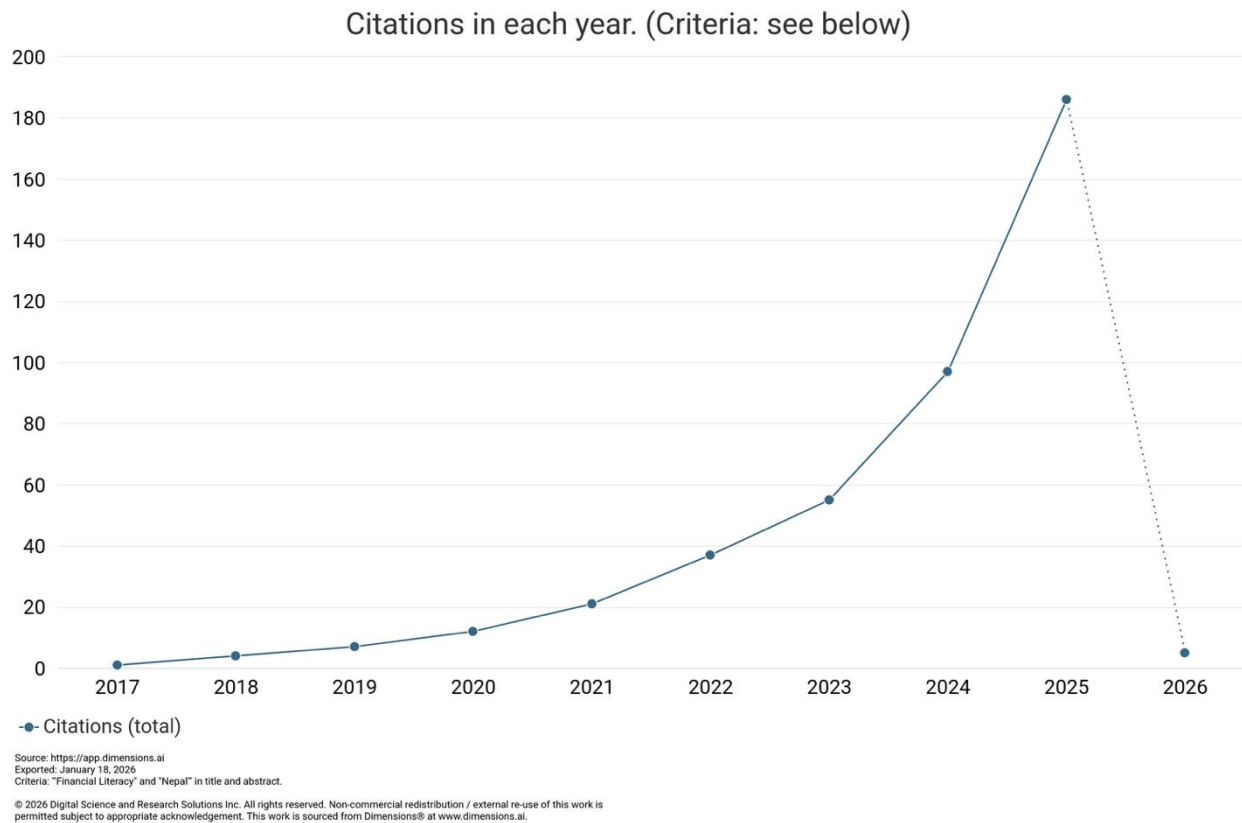
While changes in citation counts between 2024 and 2025 reflect a near doubling, figures moved up from 97 to 186, showing that the work probably attracted a lot of attention, was widely disseminated, or is even more pertinent to the field.

Nonetheless, in 2026, citations plunged by 5, which possibly indicates the incompleteness and hence the ongoing nature of the year rather than a real loss of impact.

The overall picture shows a high and increasing citation rate, especially after 2021, as the work has been gaining recognition and impact over time.

