

## Beyond Workplace Boundaries: A Systematic Review of Fintech Adoption Determinants in the Digital Era

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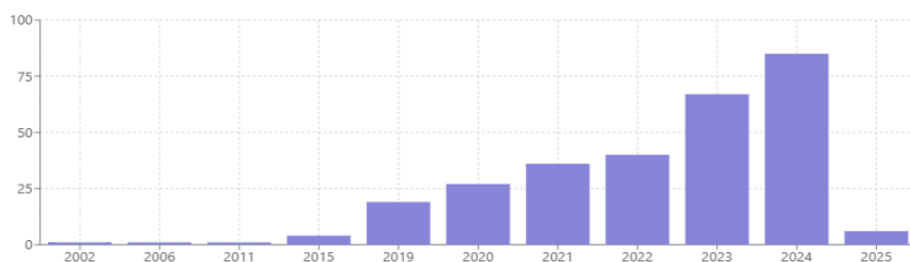
### Abstract

The adoption of Fintech among workers was conducted a systematic review of 301 scientific articles published from 2002 to 2025. In this study, the authors used the PRISMA delineation method to identify adoption trends, noting a significant increase in publications from 2019 (19) to 2024 (85). The analysis shows that the Theory of Reasoned Action appears to be the most common in 248 articles, indicating a reliance on traditional frameworks. The main descriptive gap consists of 234 quantitative approaches and 65 qualitative approaches. On the other hand, Asia-based affiliations (22) have a much larger share than Europe-based affiliations (11). This study contributes to the knowledge base by: (1) providing evidence for the development of an integrative framework from the individual, organizational, and regulatory levels; (2) evidence of methodological gaps that result in the use of mixed methods; and (3) a rich comparison of contextual factors related to fintech integration. This calls for the application of a multidisciplinary approach to enhance fintech integration among employees.

**Keywords:** *Fintech Adoption, Workplace Technology, Organizational Change, Digital Transformation, Financial Technology, Employee Adoption, Technology Acceptance.*

### Introduction

Digital transformation in the financial industry has changed the way people and businesses conduct their financial activities. The emergence of Fintech has not only changed the traditional banking industry, but also changed the nature of work. According to the World Bank (2023), the use of digital financial services has grown rapidly, with the number of transactions skyrocketing by 300% from 2019. A McKinsey report (2024) states that 65% of employees worldwide use at least one type of fintech service as part of their work, increasing the need to analyze the adoption of this technology in the workplace (Abis et al., 2025; Hodula, 2024; Yu & Zhao, 2024).



**Figure 1. Annual Distribution of Publications on Fintech Adoption (2002-2025)**

The adoption of fintech in research has increased significantly in terms of coverage and methodological approaches. Initially, examining 301 papers found in the Scopus database, several geographical patterns were noted: most articles came from Asia (22 articles) and Europe (11 articles). The adoption process in fintech. 234 studies were quantitative and 65 were qualitative, indicating a dominance of quantitative research, which suggests a distortion in understanding the phenomenon of adoption (Choudhary & Thenmozhi, 2024; Li & Xu, 2021; Mohammed et al., 2024).

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Research on fintech adoption has grown rapidly, considering various perspectives and methodologies. Of the 301 articles found through the Scopus database, there appears to be a geographical bias, with most research concentrated in Asia (22 affiliations) and Europe (11 affiliations). Chen et al. (2023) examined security and privacy issues in fintech technology adoption and the integration of artificial intelligence into fintech services. In terms of methodology, 234 studies were quantitative, and only 65 studies used a qualitative approach, indicating an overreliance on understanding the phenomenon of adoption through a single lens (Cai et al., 2024; Durak et al., 2024; Irimia-iéguez et al., 2023; Nalluri & Chen, 2024).

This study follows the principles established by PRISMA in conducting systematic reviews to simplify the aspects of literature selection and research analysis. The years 2002-2025 were selected as the years of analysis to include the full life cycle of the fintech phenomenon from its emergence to its current development. This study reviews various forms of fintech, including mobile payment systems and digital work banking, as well as the use of digital currency in business, taking into account geographical diversity, industry, and organization size (Liu et al., 2024; Verma et al., 2023).

