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BETTER FINANCIAL DECISION: A PUBLICATIONS TRENDSSuziraha Dzulkepli^{1*}, Shariah Bagam Abdul Rahman², Mohd Afiq Ab Jalil³¹ Faculty General Studies and Foundation, University College of MAIWP International (UCMI), Batu Caves, Kuala Lumpur.Email: suziraha@ucmi.edu.my² Faculty of Management, Education and Humanities, University College of MAIWP International (UCMI), Batu Caves, Kuala Lumpur.Email: shariahbagam@ucmi.edu.my³ Faculty of Management, Education and Humanities, University College of MAIWP International (UCMI), Batu Caves, Kuala LumpurEmail: afiqjalil@ucmi.edu.my

* Corresponding Author

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Abstract:

This bibliometric analysis explores the evolving trends in research on financial literacy and legal awareness, and their role in improving financial decision-making. The importance of these topics has grown significantly as individuals face increasingly complex financial decisions, underscoring the need for both financial education and legal knowledge. However, despite their importance, there is a lack of comprehensive studies that examine the global research landscape on this subject. To address this gap, the study employs Scopus Analyzer and VOSviewer software to analyze a dataset of 1706 publications. The analysis identifies key themes, popular keywords, and patterns of co-authorship collaboration across different countries. Results reveal a strong emphasis on financial literacy, legal knowledge, and their combined influence on financial security and decision-making processes. Furthermore, a notable trend in international collaboration emerges, with multiple countries working together to deepen the understanding of these critical issues. The findings suggest that research in this area is growing, with a clear shift towards interdisciplinary approaches that integrate legal and financial domains. The study concludes by highlighting the importance of continued research in this field and encourages further exploration into the intersection of financial literacy and legal awareness as crucial factors for enhancing financial decision-making globally.

Keywords:

Financial, Literacy, Legal, Decision

Introduction

Financial literacy and legal literacy, though distinct in their primary focus, share significant commonalities that impact individual behavior and societal outcomes. Financial literacy involves the understanding and effective use of various financial skills, including personal financial management, budgeting, and investing (Lusardi, 2014). Legal literacy, on the other hand, pertains to the knowledge and understanding of legal principles, rights, and obligations. Both forms of literacy are crucial in today's complex world, where financial decisions are often intertwined with legal considerations. For instance, a lack of legal literacy can lead to poor financial decisions, such as misunderstanding contract terms or failing to recognize the legal implications of financial agreements, thereby increasing financial insecurity (Zahrajová et al., 2023).

The measurement of financial and legal literacy is essential for fostering awareness and informed decision-making (Fernandes et al., 2014). Research indicates that individuals with varying levels of legal literacy exhibit different legal behaviors, which in turn affect their financial stability and security. Therefore, developing robust methods to assess both financial and legal literacy is critical. These methods must be carefully designed to accurately reflect the levels of literacy and to identify areas needing improvement. By understanding the limitations and potential shortcomings of these measurement tools, researchers can better interpret the results and provide actionable insights. Ultimately, enhancing both financial and legal literacy can empower individuals to make better decisions, leading to improved personal and societal outcomes (Zahrajová et al., 2023).

Literature Review

Financial literacy has evolved to encompass a broad range of competencies, including knowledge of financial products, the ability to manage personal finances, and an understanding of the legal dimensions surrounding financial decisions. Recent research has highlighted the importance of integrating legal awareness within the financial literacy framework. For instance, Chelli and Himick (2024)(Chelli & Himick, 2024) introduced the concept of "housing literacy," revealing how financial and legal insecurities intersect for tenants and landlords. They found that ontological insecurity caused by financial instability created tensions, indicating that housing literacy goes beyond budgeting to include navigating extra-legal norms. Similarly, Gamarel et al. (2024) (Gamarel et al., 2024) emphasized the need for integrating financial and legal assistance to address structural inequities affecting transgender women of color in Detroit. Their study highlights how combining financial and legal support can help address vulnerabilities in marginalized populations. These findings underscore the growing recognition of the critical role that financial literacy, combined with legal awareness, plays in addressing vulnerabilities and promoting financial and social stability.