**Table 3: Citation in each year**

|  | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 |
|---|---|---|---|---|---|---|---|---|---|---|
| Citations (total) | 1 | 4 | 7 | 12 | 21 | 37 | 55 | 97 | 186 | 5 |
| Source: Dimension.ai, 18 January 2026 | | | | | | | | | | |

Source: https://app.dimensions.ai
Exported: January 18, 2026
Criteria: "Financial Literacy" and "Nepal" in title and abstract.
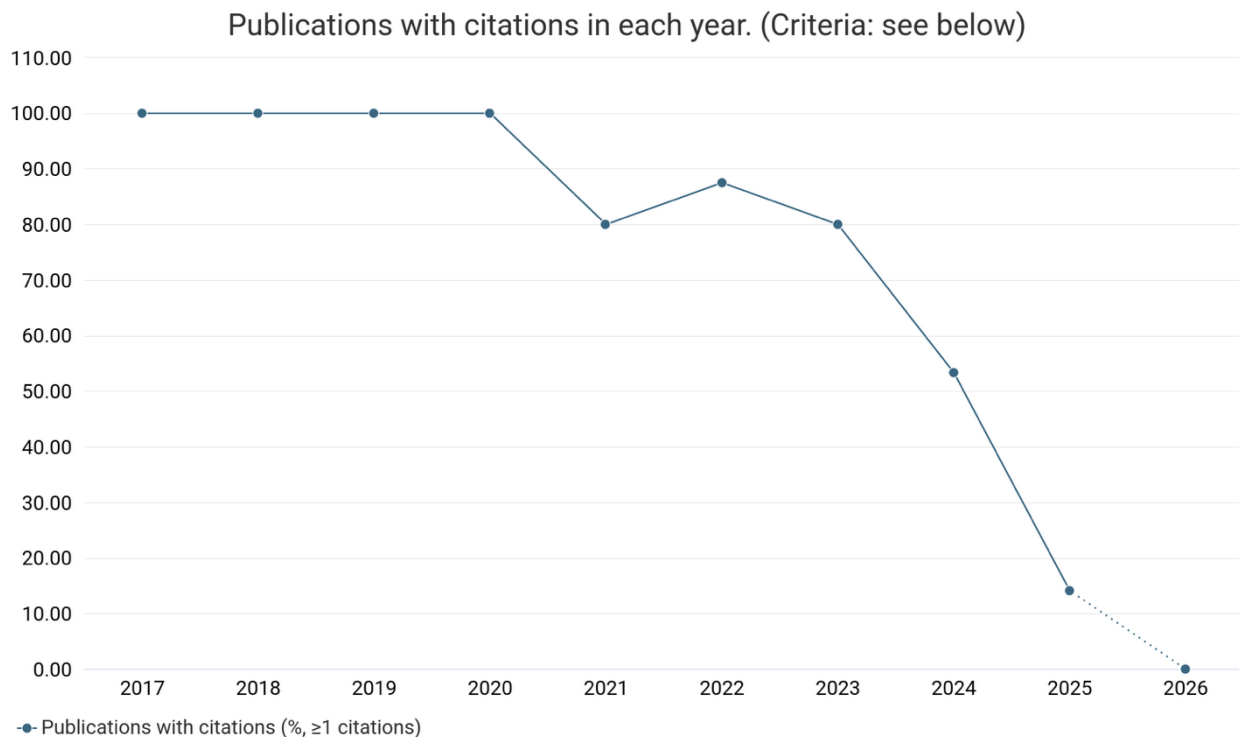
*Figure 3: Citation in each year*

### 3.4 Publication with Citation

The table illustrates the percentage of publications that were cited at least once each year, thus highlighting a significant decline in citation coverage over time. Whereas, from 2017 to 2020, 100% of publications were cited, thus there was complete citation coverage along with strong early visibility of the published work. It was in 2021 when that percentage went down to 80%, meaning not all the publications of that year had already been cited. In 2022, the percentage of cited publications got a slight increase to 87.5%, showing that the citation uptake had gone up. Nevertheless, it was followed by a gradual decrease in the following years. In 2023, 80% out of the total publications had at least one citation, and the number dropped even more to 53.33% in 2024. We can thus notice a sharp drop in the trend of recent years. Only 14.1% of total publications from the year 2025 had been cited at least once, and articles from 2026 had not been cited at all. Such a trend is most probably a consequence of the very recent nature of these publications, since novel contributions generally take more time to gather citations. In a nutshell, the table strongly supports the idea of a brilliant citation record for the earlier years, and also the gradual decrease in citation coverage for the recent years is mostly explained by the citation lag and not by the decline in quality or impact of the research.

**Table 4: Publications with citations**

| Publications with citations (%, ≥1 citations) | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 |
|---|---|---|---|---|---|---|---|---|---|---|
| | 100 | 100 | 100 | 100 | 80 | 87.5 | 80 | 53.33 | 14.1 | 0 |
| Source: Dimension.ai, 18 January 2026 | | | | | | | | | | |



Source: https://app.dimensions.ai
Exported: January 18, 2026
Criteria: "Financial Literacy" and "Nepal" in title and abstract.