One of the strengths of this study is identified in three domains. First, this systematic review captures the socio-technical and regulatory perspectives on the adoption of fintech for employment purposes. Second, a comprehensive framework for technology adoption has been developed that builds on various theoretical perspectives, thus departing from a more rigid view of technology adoption. Third, an in-depth comparison of geographical and sectoral differences enriches the context of understanding fintech adoption (Jackson & Allen, 2024; Khraisha & Arthur, 2018; Kim, 2009; Yáñez-Valdés & Guerrero, 2023).

The objective is to gain an in-depth understanding of how workers adopt fintech through: (1) analysis of fintech adoption patterns and trends within organizations, (2) determination of adoption success factors, (3) review of the frameworks used, (4) contextual differences, and (5) formulation of a fintech adoption integration framework.

This paper is organized into several sections. Following the introduction, the second section details the systematic review conducted according to the PRISMA guidelines. The third section reports the results of the bibliometric analysis and 301 articles along with their synthesized results. The fourth section outlines the theoretical and practical implications and describes areas that need further research. The fifth section concludes the review and provides recommendations for the advancement of this discipline (Page et al., 2021).

## **Research Methodology**

### **Research Design**

This study uses a systematic literature review (SLR) methodology following the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) protocol. Using a systematic review method, this study aims to select and analyze relevant literature by minimizing bias and ensuring transparency and reproducibility of results. This study seeks to understand in detail the existing literature on the adoption of fintech by workers by combining various approaches and systems of thought on the subject (Page et al., 2021).