Legal awareness becomes even more critical in contexts where financial insecurity intersects with structural challenges. For example, (Shuvam & Mohanty, 2024) examined the impact of regulatory frameworks on micro, small, and medium enterprises (MSMEs) in India after the COVID-19 pandemic, advocating for a holistic approach that includes legal accountability and access to digital financial tools. This is consistent with (Davis et al., 2024), who highlighted the role of legal resources in the success of U.S. fashion startups, showing how legal expertise, coupled with financial literacy, contributes to entrepreneurial resilience. These studies emphasize the need for a dual focus on financial and legal education, as such integration can help address systemic vulnerabilities and foster sustainable economic growth, especially in post-crisis recovery efforts. Furthermore, (Hing et al., 2024) demonstrated that combining

financial literacy with legal awareness and moral guidance can act as a protective factor against gambling-related harms among adolescents, suggesting that a holistic approach to education can reduce risks across various social sectors.

Despite significant progress in integrating financial and legal literacy, gaps in understanding remain. While (Chelli & Himick, 2024) focused on housing, further research is needed to explore how legal literacy impacts broader housing stability. Similarly, (Shuvam & Mohanty, 2024) and (Davis et al., 2024) highlight the importance of legal literacy in mitigating systemic barriers but do not fully address how these resources can be made more accessible. Additionally, the intersection of financial literacy with emerging technologies like Artificial Intelligence (AI) in healthcare presents new challenges, as discussed by (Esmaeilzadeh, 2024), who emphasizes the need for addressing trust issues and algorithmic biases in AI-driven healthcare systems. The integration of AI in healthcare is particularly relevant for migrant workers in sectors like Taiwan's electronics and technology industries, where additional barriers to healthcare access exist. This suggests a need for further research into the intersection of AI, financial literacy, and migrant health decision-making. (Asadov et al., 2024) also highlighted the importance of regulatory frameworks in emerging financial markets, drawing parallels to the need for regulatory structures in healthcare to support migrant workers' access to resources. Future research should focus on developing comprehensive frameworks that address both financial and legal challenges across different sectors and demographic groups.

Research Question

- What are the research trends in financial literacy studies according to the year of publication?
- What are the most cited articles?
- What are the type of document by subject of research?
- Who is the top 10 authors based on citation by research?
- What are the popular keywords related to the study?
- What are co-authorship countries' collaboration?

Methodology

Bibliometrics involves the collection, management, and analysis of bibliographic data from scientific publications (Alves et al., 2021; Assyakur & Rosa, 2022; Verbeek et al., 2002). It includes basic descriptive statistics such as publishing journals, publication years, and main author classifications (Wu & Wu, 2017), as well as more advanced techniques like document co-citation analysis. Conducting a successful literature review requires an iterative process that includes identifying relevant keywords, conducting literature searches, and performing detailed analyses to compile a comprehensive bibliography and achieve reliable results (Fahimnia et al., 2015).

This study specifically focused on high-impact publications, as they provide valuable insights into the theoretical foundations driving the evolution of the research field. To ensure the reliability of the data, the SCOPUS database was chosen as the primary source for data collection Al-Khoury et al., (2022); di Stefano et al., (2010); Khiste & Paithankar, (2017) Additionally, only articles published in rigorously peer-reviewed academic journals were included, while books and lecture notes were intentionally excluded to maintain the

quality of the analysis (Al-Khoury et al., 2022; di Stefano et al., 2010; Khiste & Paithankar, 2017).

Elsevier's Scopus database, known for its extensive and reliable coverage, was used to gather publications for the study, spanning from 2020 to December 2023. This ensured a robust and up-to-date dataset for subsequent analysis, highlighting key trends and developments in the research domain.

Data Search Strategy

Advanced searching refers to a sophisticated method of retrieving information from databases or search engines by using specific techniques, operators, and tools to refine and target results more effectively. Unlike basic keyword searches, advanced searching allows users to apply filters, logical operators, and structured search strings to retrieve highly relevant and precise information from vast collections of data. For instance, advanced searching often uses Boolean operators such as AND, OR, and NOT to combine or exclude specific terms. For example, the search string *finance* AND (literate* OR educate*) AND legal* includes articles that mention "finance" along with either "literate" or "educate" and also include the term "legal." Additionally, wildcards like the asterisk (*) *help to include variations of a word* (e.g., "*finance*" retrieves "finance," "finances," and "financial"). Advanced searches also allow the application of filters, such as limiting results by publication date, document type (e.g., journal articles, conference papers), or subject area, to narrow down the scope of the search.