*Figure 4: Publications with citations*

### 3.5 Citation-wise Top Six Countries

Table 5 and Figure 5 highlight the leading nations in terms of citation metrics concerning the research in Financial Literacy. Nepal stands out prominently in this bibliometric dataset. It boasts the highest volume of documents (62) and citations (128). This underscores its substantial research output and scholarly influence within the analyzed network. This is likely driven by active academic production. The fields like public health, environmental science, or development studies, where Nepal's unique Himalayan context and development challenges attract focused global attention. Despite this dominance, its relatively low total link strength (6) reveals a more insular collaboration profile. This suggests that much of the output stems from domestic or regional efforts rather than extensive international partnerships. This is possibly due to geographic, resource, or institutional factors. This positions Nepal as a high-volume contributor with proven impact but untapped potential for broader global networking.

India exhibits a moderate level of research output at the country level, with five documents and relatively low citations at two. However, its strong connectivity, which is at the level of four, indicates focused collaborations; thus, it is considered a mid-tier collaborator in terms of collaboration, even though its scale is limited. Japan, by contrast, outputs very little, only one document, but its high citation count of 8 and decent link strength of 5 indicate influential, high-impact work that can attract worldwide attention even though the volume is low.

Nepal is the leader with a remarkable 62 documents and 128 citations. However, its low connectivity of six is an indication of extensive local production with a wide influence but limited international collaborations, thus it may be a case of a regional focus or resource constraints.

Sweden, by contrast, is barely represented in this dataset, with only one document, one citation, and no collaborative strength; it might be a case of very minimal involvement or isolated research activity.

**Table 5: Citation-wise Top Six Countries**

| Id | Country | Documents | Citations | Total link strength |
|---|---|---|---|---|
| 1 | India | 5 | 2 | 4 |
| 2 | Japan | 1 | 8 | 5 |
| 3 | Nepal | 62 | 128 | 6 |
| 4 | Sweden | 1 | 1 | 0 |
| 5 | Switzerland | 1 | 24 | 1 |
| 6 | United Kingdom | 1 | 1 | 0 |
| Source: Dimension.ai, 18 January 2026 | | | | |



*Source: Dimensions.ai, 18 May 2026*
*Figure 5: Citation-wise Top Six Countries*

### 3.6 Citation-wise Top Seven Organizations

The table summarizes the publication output, citation impact, and collaboration strength of seven different organizations. This highlights notable differences in research productivity and influence. Tribhuvan University is the leading organization in terms of research output and impact. It has 40 documents, 79 citations, and the highest total link strength (6). This indicates both strong productivity and active collaboration.

Pokhara University ranks second in publication volume with 15 documents. Though it has a relatively modest citation count (13 citations) and a moderate link strength (4). Kathmandu University has produced 4 documents but achieved a high citation impact (28 citations). This suggests strong research quality despite lower output. However, its total link strength of 0 indicates limited or no collaborative links within the analyzed network. Similarly, Nepal Rastra Bank, Kathmandu, Nepal, with 2 documents and 5 citations, shows no recorded collaboration links. Freelance researchers contributed 6 documents and received 18 citations. This is along with a total link strength of 4, reflecting moderate impact and collaboration. Far-Western University also produced 6 documents and earned 9 citations. This shows some collaborative activity with a link strength of 3. At the lower end, Dr. K.N. Modi University has the smallest contribution, with 2 documents, 1 citation, and minimal collaboration (link strength 1). Overall, the table indicates that the Tribhuvan University dominates in terms of volume. There are some institutions, such as Kathmandu University demonstrate high citation efficiency and collaboration levels. It may vary considerably across organizations.