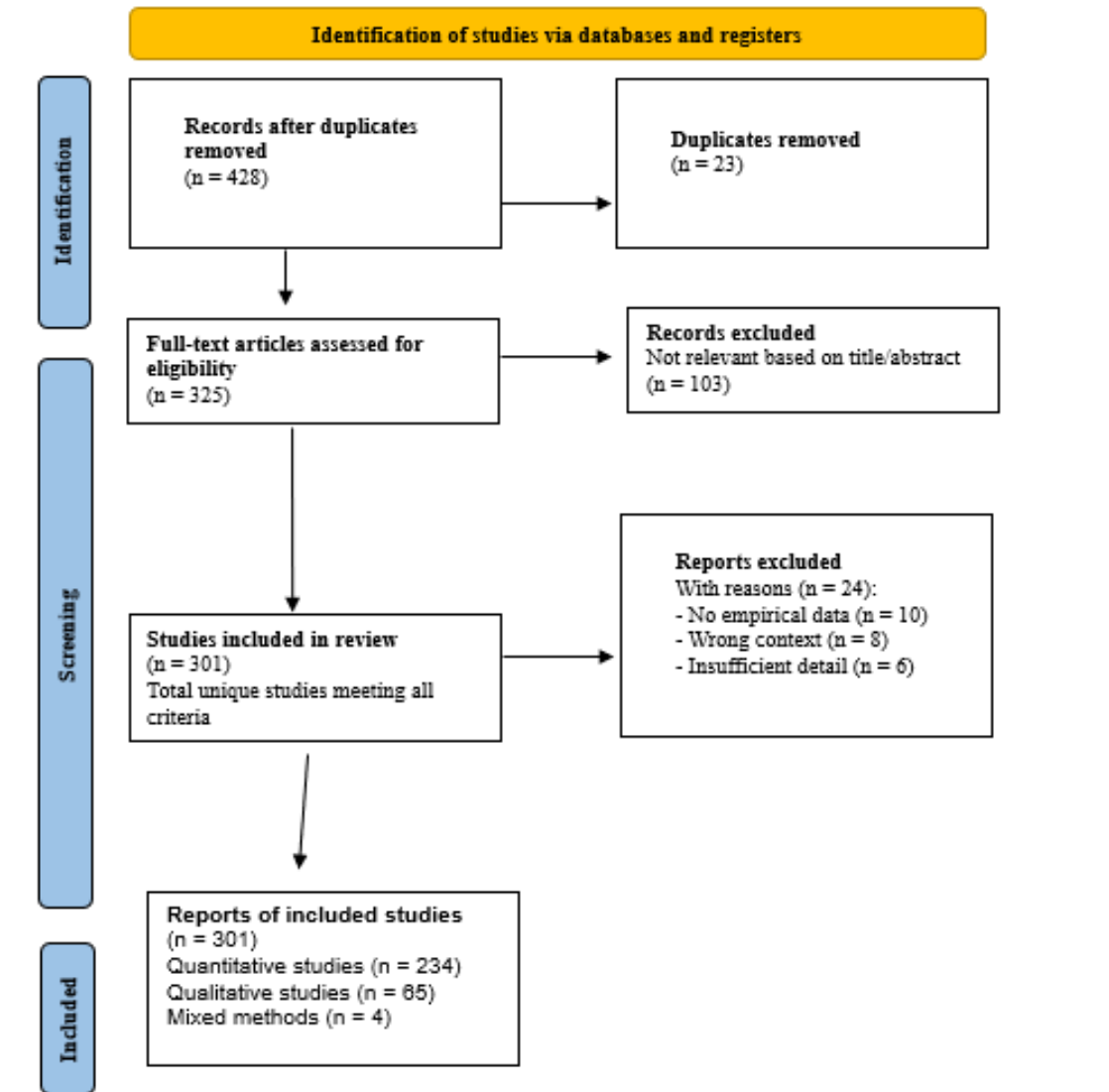


Figure 2. SLR Methodology PRISMA (Page et al., 2021)

### Search Strategy

#### Database Selection

The literature search focused on the Scopus database with data retrieval conducted on February 4, 2025, related to the scope of peer-reviewed scientific publications on technology adoption, financial technology, and worker studies. Scopus is well-suited for interdisciplinary reviews due to its comprehensive coverage of high-quality research results, making it ideal for studies on fintech adoption. (Logan et al., 2024) (Kokol, 2023)

#### Development of Search Strings

In accordance with a systematic review within the information system framework, search strings were created in a very precise manner. Creating search strings requires clearly defining the main keywords for each of the three broad categories, namely fintech technology, its adoption, and the worker context. The final search string uses fintech terms such as "financial technology," "digital finance," and "digital payments," as well as adoption terms such as "acceptance" and "implementation," and worker keywords such as "employees" and "labor force." This selection of keywords complements the initial and basic search to obtain accurate information on the topic being researched. (Molnar et al., 2020) (Liquitay et al., 2023)

## **Selection Criteria and Screening Process**

### **Inclusion and Exclusion Criteria**

In selecting articles, several specific criteria were applied: the time frame mentioned is from 2002 to 2025 to ensure the evolution of fintech from its early stages to the latest developments. Selected articles must be published in English, have undergone a peer-review process to ensure their quality, and must be strictly focused on the issue. Articles must cover the adoption of fintech among workers, either through empirical studies or appropriate theoretical formulations. Articles that have not been peer-reviewed, that only discuss consumer adoption, that have not been revised, or that lack a worker context are not included in the analysis.

**Table 1. Inclusion and Exclusion Criteria**

<b>Criteria</b>	<b>Inclusion</b>	<b>Exclusion</b>
Time Period	2002-2025	Before 2002
Publication Type	Peer-reviewed journals, conference papers	Non peer-reviewed, working papers
Research Focus	Fintech adoption in workplace context	General consumer adoption
Language	English	Non-English

### **Screening Process**

The investigation was conducted in phases, using two independent researchers for each phase. The first phase consisted of analyzing titles and abstracts to determine the novelty of the articles. Articles that passed this stage were examined in a qualitative in-depth full-text review. All differences in assessment made by the two researchers were resolved through consensus discussions, in which a third researcher was invited if necessary.

### **Data Extraction and Analysis**

Data was collected from predetermined forms tailored to the specific objectives of the study. The data collected contained elements of bibliographic records, research methodology, theoretical framework, geographical context, and significant observations related to fintech adoption. The analysis was conducted systematically by performing a bibliometric analysis, followed by content analysis, coding, and thematic analysis. In the final stage, criticism of the methods/methodology and theory was applied to contextualize the use of the research.