This method is especially useful in academic research, where precision and relevance are critical. Advanced searching ensures that researchers can systematically identify and access high-quality, specific information that aligns with their research objectives, saving time and effort while improving the reliability of the results.

Table 1
The Search String.

	finance* AND (literate* OR understand* OR educate* OR aware*) AND legal
Scopus	

Data Analysis

VOSviewer is a user-friendly bibliometric software developed by Nees Jan van Eck and Ludo Waltman at Leiden University, Netherlands (van Eck & Waltman, 2010, 2017). Widely utilized for visualizing and analyzing scientific literature, the tool specializes in creating intuitive network visualizations, clustering related items, and generating density maps. Its versatility allows for the examination of co-authorship, co-citation, and keyword co-occurrence networks, providing researchers with a comprehensive understanding of research landscapes. The interactive interface, coupled with continuous updates, ensures efficient and dynamic exploration of large datasets. VOSviewer's ability to compute metrics, customize visualizations, and its compatibility with various bibliometric data sources make it a valuable resource for scholars seeking insights into complex research domains.

One of the standout features of VOSviewer is its capacity to transform intricate bibliometric datasets into visually interpretable maps and charts. With a focus on network visualization, the software excels in clustering related items, analyzing keyword co-occurrence patterns, and generating density maps. Researchers benefit from its user-friendly interface, enabling both novice and experienced users to explore research landscapes efficiently. VOSviewer's continuous development ensures it remains at the forefront of bibliometric analysis, offering valuable insights through metrics computation and customizable visualizations. Its adaptability to different types of bibliometric data, such as co-authorship and citation networks, positions VOSviewer as a versatile and indispensable tool for scholars seeking deeper understanding and meaningful insights within their research domains.

Datasets comprising information on the publication year, title, author name, journal, citation, and keywords in PlainText format were procured from the Scopus database, spanning the period from 2020 to December 2023. These datasets were then analyzed using VOSviewer software version 1.6.19. Through the application of VOS clustering and mapping techniques, this software facilitated the examination and generation of maps. Offering an alternative to the Multidimensional Scaling (MDS) approach, VOSViewer focuses on situating items within low-dimensional spaces, ensuring that the proximity between any two items accurately reflects their relatedness and similarity (van Eck & Waltman, 2010). In this respect, VOSViewer shares a similarity with the MDS approach (Appio et al., 2014). Diverging from MDS, which primarily engages in the computation of similarity metrics like cosine and Jaccard indices, VOS utilizes a more fitting method for normalizing co-occurrence frequencies such as, the associatio strength (AS_{ij}) and it is calculated as (Van Eck & Waltman, 2007):

$$AS_{ij} = \frac{c_{ij}}{w_i w_j}$$

which is “proportional to the ratio between on the one hand the observed number of cooccurrences of i and j and on the other hand the expected number of co-occurrences of i and j under the assumption that co-occurrences of i and j are statistically independent” (Van Eck and Waltman, 2010, p. 531).

Result and Discussion

What Are The Research Trends In Financial Literacy Studies According To The Year Of Publication?

