

# Advancing Digital and Financial Engagement: A Scientometric Analysis of Web Accessibility in Fintech Payment Systems for Diverse Users

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## ABSTRACT

The rapid proliferation of Fintech innovations has revolutionized financial services, presenting both opportunities and challenges. In this context, ensuring web accessibility of these innovative systems becomes paramount to ensure inclusive access for diverse user demographics. As financial technology continues to revolutionize the global payment landscape, ensuring web accessibility for diverse users becomes increasingly paramount. This paper presents a Scientometric analysis of the current state of web accessibility in Fintech payment systems, focusing on the inclusivity of diverse users' groups. In recent times, this scientometric analysis has been emerging as an engaging approach to assess the efficacy of specific areas of study, offering dynamic visualizations and figures across various dimensions of information retrieval. It serves as a valuable tool for consolidating literature-based evidence from diverse scientific databases. Notably, the Web of Science and Scopus databases have been used to collect publications till 2023, facilitating research into Web accessibility in South Asian Nations. The findings reveal a notable trajectory in web accessibility research in recent years. The research aims to assess the current landscape of web accessibility research based in South Asian nations using the scientometric analysis. The analysis revealed a significant upward trend in publications on web accessibility, with the number of papers increasing in 2023. A total of 38 authors in Scopus and 41 authors in Web of Accessibility actively contributed to the research. Furthermore, the publications garnered 144 citations in Web of Science and 27 citations in Scopus and also fetched the top cited papers on the mentioned topic. The overall research presented that web accessibility for diverse users within the South Asian Nations is a burgeoning field with considerable potential for future exploration. The paper also tries to establish that ensuring web accessibility in fintech payment system for various users in the South Asian nations aligns with the Sustainable Development Goal 10 (Reduced Inequalities), by promoting inclusive and equitable access to financial services, thus contributing to the overarching goal of reducing disparities within and among countries.

**Keywords:** Web accessibility, FINTECH payment system, Innovation, South Asian Nations, Scientometric analysis.

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## INTRODUCTION

The global surge in smartphone technology, internet accessibility and Fintech investments is fostering Fintech Technology Innovation.<sup>[1]</sup> This evolution is evident in the flourishing digital payment gateway, spanning debit/credit cards to UPI-based E-Wallets, impacting sectors like online money transfers, insurance, E-commerce, brokerage, agriculture and others.<sup>[1-3]</sup> It is evident that robust financial technology services not only aid in retaining customers but also contributes to revenue<sup>[4]</sup> and to foster socio-economic empowerment.<sup>[17]</sup>

Amid a phenomenal surge in the uptake of digital payment methods, efficient system architectures along with robust infrastructure is required to guarantee inclusive access for individuals traversing diverse demographics and abilities.<sup>[12]</sup> Within the ever-changing field of Fintech, defined by a paradigm shift towards digitalization, web-based platform accessibility has become paramount in deciding how inclusive digital and financial interaction can be. It is discovered that the presence of financial technology services, their accessibility, user-friendliness, performance, transaction costs and service security positively impact the user satisfaction.<sup>[2]</sup> Thus, understanding the need of diverse set of users is vital to ensure inclusivity for all the users in the rapidly changing field of digital banking.<sup>[4]</sup> This could be achieved through implementation of new technology and innovative designs in the organization.<sup>[5]</sup>



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Although, accessibility for all is required given in the widespread use of digital payments in many services today, yet neurodiverse people encounter obstacles in fintech industry. To overcome such issues in fintech industry, the policy and regulatory framework such as Web Content Accessibility Guidelines (WCAG), perform crucial role by enforcing web-accessibility.<sup>[2,6]</sup> The ultimate objective of WCAG guidelines is to contribute substantially to the ongoing efforts to create a digital future equal and open to all users, regardless of their abilities.

In light of these contextual factors, this study comprehensively apprehends the complex and nuanced relationship between Fintech payment systems and web accessibility. To achieve this purpose, scientometric analysis has been employed which is a methodological technique for identifying insightful patterns from academic literature. Using this approach, the study will analyze prevailing patterns, identify knowledge gaps and shed light on creative solutions in the scholarly disclosure related to web accessibility in Fintech payment systems. Further, this systematic examination would deliver a deeper understanding of the potential and problems present within this field.