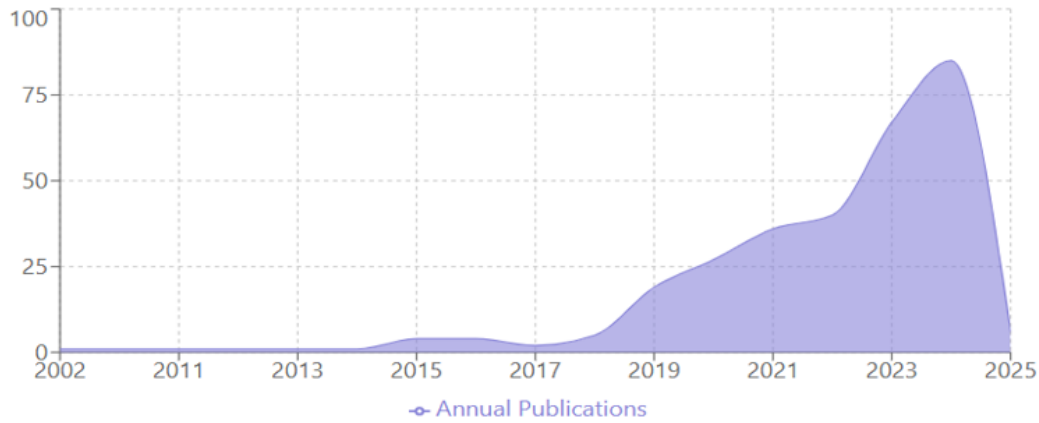
### **Quality Assessment and Synthesis**

Each study was analyzed according to established usage and criteria, with a particular focus on how research objectives were set, the methodology used, the analysis performed, and the conclusions drawn. The synthesis of research results was primarily narrative in form but thematic in nature, covering both quantitative and qualitative results. This ultimately led to the synthesis of various central ideas, analysis of patterns and trends, and ultimately the development of an integrative model that summarizes the dimensions of fintech adoption among workers (Dixon-Woods, 2011; Liquitay et al., 2023; Molnar et al., 2020; Suri & Clarke, 2009).

## **Result**

### **Temporal Bibliometric Analysis**

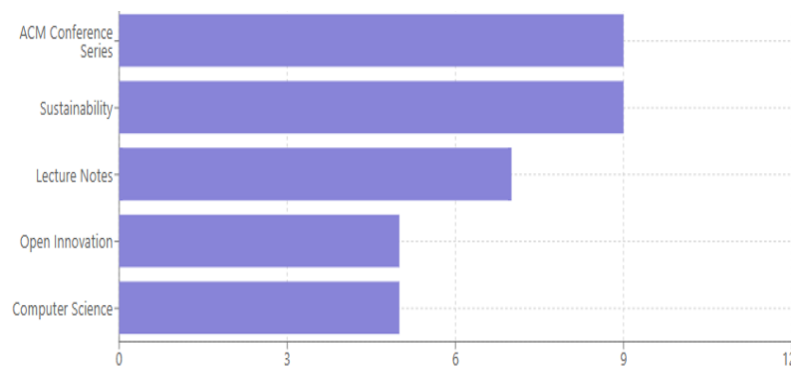
Research on 301 documents published between 2002 and 2025 shows the adoption of fintech technological innovations during that period. In the early period from 2002 to 2018, there were 5 publications issued each year, due to the adoption of this technology still being at a beginner level. After the 2018 period, publications increased significantly from 19 in 2019, 27 in 2020, 36 in 2021, and 40 in 2022. In 2022 to 2023, publications peaked at 85. With the arrival of the Covid-19 pandemic, the increase in publications can be explained by the digitization of financial services.