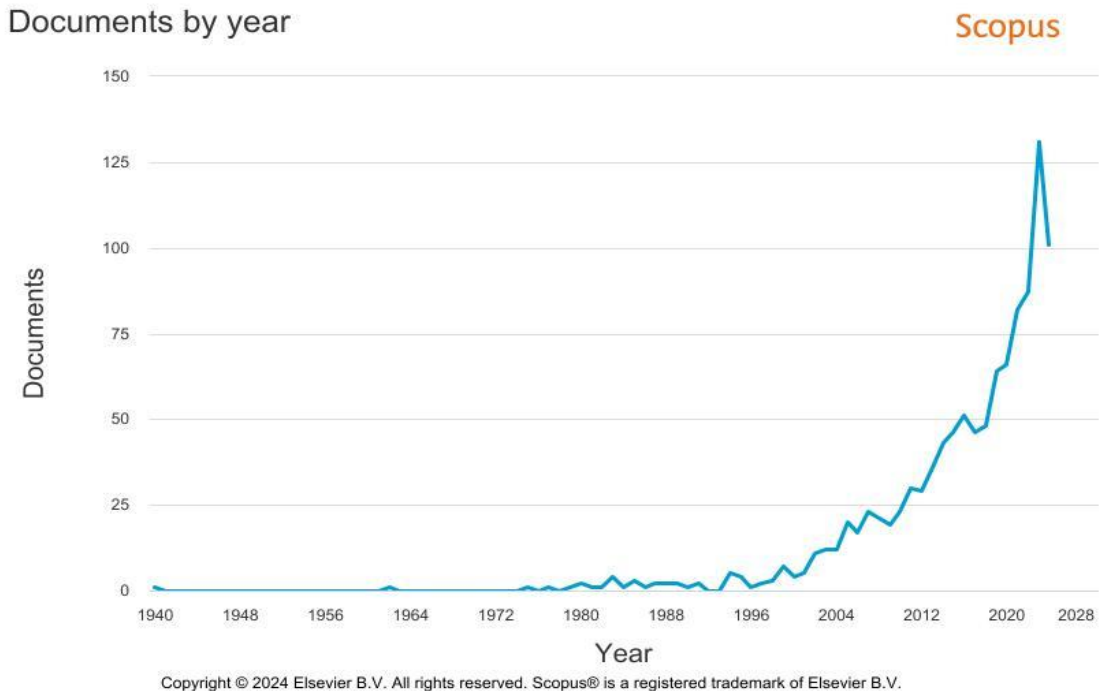


Figure 1: Plotting Document Publication By Years.

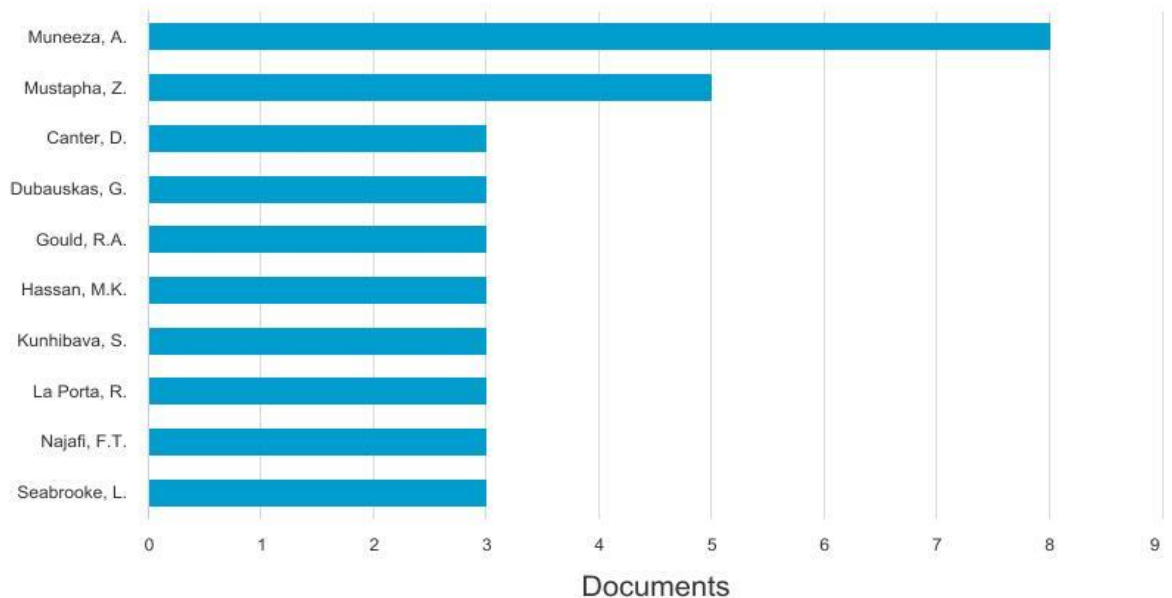
The trend of publications related to financial literacy and legal awareness demonstrates a significant increase over time, particularly in recent years. From 1940 to the early 2000s, the number of publications remained low, with fewer than 10 annual publications. Notable growth began around 2005, with gradual increases observed in the following years. By 2013, the number of publications had risen to 36, showing a steady upward trajectory. The acceleration became more pronounced from 2018 onward, peaking in 2023 with 131 publications, reflecting a growing interest in the integration of financial literacy and legal awareness, possibly due to the increasing complexities of financial systems and the emphasis on informed decision-making in a globalized economy.