This thorough investigation would be beneficial for practitioners, policy makers and industry stakeholders on the changing landscape of inclusive digital and financial involvement while contributing significant insights to the scholarly community. Fundamentally, this research would spark educated conversations and serve as a catalyst for further investigation and growth in the fields where Fintech and Web accessibility cross. The most unique aspect of this study is that the research would present a comparative analysis of Scopus and Web of Science outputs on web accessibility and fintech related researches.

## METHODOLOGY

Present study has employed scientometric analysis for identifying and comparing dominant patterns, knowledge gaps and innovative solutions in the scholarly disclosure related to web accessibility in Fintech industry between Scopus and Web of Science databases. Scientometric Analysis is a crucial method for examining the research productivity of individuals, documents or collections of documents, as well as institutions.<sup>[7]</sup> It stands as one of the most predominant metrics of evaluating scientific production.<sup>[8]</sup> The term “Scientometrics” was initially coined in 1969 as a translation of the Russian term “naukometriya,” meaning a measurement of science, by Nalimov and Mulchenko.<sup>[9]</sup> The field of Scientometrics evolved through the contributions of notable researchers such as Robert King Merton, Derek J. de Solla Price and Eugene Garfield.<sup>[10]</sup> It offers a comprehensive overview and charts the scientific knowledge within a particular domain, revealing trends over a defined period by employing mathematical formulas and visualization techniques to trace research findings.<sup>[11]</sup> as a reliable sources and comprehensive databases are crucial for the effective use of techniques such as scientometric analysis.<sup>[12]</sup>

## Sources and Selection of Data

A detailed search was carried out to compare the output from Scopus and Web of Science databases. Scopus and Web of Science are two prominent bibliographic databases<sup>[13]</sup> which are frequently utilized in academic research. Scopus’s comprehensive approach extends to various papers such as conference proceedings, patents and other scholarly sources. On the other hand, Web of Science concentrates mostly on academic journals and conference papers and maintains a more stringent procedure for adding conference proceedings.<sup>[14]</sup> The exploration was explicitly performed on a single, designated day to minimize the potential bias arising from the updates of the databases on a daily basis.

For Scopus Elsevier, search terms that were applied to perform this analysis included, (web accessibility) AND (digital payment system) AND (South Asia). Additionally, searches were run by ‘TITLE-ABS-KEY’ string. Similarly, for Web of Science web accessibility, fintech payment system, South Asia were the search terms that were applied. The publications that were exported from both the platforms were then subjected to screening. Furthermore, the exported publications underwent a comprehensive evaluation of the content on the basis of the inclusion criteria. Those which met the criteria were categorized and independently assessed by the authors, one of who having an expertise in web accessibility, while the others belonging to Finance and Marketing backgrounds for final exclusion or inclusion. Following a simultaneous screening process of 29 papers, 24 publications were included for analysis, while 5 were eliminated due to their lack of relevance and being off-topic as depicted in Figure 1.

## Data extraction and analysis process

Discrepancies encountered during this phase of data extraction. The Scopus and Web of Science databases had retrieved extensively thorough records containing details and cited references to facilitate bibliometric and visual analysis. This encompassed various data points such as publication type, authors, author’s IDs, article titles, publication years, source title, volume, issue, article number, page start, page end, page count, number of citations, DOI number, document type, source and other pertinent information.

The analysis was conducted on the same day as data retrieval to prevent bias arising from periodic database updates.<sup>[15]</sup> The collected records were then imported into CiteSpace (v.6.2.6) for screening. Subsequently, Microsoft Excel (v.2312), VOSviewer (v.1.6.20) were utilized for a more detailed analysis and visualization of the compiled data. Co-authorship network and keyword co-occurrence analysis were performed using VOSviewer (v1.6.20).<sup>[16]</sup>

## Growth of Publications

Research on Web Accessibility in Fintech Payment Systems has seen stable growth in recent years. In Web of Science, the

maximum number of articles based on the topic are published in 2023, whereas in Scopus, it has reached the maximum in 2021. Figures 2 i and 2 ii also show that despite the research topic being substantially new, a slow but stable growth has been seen in the publications about the research topic. The growth can be attributed to the fact that new developments within the payment system have been explored in recent years.