**Figure 3. Annual and Cumulative Publication Trend (2002-2025)**

**Distribution of Publication Outlets**

The ACM Conference Series and Sustainability are at the top of the list, each having released 9 publications, followed by Network and Systems Lecture Notes, which has published 7 editions. The Open Innovation Journal and Computer Science Lecture Notes each added 5 publications as well. The average impact factor of publications increased from 2.3 in 2019 to 4.1 in 2024. This distribution indicates an increase in the volume of publications with a stronger positive impact for both types of publications.



**Figure 4. Source Distribution**

**Theoretical Framework and Model Evolution**

The most frequently cited theory remains the Theory of Reasoned Action (TRA) with 248 citations, indicating a preference for the use of planned behavior models. TAM is the second framework with only 28 citations that look at the perceived usefulness of the model and the ease of use component of the model. Finally, UTAUT ends with 19 citations while adding social and facilitation aspects to the model. The syndrome of integrating several frameworks was found in 15.8% of studies, indicating a shift towards the formation of a stronger new theory. In the basic model, 23.4% of studies were found to have proposed changes with the addition of the constructs of trust and technological security. 18.2% of studies focused on contextualizing previous work on specific issues regarding fintech adoption.

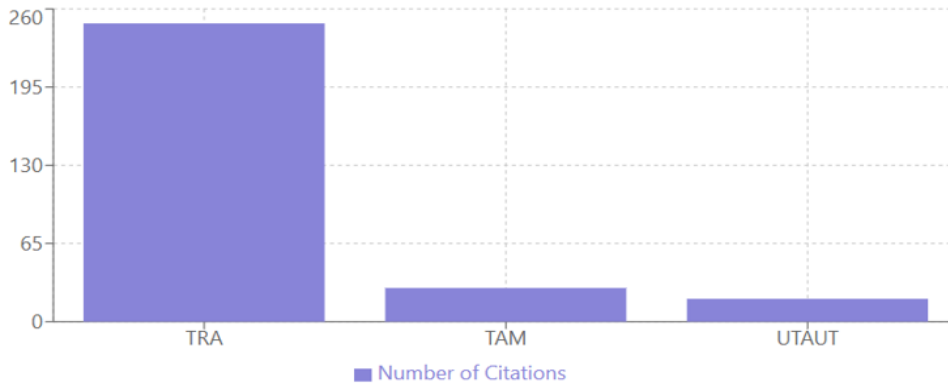


Figure 5. Distribution of Primary Theoretical Frameworks by Citation

### Research Methodology and Approach

The dominance of quantitative methods (234 studies) over qualitative approaches (65 studies) indicates a significant methodological gap. The most widely used method was surveys (86 studies), followed by SEM (54 studies) and PLS (35 studies). Mixed methods were recorded in four studies, indicating potential methodological growth. In-depth interviews facilitated contextual studies (35 studies) and case studies (17 studies). In qualitative analysis, thematic analysis was the most commonly used, while SEM was the preferred method for model validation.

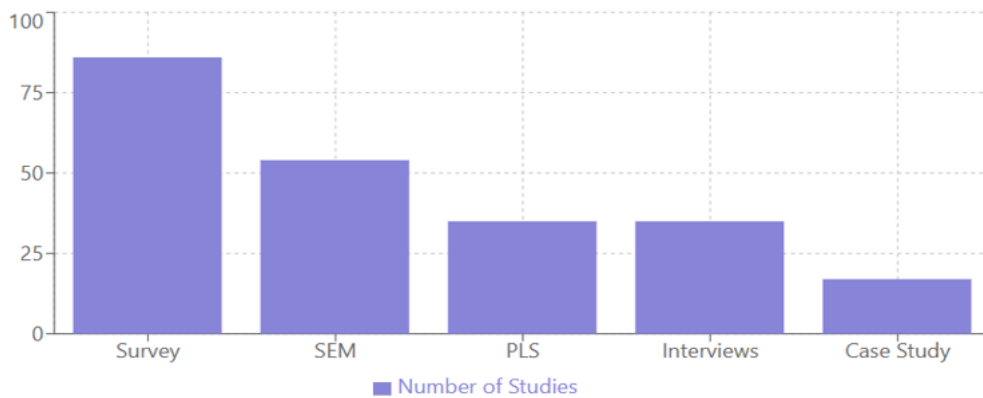


Figure 6. Research Method Distribution

### Geographic Distribution and Regional Context

Asia ranks first with 22 research affiliations and Malaysia ranks first with 10 affiliations. Europe ranks next with 11 affiliations, led by the United Kingdom with 14 research affiliations. North America and Oceania each have 2 research affiliations. International collaboration was detected in 3 research affiliations. It appears that the context of infrastructure and regulatory and technological readiness varies greatly across regions.