The surge in publications from 2020 to 2024 highlights the heightened academic focus on these themes during and post-COVID-19, a period marked by financial instability and legal challenges globally. This growth signifies the rising recognition of the importance of equipping individuals with the necessary knowledge to navigate legal and financial landscapes effectively. The sharp rise from 66 publications in 2020 to 101 in 2024 suggests that researchers are addressing emerging issues, such as digital financial tools, fraud, and regulatory challenges, emphasizing the value of financial and legal awareness for better decision-making in uncertain economic environments.

Who Writes The Most Cited Articles?**Documents by author**

Compare the document counts for up to 15 authors.

Scopus



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Figure 2: Plotting Document Publication By Authors**Table 3: Percentages Of Publication Of Authors**

AUTHOR NAME	Number of Document	Percentages
Muneeza, A.	8	0.74
Mustapha, Z.	5	0.46
Canter, D.	3	0.28
Dubauskas, G.	3	0.28
Gould, R.A.	3	0.28
Hassan, M.K.	3	0.28
Kunhibava, S.	3	0.28
La Porta, R.	3	0.28
Najafi, F.T.	3	0.28
Seabrooke, L.	3	0.28

The table highlights the contributions of various authors to the field of financial literacy and legal awareness. Among the authors, Muneeza, A. leads with eight documents, accounting for 0.74% of the total publications, indicating a strong focus on this area. This dominance suggests that Muneeza has made significant contributions, potentially addressing diverse aspects of the topic such as financial education, legal frameworks, or the intersection of the two. Following Muneeza, Mustapha, Z. has five documents, representing 0.46% of the total. While fewer in number, Mustapha's work likely complements or provides alternative perspectives to the leading research.

Several authors, including Canter, D., Dubauskas, G., Gould, R.A., Hassan, M.K., Kunhibava, S., La Porta, R., Najafi, F.T., and Seabrooke, L., have each contributed three documents, making up 0.28% of the total publications individually. This distribution indicates a relatively broad base of researchers contributing smaller volumes of work. These contributions may reflect specialized or niche studies, collectively enriching the field. Such diversity in authorship underscores the multidisciplinary nature of financial literacy and legal awareness, involving experts from various domains like law, economics, and finance.

The relatively low percentages across all authors indicate that the research landscape in this area is not dominated by a few individuals but instead shows a collaborative and distributed effort. This trend is beneficial for fostering diverse perspectives and innovative approaches to understanding the critical role of financial literacy and legal frameworks in improving financial decision-making. Future bibliometric studies could explore the specific themes addressed by these authors to understand their unique contributions and identify potential gaps for further research.

What Are The Type Of Document By Subject Of Research?