Tables 1 and 2 represent the top ten countries that have been producing publications on the research topic of Web Accessibility in Fintech Payment Systems for Diverse Users. In Web of Science, USA ranks the top country producing the highest number of publications with 79 papers followed by England and Canada with 24 and 21 papers. In a similar manner, in the Scopus database, USA ranks the country with the highest number of papers (21). It is followed by India and China with 15 and 8 papers respectively.

### Authorship Analysis

VOS Viewer (v.1.6.20) software has been utilized to conduct mapping analysis to aid in generating and presenting knowledge structures. This software serves as a valuable tool for visually and intuitively representing extensive datasets.<sup>[17]</sup> Through this tool, visual networks are constructed, showcasing author co-authorship and keyword co-occurrence. In these visual maps, the size of nodes corresponds to the frequency of item occurrences and the connections between nodes represent co-occurrence or co-authorship relationships. The diverse colors of nodes and lines indicate either the average appearance years or distinct clusters within the network.

Co-authorship analysis reveals the collaborative relationships among authors. This type of analysis assists in identifying collaboration patterns by visualizing a network in which authors are depicted as nodes and links denote instances of collaboration. A total of 38 authors in Scopus and 41 authors in Web of Accessibility actively contributed to the research. Figure 3 ia and Figure 3 iib indicate the co-authorship analysis on the ‘authors’ unit; for Web of Science, there are 11 clusters and for Scopus, there are 12 different clusters. Figures 3 ib and 3 iib show the total link strength within the clusters. In co-authored publications, the total link strength attribute measures a researcher's collaborative relationships. It displays the whole intensity of their collaborations in the scholarly community. It is determined by adding together the individual connection strengths and offers information about the prominence and influence of a researcher in the network. Stronger overall links imply more profound and significant partnerships.

For instance, in Web of Science (Figure 3i, the red cluster consists of authors such as Hossain; Eklas, Grover; Vinay, Kumar; Adarsh, Krishnamurthi; Rajalakshmi and Nayyar; Anand. The yellow cluster comprises authors namely, Raju; Venugopal S.V., Vereramreddy; Navya Reddy, Kutikuppala; Lakshmi Venkata S, Jonna; Sadhana and Suvvari; Tarun Kumar. Similarly, in Scopus

(Figure 3 ii), the red cluster comprises authors namely, Sehgal; Sukriti, Arunkumar; B, Anand; Rakshita, Jatana; Nishtha, Singh; Simerneet and Ramesh; Janjhyam Venkata Naga., Since the publications do not have a common author, we see no overlap between the clusters. However, for the publications of both the databases, connections and the networking between authors were established.

Tables 3 and 4 show the top authors that have contributed to the most cited papers in both Web of Science and Scopus along with the total link strengths. In Web of Science (Table 3), Grover; Vinay, Hossain; Eklas, Krishnamurthi; Rajalakshmi, Kumar; Adarsh, Nayyar; Anand and Sharma, Kriti is in the cluster of most cited authors with 79 citations followed by May; Christina, Panda; Pradeep, Roth; Katia and others with 39 citations. In Scopus (Table 4), Kameswaran; Vaishnav, Muralidhar; Srihari Hulikal are the top authors with 15 citations followed by Anjum; Bimal, Arjun Kumar; G.B, Bhatt; Arvind, Chand; Khem, Gatti; Ravi and others.

### Most Cited Papers

The significance of citation lies on the basis that it acts as an indicator of influence. Tables 5 and 6 showcase the compilations of the most impactful articles from 2010 to 2022 within Web of Science and Scopus. The compiled articles are recognized for their number of citations. For instance, the article by Kumar, A. Krishnamurthi, Nayyar, A. Sharma, Grover, V, Hossain, E (2020) addresses Blockchain Applicability, Smart Healthcare Systems and Healthcare 4.0 Trends. The research also suggests that the design and implementation of intelligent contracts facilitate trust-building and payment systems within the proposed smart