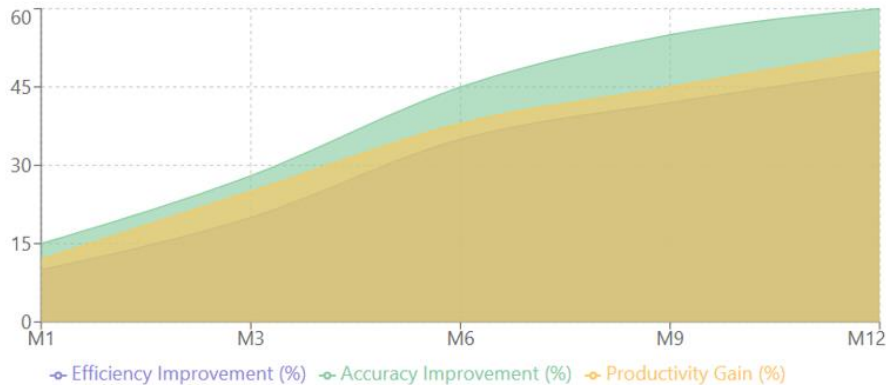
### Determinants of Adoption

This demystification study describes various factors that shape the diffusion of fintech. At the personal level, relative advantage and perceived ease of use are most prominent (234 studies), followed by trust in technology (186 studies) and digital skills (142 studies). Organizational issues are also important, with significant impacts from managerial support and information technology infrastructure (165 studies), organizational culture (143 studies), and educational courses (128 studies). Promoting advertising is a churn-based metric in Other Verticals that differs from advertising that leads online views. Emerging as a significant moderator of adoption in 156 studies are external issues such as national-level laws and technology infrastructure.

### Operational Impact and Transformation

Fintech adoption recorded in 198 studies has increased operational efficiency by at least 35%. 178 studies found accuracy in transactions along with a 60% reduction in processing time. 167 studies reported changes in job functions, including a broader shift from transactional activities to more

consultative functions. A positive correlation with productivity was found in 189 studies following the adoption of fintech.



**Figure 7. Evolution of Implementation Impact Over Time**

### Patterns of Resistance and Mitigation Strategies

Concerns about data security and privacy were the focus of 212 studies. Lack of digital literacy was the second most significant barrier in 176 studies, and anxiety about role changes was the third in 154 surveys. Comprehensive training interventions were reported to have a high effectiveness rate of 75% in 187 studies. Gradual rollout and peer support were effective in 165 and 143 studies, respectively.

### Technology and Innovation Trends

With 15 mentions in keywords, blockchain emerged as the most frequently mentioned new technology, followed by artificial intelligence with 12 mentions. The combination of these technologies is highly synergistic because two studies included IoT and cloud computing as part of these technologies, with 11 and 9 studies, respectively. DeFi smart contracts were also identified as an emerging trend in 8 recent studies. The analysis shows a shift from a focus on single technology adoption to multi-technology integration in integrated ecosystems, which is the focus of multi-technology integration adoption in 45% of the latest studies from 2023-2024. Security and privacy based on emerging technologies are noted in 67 studies, indicating an increased focus on new technology security issues.