Documents by subject area

Scopus

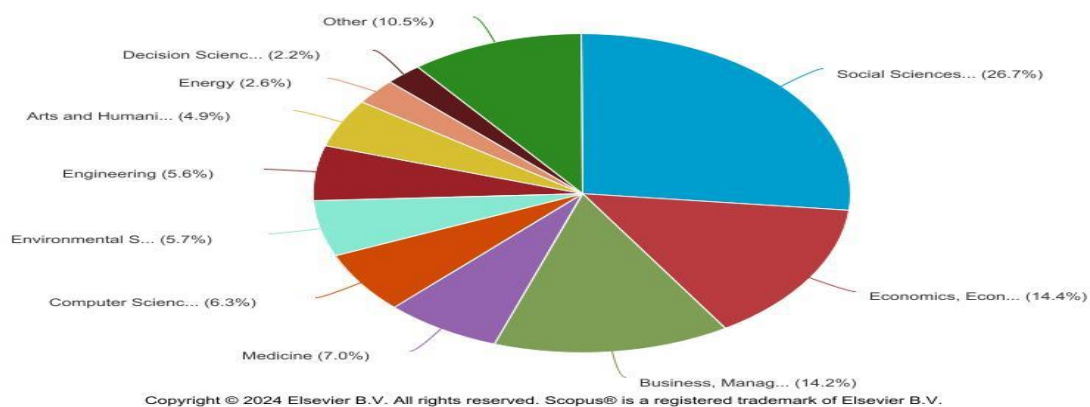


Figure 3: Plotting Document Publication By Subject Areas

Table 3: Percentages Of Publication Of Subject Area

SUBJECT AREA	Number of Document	Percentage
Social Sciences	489	45.45
Economics, Econometrics and Finance	263	24.44
Business, Management and Accounting	260	24.16
Medicine	129	11.99
Computer Science	115	10.69
Environmental Science	104	9.67
Engineering	102	9.48
Arts and Humanities	89	8.27
Energy	48	4.46
Decision Sciences	40	3.72

The subject areas represented in the table highlight the interdisciplinary nature of research on financial literacy and legal awareness. Social Sciences emerges as the most dominant field, contributing 489 documents (45.45%). This is unsurprising given that financial literacy and legal awareness are deeply rooted in societal dynamics, impacting individuals' financial behaviors and decision-making processes. Studies in this area likely focus on behavioral economics, societal financial inclusion, and the legal frameworks influencing financial practices. The significant proportion of work in this field underscores the role of social sciences in addressing financial literacy challenges within diverse cultural and socioeconomic contexts.

The fields of Economics, Econometrics and Finance (263 documents, 24.44%) and Business, Management and Accounting (260 documents, 24.16%) also play a substantial role in this research area. These contributions reflect the importance of understanding financial literacy from both economic and business perspectives. Research in these fields likely emphasizes financial decision-making, market behaviors, and the integration of legal awareness into financial education. The close percentages between these two fields highlight their interconnectedness, particularly in topics such as financial policy design, corporate financial governance, and risk management.

Other fields, such as Medicine (11.99%) and Computer Science (10.69%), indicate the growing relevance of financial literacy in unexpected domains. Medicine's inclusion suggests an interest in health economics and the financial decisions associated with healthcare access. Meanwhile, Computer Science reflects the increasing role of digital tools, fintech innovations, and blockchain technologies in enhancing financial literacy and legal compliance. Additionally, Environmental Science and Engineering contributions indicate a focus on sustainability and infrastructure finance, while Arts and Humanities may explore ethical and cultural dimensions of financial decision-making. Collectively, the breadth of these disciplines demonstrates the multifaceted nature of financial literacy and legal awareness research, calling for further interdisciplinary collaboration.

*Who Is The Top 10 Authors Based On Citation By Research?***Table 4: Publication And Citation Summary**

Authors	Title	Year	Source title	Cited by
La Porta R.; Lopez-De-Silanes F.; Shleifer A.; Vishny R. (La Porta et al., 2000)	Investor protection and corporate governance	2000	Journal of Financial Economics	3589
Stulz R.M.; Williamson R. (Stulz & Williamson, 2003)	Culture, openness, and finance	2003	Journal of Financial Economics	988
Allen F.; Demircug-Kunt A.; Klapper L.; Martinez Peria M.S. (Allen et al., 2016)	The foundations of financial inclusion: Understanding ownership and use of formal accounts	2016	Journal of Financial Intermediation	541
Zou W.; Lo D.; Kochhar P.S.; Le X.-B.D.; Xia X.; Feng Y.; Chen Z.; Xu B. (Zou et al., 2021)	Smart Contract Development: Challenges and Opportunities	2021	IEEE Transactions on Software Engineering	378
Zhou K.; Li Y. (Zhou & Li, 2019)	Carbon finance and carbon market in China: Progress and challenges	2019	Journal of Cleaner Production	181
Skopik F.; Settanni G.; Fiedler R. (Skopik et al., 2016)	A problem shared is a problem halved: A survey on the dimensions of collective cyber defense through security information sharing	2016	Computers and Security	175
Pissarides F. (Pissarides, 1999)	Is lack of funds the main obstacle to growth? EBRD'S experience with small-and medium-sized businesses in central and eastern Europe	1999	Journal of Business Venturing	169
Moran A.; Malbon J. (Moran & Malbon, 2006)	Understanding the global TV format	2006	Understanding the Global TV Format	166
Mizruchi M.S. (Mizruchi, 2004)	Berle and Means revisited: The governance and power of large U.S. corporations	2004	Theory and Society	142