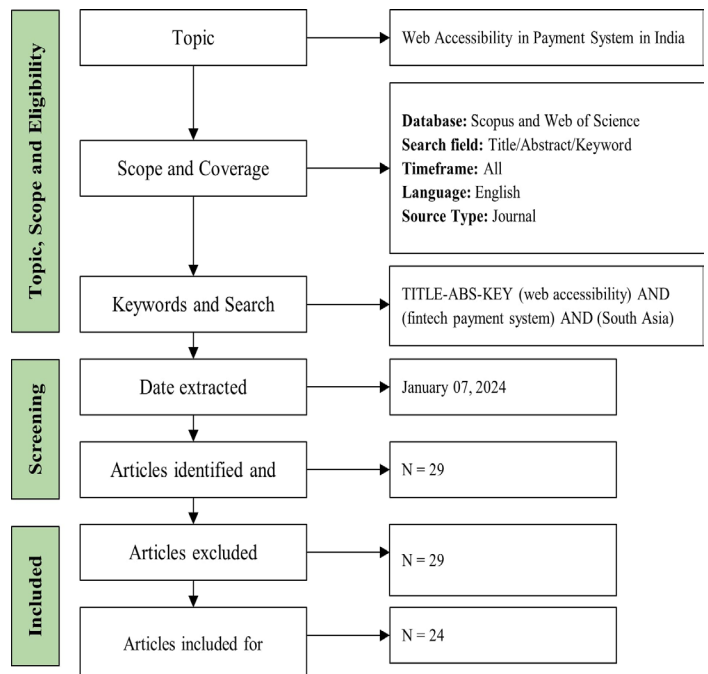
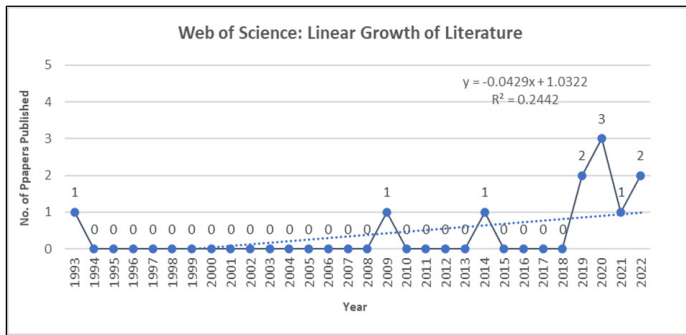
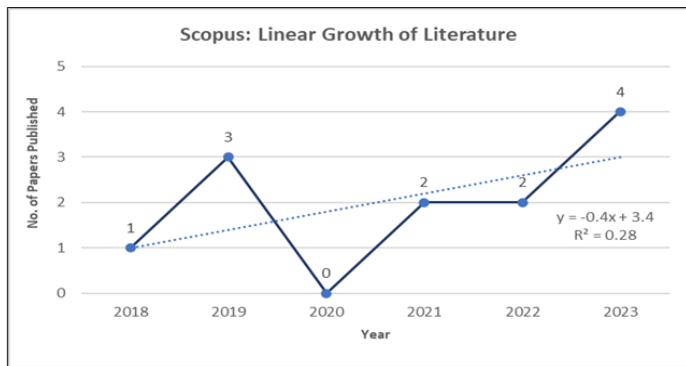


Figure 1: Flow diagram of search strategy (Source: Author own).



**Figure 2 i:** Trends in Publication with respect to Web Accessibility in Fintech Payment System (Source: Web of Science).



**Figure 2 ii:** Trends in Publication with respect to Web Accessibility in Fintech Payment System (Source: Scopus).

**Table 1: Top most countries producing publications about Web Accessibility in Fintech Payment Systems for Diverse Users (Source: Web of Science).**

Sl. No.	Country/Region	No. of Publications
1	USA	79
2	England	24
3	Canada	21
4	China	21
5	Spain	19
6	Belgium	15
7	India	14
8	Australia	12
9	Germany	12
10	South Africa	9

healthcare system. Similarly, the work of Kameswaran V. and Muralidhar S.H. (2019) reveals that both cash and digital payment methods posed accessibility challenges for the participants. Drawing on Perry and Ferreira’s concept of “moneyness” as a theoretical framework, the research emphasizes the additional effort required due to this inaccessibility. This added work refers to the supplementary tasks beyond the essential interaction work needed to complete financial transactions. Among other influential works have been produced by May, Roth, K Panda, P,

Parveen, T. Arora, HD, Alam, M, Arjun Kumar G.B., Suni Kumar K.N., Prasad R., Gatti R., Kumar S.S.; Nataraja N. and others.