**Table 6: Citation-wise Top Seven Organizations**

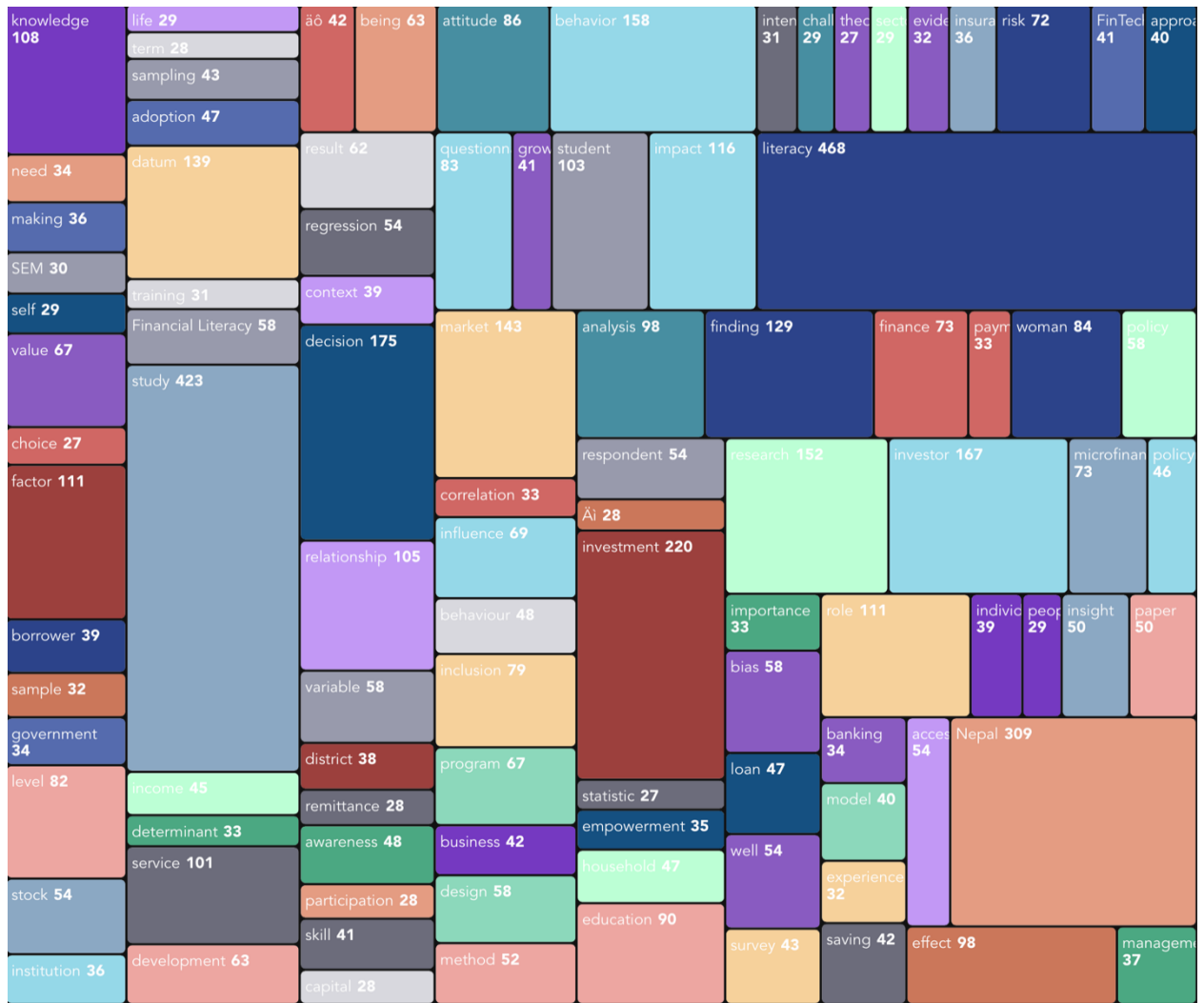| Id | Organization | Documents | Citations | Total link strength |
|----|--------------|-----------|-----------|---------------------|
| 19 | Dr. K.N. Modi University | 2 | 1 | 1 |
| 26 | Far-western University | 6 | 9 | 3 |
| 27 | Freelance Researcher | 6 | 18 | 4 |
| 39 | Kathmandu University | 4 | 28 | 0 |
| 59 | Nepal Rastra Bank, Kathmandu, Nepal | 2 | 5 | 0 |
| 65 | Pokhara University | 15 | 13 | 4 |
| 78 | Tribhuvan University | 40 | 79 | 6 |
| Source: Dimensions.ai, 18 May 2026 | | | | |

*Source: Dimensions.ai, 18 May 2026*
*Figure 6: Citation-wise Top Seven Organizations*

### 3.7 Word Cloud

The word count is calculated from Atlas.ti to know the use of various types of words in the research title and abstract of 148 systematically reviewed articles. The tree map shows that the word is used 468 times in the research title and abstract. Similarly, the word Financial Literacy is used 58 times, Attitude word is used 86 times, Finance word is used 73 times, Investment word is used 220 times, Education word is used 90 times, Knowledge word is used 108 times, Banking word is used 34 times, Services word is used 101 times, and so on. The size of the tree shows the usage times for the words. The bigger the tree, the more the use of the word.