Quartey P.; Turkson E.; Abor J.Y.; Iddrisu A.M. (Quartey et al., 2017)	Financing the growth of SMEs in Africa: What are the constraints to SME financing within ECOWAS?	2017	Review of Development Finance	139
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The top 10 highest-cited studies listed in the table highlight pivotal contributions to the fields of financial literacy, legal awareness, and broader economic and governance issues. La Porta et al. (2000) lead with an impressive 3,589 citations, emphasizing the critical role of investor protection and corporate governance in financial systems. This seminal work underscores the relationship between legal frameworks and financial decision-making, showcasing the importance of robust legal protections for fostering investor confidence and corporate accountability. Similarly, Stulz & Williamson (2003), with 988 citations, address the influence of culture and openness on finance, bridging societal and economic dimensions that shape financial behavior globally.

Further significant contributions come from Allen et al. (2016), cited 541 times, who examine the foundations of financial inclusion by focusing on the ownership and use of formal accounts. This work directly relates to the article's focus by linking financial literacy to practical outcomes like increased financial inclusion. Zou et al. (2021) also provide a contemporary angle with 378 citations, exploring challenges and opportunities in smart contract development. This study highlights the legal and technical complexities associated with blockchain technology, reflecting the growing intersection of digital innovation, finance, and legal awareness.

Other contributions, such as Zhou & Li (2019) with 181 citations and Skopik et al. (2016) with 175 citations, illustrate the relevance of niche but impactful topics like carbon finance in China and collective cyber defense, respectively. While seemingly unrelated, these studies reveal the diversity of financial decision-making challenges, from environmental concerns to cybersecurity. Finally, regional and sector-specific issues, such as SME financing constraints in Africa (Quartey et al., 2017) and governance of U.S. corporations (Mizruchi, 2004), underscore the importance of contextual legal and financial frameworks. Together, these studies emphasize the multifaceted nature of financial literacy and legal awareness, highlighting their foundational role in addressing global financial challenges.

What Are The Popular Keywords Related To The Study?