**Term Co-occurrence Analysis**

The analysis of keywords co-occurrence in research publications provides an alternative method for identifying and highlighting key research trends. Within the context of Web Accessibility in Fintech Payment Systems for Diverse Users, a total of 75 keywords have been identified in the publications from Web of Science. The Figure 4. i) and Figure 4.ii) explain the Overlay Visualization and Density Visualization in Web of Science. It can be seen that the red zone consists of terms such as “blockchain”, “smart contracts”, “credibility thesis” etc. The purple zone comprises terms such as “banking industry”, “information technology”, “secure computing”, etc. mainly focusing on the technicality of the topic. The yellow zone represents terms like “digital payment application”, “assistive technology”. Finally, the turquoise cluster represents terms such as “transaction”, “internet of things”, “multi-criteria decision making”, “cryptocurrency” etc.

In Scopus, a total of 96 keywords have been identified in the publications. Figure 5. i) and Figure 5.ii) depict the Overlay Visualization and Density Visualization in Scopus. There are distinct four zones comprising the red, yellow, turquoise and purple zones. The red cluster consists of terms like “human computer interaction”, “digital payment application”, “digital receipts”, “assistive technology” and others. The purple zone consists of terms like “behavioral finance”, “digital currency”, “digital literacy” and others. The yellow zone represents terms such as “digital banking”, “online systems”, “technology adoption”, “economic implications” etc. Finally, the green zone comprises “insurance sectors”, “communication technology”, “internet of things”. And others.

Table 7 shows the top 20 keywords along with their number of occurrences and link strength in the publications extracted from Web of Science. The top keyword that has been used in the publications of Web of Science is “blockchain”. Figure 6 i depicts the word cloud based on the keywords and their number of occurrences within the publications.

The top 20 keywords along with their number of occurrences and link strength is shown in Table 8. As shown in the Figure 6.ii), in the word cloud, the top most used keyword is “accessibility” within the publications extracted from Scopus.

**DISCUSSION**

This paper delves into the comparative analysis of research output from South Asian Nations on the “Web Accessibility in Fintech Payment Systems for Diverse Users” which is based on certain scientometric indicators based on the publications covered in the Web of Science and Scopus databases. The results from both the databases suggest that Indian researchers were among the

topmost publishers when it came to publications from South Asian Nations. The country that has been producing the greatest number of publications is USA in both the databases. However, a number of South Asian nations can be found in Scopus database. It shows that there might be a gap in terms of proportions of research being done on Financial Inclusion for diverse users. There are increasing evidence that suggest that consumers can derive significant benefits from suitable financial services.<sup>[18]</sup> Savings accounts, payment services, insurances and loans can play a role in fostering inclusive growth and economic development.

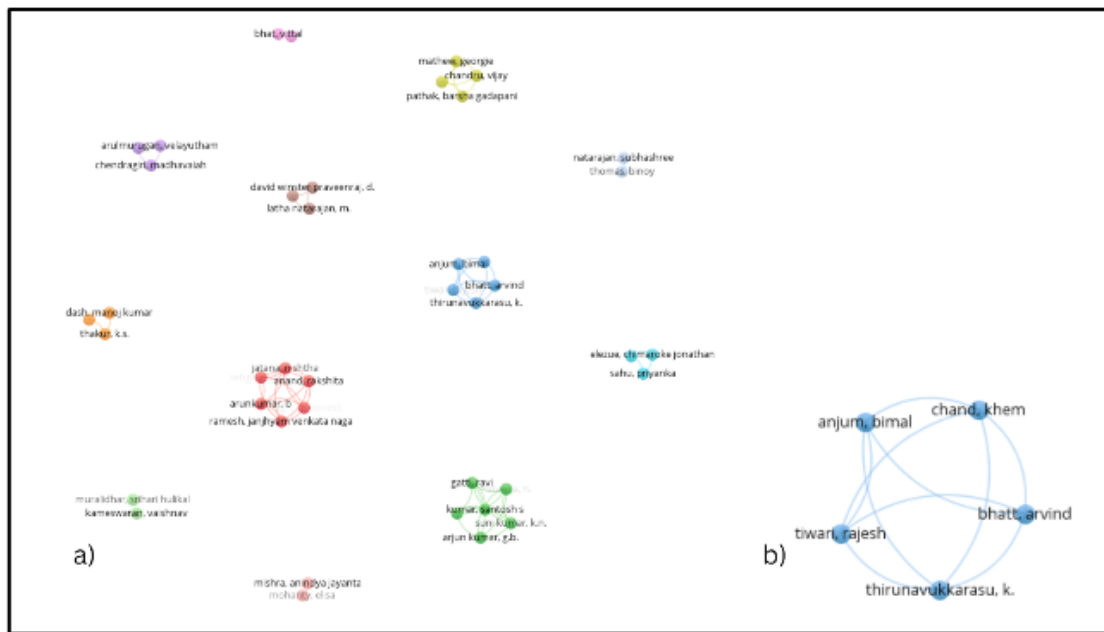
**Table 2: Top most countries producing publications about Web Accessibility in Fintech Payment Systems for Diverse Users (Source: Scopus).**