*Source: Dimesnsions.ai, 18 January 2026*
*Figure 7: Word Count*

## 4. Summary

This study presents a comprehensive bibliometric review of scientific research on financial literacy among banking product and service users in Nepal, drawing on data retrieved from Dimensions.ai for the period 2016–2025. This study uses bibliometric tools and VOSviewer visualization techniques to really break down the publication trends, citation patterns, top countries, key institutions, and major research themes in the literature. 161 scholarly articles have been collectively identified and analyzed to understand the progress, extent, and impact of the financial literacy research in Nepal.

The results show that there has been a notable increase in both publications and citations over the last 10 years, with a very quick rise after 2023 and a climax in 2025, to an extent revealing greater academic and policy interests towards financial literacy. Nepal figures as the top-most

powerful player in terms of the number of publications and citations, mainly led by Tribhuvan University, Nepal Rastra Bank, and a number of other local institutions. However, despite strong national output, international collaboration remains limited, as reflected by relatively low total link strength values.

Thematic analysis has revealed that the financial literacy research in Nepal, to a large extent, is addressing the themes of Sustainable Development Goals such as No Poverty, Decent Work and Economic Growth, and Reduced Inequalities.

By analyzing the keywords, the main themes were found to be literacy, investment, decision-making, knowledge, behavior, and financial inclusion, whereas matters like banking product usage, service, specific decision-making, gender, focused analysis, and digital financial literacy received relatively less attention.

The review, by and large, points out that it is a critical research gap in that there are very few empirical investigations about financial literacy impacting the choice and use of banking products among the users of the banking sector in urban and semi-urban areas of Nepal, especially in the post-digital expansion era.

## 5. Conclusion

To sum up, it is quite encouraging that the quantity and citation impact of financial literacy research are increasing in Nepal, but the field needs a strategic change to focus on quality, theory-driven, and empirically based studies that show a direct relationship between financial literacy and the banking behavior of individuals. Solving these issues is very important for consumer protection, increasing financial capability, and making sure financial inclusion initiatives in Nepal are sustainable in the future. Most of the research outputs being generated within Nepal itself point to the fact that financial literacy is still a very pertinent issue locally, especially in connection with the country's poverty reduction, inequality, and economic growth.

On the other hand, the analysis also points to some weaknesses of the present literature. Most of the works are still descriptive and policy-oriented, with very few studies empirically investigating the direct impact of financial literacy on individuals' decisions to choose particular banking products and services. Besides that, the low level of international collaboration limits the worldwide dissemination and comparative potential of the Nepal-focused studies. The Paper's review shows that there is a lack of studies on gender, digital finance, FinTech adoption, and behavioral outcomes, which means that these areas of focus could have been used to raise the local financial literacy level of a digitally advancing economy.

To sum up, the increasing number and citation impact of financial literacy research in Nepal is indeed a positive sign; however, the area needs a strategic reorientation towards top-notch,

theoretically motivated, and highly empirical research that truly connects financial literacy with actual banking behavior.

This would be a major step in consumer protection, enhancing financial capability, and securing the long, term viability of financial inclusion programs in Nepal.

## 6.  Recommendations

From the research of this bibliometric analysis, we can deduce the following recommendations for the academic community, policymakers, banks, and financial educators:

**Promote Empirical and Behavioral Research:** Research in the future should not just be descriptive but focus more on empirical analyses of how financial literacy influences customers' choice of banking products, their usage of these products, their risk management strategies, and their overall financial well-being over a long period among the users who are actively engaged.

**Strengthen Research on Digital and Product, Specific Literacy:** Considering the tremendous growth of digital banking, mobile payments, and FinTech services in Nepal, there is an immediate need for research focused on digital financial literacy and the behavior of consumers when making decisions in an online banking context.

**Integrate Financial Literacy into Banking Services:** Those responsible for setting policies and banks should implement financial literacy as a part of their banking products, as well as the interactions with their customers, by employing a personalized, customer-focused strategy rather than a general awareness program.

**Facilitate Quality Publication and Capacity Building:** Universities and research institutions should allocate budgets for capacity building, facilitating access to data, and assisting publication to foster quality research production and raise the level of citations. By adopting these measures, the various parties will be able to utilize financial literacy as a tool for making better and more informed financial decisions, increasing the use of banking services, and achieving sustainable financial inclusion in Nepal.

**Transparency Statement:** The author confirms that this study has been conducted with honesty and in full adherence to ethical guidelines.
**Data Availability Statement:** Author can provide data.
**Conflict of Interest:** The author declares there is no conflicts of interest.
**Authors' Contributions:** The author solely conducted all research activities i.e., concept, data collecting, drafting and final review of manuscript.

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