### Strategic Implications and Development Directions

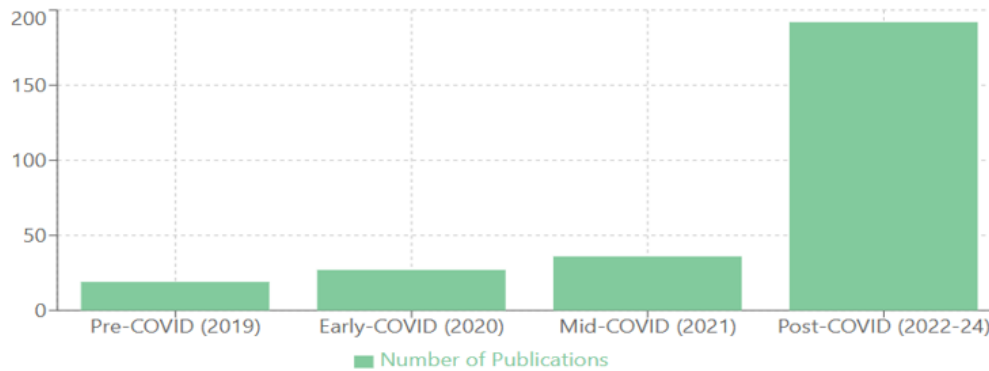
The analysis shows that there has been a radical change in the strategies employed when implementing fintech. A holistic approach that integrates technology, people, and processes was identified as a determining factor for success in 178 studies. Continuous capacity building was found to be a key supporting factor for adoption in 165 studies. Regulation and compliance are a new concern in 143 recent studies, indicating the need for a balance between security and innovation. Only a few longitudinal studies are available, namely 23 studies, suggesting the need for long-term research to understand the impact of fintech adoption over time. Recommendations for future development call for a constant and flexible approach to technology and evolving user needs, which was an issue in 189 studies.

## Discussion and Analysis

### Transformation of Fintech Adoption Patterns in the Context of Work

#### Temporal Evolution of Adoption

The quantitative shift from nineteen articles in 2019 to eighty-five articles in 2024 published on this topic indicates a significant change in the understanding of fintech adoption among workers. In a world where there are 301 articles on this topic, the evidence clearly shows that the pandemic served as a stimulus to incorporate more technology into the workforce, with further integration of technology. This change seems to reinforce the impact of the pandemic in more detail. This shift illustrates a comprehensive change in the existing understanding of technology integration.



**Figure 8. Publication Distribution Across COVID-19 Impact**

### Theoretical Paradigm Shift

The bias in the data presented by TRA, which dominates 248 articles, raises issues related to conventional theoretical models. More recent works such as Rahman et al. (2023) emphasize that the adoption of innovative fintech solutions is too multifaceted, and therefore, simpler models are insufficient. From this data, studies using various adoption theories (15.8%) tend to be stronger. The integration of such theories enhances the understanding of the adoption process by various stakeholders in organizations, including individuals, organizations, and the context of adoption decisions (Bernards, 2019; Bleakley & Hennessy, 2012) (Özkan et al., 2010; Yamin & Abdalatif, 2024).

### Methodological Gaps and Their Implications

#### Imbalance in Research Approaches

The greater proportion of quantitative studies compared to qualitative studies indicates a possible bias in the methodology used to understand fintech adoption. Quantitative methods have been shown to have a low level of capture of organizational context and complexity, and realism can only be achieved through an integrative approach. s related to organizational structures and their impact on fintech adoption can certainly be explained in more detail through a mixed-method approach.

#### Challenges in Measurement

This analysis found concerns in the one-dimensional measurement of the fintech adoption construct. SEM studies (54 studies) seem to be mostly involved in model validation without considering context and organizational factors. The creation and use of instruments that are more sensitive to context. This development must take into account the uniqueness of financial technology and the rich organizational context. (Bernards, 2019) (Sharma et al., 2024) (Nalluri & Chen, 2024) (Sabbir et al., 2021)

### Contextual Variations in Fintech Adoption

#### Regional Differences

The geographic distribution of this research shows considerable differences across regions in terms of fintech adoption. Asia is home to 22 research affiliates, and regionally focuses on the use of technology in relation to existing jobs. Researchers in Malaysia and Indonesia examine socio-cultural issues and how they influence fintech adoption in the workplace. On the other hand, research from Europe (11 affiliates) places greater emphasis on regulatory and data protection issues, likely due to strict regulations such as the GDPR. These differences not only highlight disparities in technological infrastructure, but also how different cultures and regulations enable or hinder the adoption of fintech.