Sl. No.	Country/Region	No. of Publications
1	USA	21
2	India	15
3	China	8
4	UK	6
5	Spain	4
6	Indonesia	4
7	Taiwan	4
8	Saudi Arabia	3
9	Netherlands	3
10	Germany	3

The growth of publications in South Asian nations though lesser in number, has been slow but steady. In both the databases, authors have collaborated for the publication of papers which may be attributed to the fact that there have been developments within the web accessibility in Fintech payment system such as Fintech payment service that swift and quick online and offline payment.<sup>[19]</sup>

The research also consists of the papers ranked according to the number of citations. Several papers have shed a light on the fact that both cash and digital payment methods present hurdles on accessibility for the consumers and discusses about the extra effort that is needed to address these accessibility issues. They also highlight additional improvements (In Asia, People with Disabilities Need Greater Access to Financial Technology | Asian Development Blog, n.d.) that are needed to be done in order to make a successful financial transaction among diverse consumers.<sup>[20]</sup> Also, improvements are also required when it comes to the availability, usage, purpose and ultimate utilization of these applications.

The papers that were selected for the analysis mostly consisted of terms such as “blockchain”, “accessibility”, “internet of things”, ‘cryptocurrency”, “digital payment”, “industry 4.0”, etc. which might be attributed to the increasing demand of internet of things in recent times. A new paradigm, the Internet of Things (IoT), has transformed traditional living into a high-tech existence. These changes are brought about by IoT include smart homes, smart cities, intelligent transportation and other innovative industries.<sup>[21]</sup> However, to realize its full potential, many obstacles and problems still need to be resolved. It might also be noticed that IoT also enables real-time data collection for monitoring health,



**Figure 3 i:** Author's connection by a) network visualization, b) connection observed (Source: Web of Science).



**Table 3: Top most influential authors in terms of total citation received (Source: Web of Science).**

Sl. No.	Author	Documents	Citations	Total Link Strength
1	Grover, Vinay	1	79	5
2	Hossain, Eklas	1	79	5
3	Krishnamurthi, Rajalakshmi	1	79	5
4	Kumar, Adarsh	1	79	5
5	Nayyar, Anand	1	79	5
6	Sharma, Kriti	1	79	5
7	May, Christina	1	39	2
8	Panda, Pradeep	1	39	2
9	Roth, Katja	1	39	2
10	Alam, Mansaf	1	6	2
11	Arora, H. D.	1	6	2
12	Eklas, Hossain	1	6	4
13	Hemalatha, R.	1	6	4
14	Holm-Nielsen, Jens Bo	1	6	4
15	Padmanaban, Sanjeevikumar	1	6	4
16	Parveen, Talat	1	6	2
17	Sivapragash, C.	1	6	4
18	Choudhury, Pranab Ranjan	1	4	2
19	Ghosh, Ranjan Kumar	1	4	2
20	Goyal, Yugank	1	4	2