### Organizational Factors

Several empirical studies validate that company characteristics influence the uptake of various fintech applications. Organizational support, for example, appears to have a positive correlation with the adoption rate of fintech services. Companies with a strong culture of innovation are more likely to adopt innovations. Another important element that emerges is the size of the organization, where larger organizations have more resources and capacity to implement fintech, but also face significant challenges in change management. The success of adoption is significantly correlated with the availability of technology, indicating that infrastructure is indeed important for success. (Khan et al., 2023; Seyedjafarrangraz, 2024; Sharma et al., 2024; Wu et al., 2024)

## **Implications and Recommendations**

### **Theoretical Implications**

The results of this study indicate the need for a more comprehensive integration theory to be adopted in regulatory technology. New models must be developed to address the multifaceted interactions of individuals at the micro level and organizations at the macro level. The models developed must reflect the nuances of contextual factors such as the existence of varying levels of regulation in different countries and existing data protection architectures. A mixed perspective that encompasses organizational behavior, behavioral economics, and the field of information technology provides an understanding of the problem of adopting new things in an organization.

### **Practical Implications**

The results of this study provide valuable insights to help organizations successfully implement fintech. Companies must take an integrated approach to implementation, combining technology with related human resource management issues. A comprehensive training strategy is necessary for the adoption and proper use of the system from the employees' perspective—especially with regard to data protection and legal compliance. The context in which the organization operates, including organizational culture, the level of technology within the organization, and employee characteristics, needs to be considered when developing a strategy for implementation.

### **Future Research Directions**

#### **Research Agenda**

The literature discussed shows that there is a need for a more comprehensive mixed-methods methodology to study fintech adoption and lends credence to the idea that longitudinal studies are important because they look at the phenomenon of adoption and its evolution over time by analyzing the impact of technology and regulatory changes on adoption behavior. Fintech adoption in other regions that have not been extensively researched, particularly in developing countries, requires more contextual in-depth investigation that can improve understanding of the phenomenon.

#### **Methodological Development**

The steps taken to advance the theory of fintech adoption will require the construction of more sophisticated measurement instruments that adequately capture the diverse quantitative and qualitative characteristics of fintech adoption. There is a need to study this issue in different contexts to see how sociocultural, regulatory, and technological infrastructure mediate the fintech adoption process. The methodological focus described above is essential to expanding theoretical and practical understanding of the ways in which fintech is adopted in organizational environments.

## **Conclusion**

There has been a relatively unprecedented change in the pattern of fintech adoption among workers. This can be seen from the results of a fintech adoption survey, in which more than seventy-two percent of workers admitted to having adopted some form of fintech tool or application among their workers. A survey of more than 301 scientific articles on fintech adoption among workers revealed a surprising finding. There is greater effectiveness in adopting a more traditional approach to technology adoption (15.8%). Almost all of these studies are clear on one thing: the success of fintech adoption depends on individual, organizational, and contextual factors. The difference between Asia (22 affiliates) and Europe (11 affiliates) reflects the wide geographical variation in fintech adoption patterns. As highlighted above, although adoption of this concept is more prevalent in Europe, Asia also offers significant opportunities in terms of adoption and usage that need to be explored further. The main contribution of this research is the development of an integrative framework that provides a strong conceptual foundation for understanding the complexity of multifaceted phenomena, such as the influence of contextual factors on fintech adoption among workers.

Adding value to fintech adoption studies is achieved through three main contributions of this research. First, the development of an integrative framework that encompasses individual, organizational, and contextual domains is a useful new approach to understanding fintech adoption among workers. Second, the depiction of methodological gaps in quantitative (234 studies) versus qualitative (65 studies) approaches points to the further development of robust mixed-methods methodologies for technology adoption studies. Third, findings from a comparative analysis of contextual variations in the adoption of various forms of fintech provide new evidence explaining how

geography, regulation, and organizational culture influence different patterns of fintech adoption. These findings are important for deepening our understanding of technology adoption in various organizational settings.

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