**Table 4: Top most influential authors in terms of total citation received (Source: Scopus).**

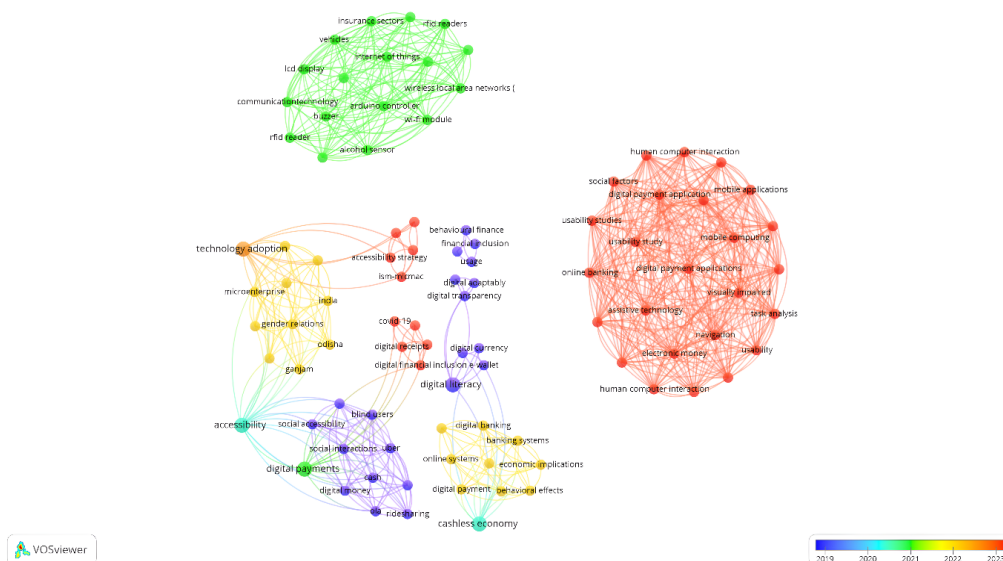
Sl. No.	Author	Documents	Citations	Total Link Strength
1	Kameswaran, Vaishnav	1	15	1
2	Muralidhar, Srihari Hulikal	1	15	1
3	Anjum, Bimal	1	4	4
4	Arjun Kumar, G.B.	1	4	5
5	Bhatt, Arvind	1	4	4
6	Chand, Khem	1	4	4
7	Gatti, Ravi	1	4	5
8	Kumar, Santosh S	1	4	5
9	Nataraja, N.	1	4	5
10	Prasad, Rajendra	1	4	5
11	Suni Kumar, K.N.	1	4	5
12	Thirunavukkarasu, K.	1	4	4
13	Tiwari, Rajesh	1	4	4
14	David Winster Praveenraj, D.	1	1	2
15	Elezue, Chimaroke Jonathan	1	1	2
16	Kushawaha, Raghavendra	1	1	2
17	Latha Natarajan, M.	1	1	2
18	Mishra, Anindya Jayanta	1	1	1
19	Mohanty, Elisa	1	1	1
20	Natarajan, Subhashree	1	1	1

**Table 5: Top most influential papers in terms of total citation received (Source: Web of Science).**

Sl. No.	Title	Authors	Year	No. of Citations
1	A Novel Smart Healthcare Design, Simulation and Implementation Using Healthcare 4.0 Processes.	Kumar, A; Krishnamurthi, R; Nayyar, A; Sharma, K; Grover, V; Hossain, E.	2020	82
2	Non-degree allopathic practitioners as first contact points for acute illness episodes: insights from a qualitative study in rural northern India.	May, C; Roth, K; Panda, P.	2014	43
3	Intuitionistic Fuzzy Shannon Entropy Weight Based Multi-criteria Decision Model with TOPSIS to Analyze Security Risks and Select Online Transaction Method.	Parveen, T; Arora, HD; Alam, M.	2020	6
4	Location-Based Optimized Service Selection for Data Management with Cloud Computing in Smart Grids.	Sivapragash, C; Padmanaban, S; Eklas, H; Holm-Nielsen, JB; Hemalatha, R.	2019	6
5	Informal land leasing in rural India persists because it is credible.	Goyal, Y; Choudhury, PR; Ghosh, RK.	2022	4

**Table 6: Top most influential papers in terms of total citation received (Source: Scopus).**

Sl. No.	Title	Authors	Year	No. of Citations
1	Cash, digital payments and accessibility - A case study from India	Kameswaran V.; Muralidhar S.H.	2019	15
2	Implementation of Smart Card for Vehicles Documentation Verification Using IoT	Arjun Kumar G.B.; Suni Kumar K.N.; Prasad R.; Gatti R.; Kumar S.S.; Nataraja N.	2021	4
3	Agriculture 5.0 in India: Opportunities and Challenges of Technology Adoption	Tiwari R.; Chand K.; Bhatt A.; Anjum B.; Thirunavukkarasu K.	2021	4
4	An Analysis of Consumer Expectations, Nature and Economic Implications of Smart Banking System in India	Sahu P.; Elezue C.J.; Kushawaha R.	2022	1
5	E-wallet-A technological revolution in digital India	Seranmadevi R.; David Winster Praveenraj D.; Latha Natarajan M.	2019	1



**Figure 5:** Overlay Visualization-Term Co-occurrence in publications (Source: Scopus).



**Table 7: Top 20 keywords within the publications (Source: Web of Science).**

Sl. No.	Keyword	Occurrences	Total Link Strength
1	Blockchain	2	15
2	Conflict Analysis Model (CAM)	1	12
3	Credibility Thesis	1	12
4	Endogenous Property Rights	1	12
5	Form	1	12
6	Formalization	1	12
7	Impacts	1	12
8	Informal Institutions	1	12
9	Institutional Function	1	12
10	Institutions	1	12
11	Land Governance	1	12
12	Property-Rights	1	12
13	South	1	12
14	Tenure	1	12
15	Block	1	11
16	Blockchain 3	1	11
17	Healthcare 4	1	11
18	Industrial Iot (Iiot)	1	11
19	Industry 4	1	11
20	Internet of Things (Iot)	1	11

**Table 8: Top 20 keywords within the publications (Source: Scopus).**

Sl. No.	Keyword	Occurrences	Total Link Strength
1	Assistive Technology	1	24
2	Digital Payment Application	1	24
3	Digital Payment Applications	1	24
4	Electronic Money	1	24
5	Human Computer Interaction	1	24
6	Human-Computer Interaction	1	24
7	Internet	1	24
8	Job Analysis	1	24
9	Mobile Applications	1	24
10	Mobile Computing	1	24
11	Navigation	1	24
12	On-Line Banking	1	24
13	Online Banking	1	24
14	Smart-Phone Applications	1	24
15	Smartphones	1	24
16	Social Factor	1	24
17	Social Factors	1	24
18	Task Analysis	1	24
19	Unified Payment Interface	1	24
20	Unified Payments Interface	1	24

and Public Grievances (DARPG) has issued guidelines to ensure that all government websites are accessible to persons with disabilities. These guidelines cover various aspects of web accessibility, including design, content and technology.

## CONCLUSION

In summary, the scientometric analysis indicates a substantial and expanding body of international literature on financial aspects. The study elucidates the increasing and evolving body of research dedicated to understanding and enhancing web enhancing web accessibility within Fintech payment system. It is clear from a systematic analysis of the scholarly contributions that scholars are beginning to acknowledge the significance of financial inclusion.

It is important to have a sophisticated awareness of the needs of the users, the function of design techniques and the possible effects of technology breakthroughs. The analysis provides vital insights for future research and industry practitioners as Fintech continues to play a pivotal role in defining the future of financial services. Stakeholders must place a high priority on inclusive design, user-friendly interfaces and robust accessibility mechanisms to guarantee that Fintech payment systems are both technologically cutting edge and broadly accessible to a wide range of user groups. It is also important to increase the financial inclusion and the prompt achievement of sustainable development goal, benefitting all individuals, the environment and the planet.<sup>[6,24]</sup> Subsequent research endeavors and policy initiatives enforcing integration of WCAG 2.1, should strive to formulate holistic strategies that increase and evolve financial inclusion and promote a collective vision for a more equitable and sustainable global future. In conclusion, as per the publications and the research work that is being going on, it can be said that prioritizing web accessibility in fintech payment system for diverse users in South Asian nations fosters financial inclusion and empowerment. By embracing linguistic diversity and technological adaptability, these platforms can bridge gaps and facilitate equitable access to financial services across the region.

## LIMITATION AND FUTURE RESEARCH

This study has certain notable limitations. Firstly, specific variables, such as non-English articles were discarded during the initial screening stage. Secondly, potential author bias may have influenced the screening process and interpretation. The review purposefully concentrates on the Web Accessibility in Fintech Payment Systems for Diverse Users. Additionally, this review did not encompass other paradoxes or any specific items such as the inherent risks of Fintech payment systems like cyber-attack or cybercrime and adoption barriers in their uses. It is also important to note that this paper does not delve into the content analysis and broader studies related to Fintech Payment Systems. It is specifically focused on the examination of Web accessibility

within the Fintech Payment System. In further future research, a comprehensive content analysis could be conducted to identify the key research areas within this specific domain.

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## CONFLICT OF INTEREST

The authors declare that there is no conflict of interest.

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