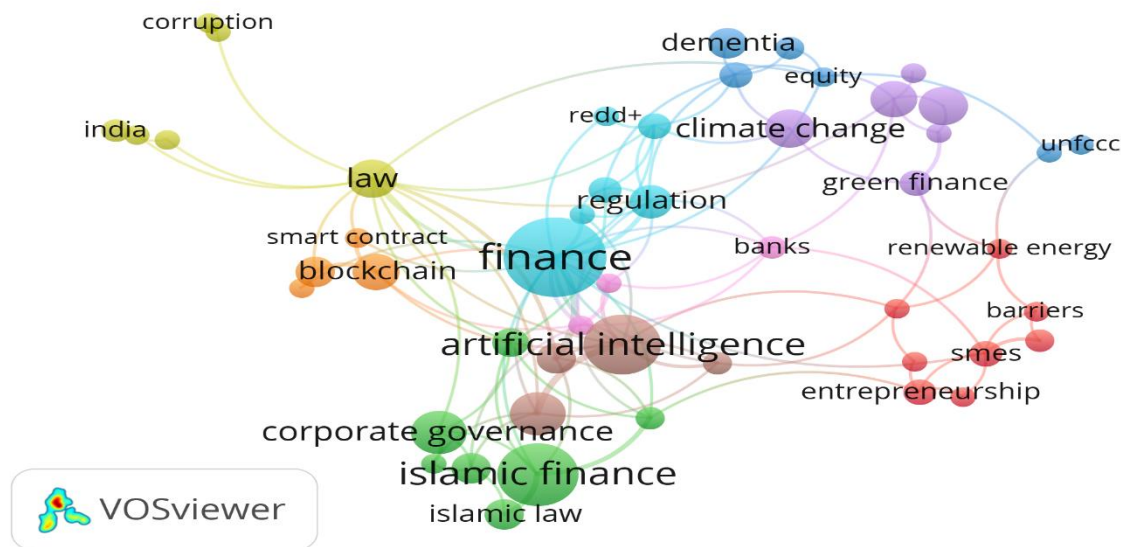


Figure 4: Network Visualization Map of Keywords' Co-Occurrence

The analysis of popular keywords from the VoSviewer software reveals the prominence of diverse research themes related to financial literacy and legal awareness. "Finance" emerges as the most frequently used keyword, with 30 occurrences and a high total link strength of 29, reflecting its central role in the discourse. Other notable keywords, such as "Islamic finance" (22 occurrences, 11 link strength), "artificial intelligence" (21 occurrences, 17 link strength), and "law" (12 occurrences, 16 link strength), highlight interdisciplinary connections. These keywords underline the study's intersection of financial practices, technological advancements, and regulatory frameworks, signifying a blend of traditional and modern financial issues.

Technological advancements are a key trend, with "blockchain" (11 occurrences, 8 link strength), "cryptocurrency" (9 occurrences, 5 link strength), and "machine learning" (14 occurrences, 11 link strength) showing significant presence. These terms emphasize the increasing integration of digital technologies into finance and legal systems. The notable link strength of these keywords reflects their interconnectedness with other themes, such as "regulation" (10 occurrences, 10 link strength) and "innovation" (5 occurrences, 10 link strength), highlighting the ongoing evolution of financial ecosystems. Additionally, "green finance" and "sustainability" underline emerging concerns about ethical and sustainable financial practices, further reinforcing the multifaceted nature of the study.

Regional and cultural contexts also play an important role, as evidenced by keywords like "China" (7 occurrences, 7 link strength), "India" (6 occurrences, 1 link strength), and "Malaysia" (6 occurrences, 8 link strength). Similarly, themes such as "Islamic law" (9 occurrences, 5 link strength) and "Islamic banking" (8 occurrences, 5 link strength) point to the influence of cultural and religious factors in shaping financial literacy and legal awareness. Other societal and economic dimensions, such as "SMEs", "entrepreneurship", and "gender", emphasize the study's relevance to diverse groups, including businesses, individuals, and marginalized populations. This analysis highlights the broad scope of research, spanning technological, social, and legal dimensions, and underscores the need for an integrated approach to financial literacy and legal systems.

What Are Co-Authorship Countries' Collaboration?

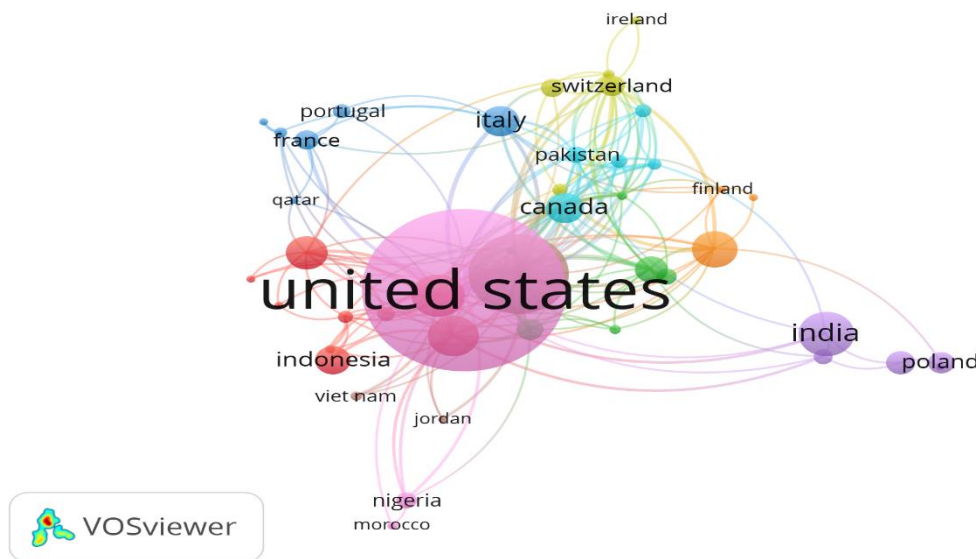


Figure 5: Shows The Countries Whose Authors Collaborate On Financial Literacy And Legal Awareness

The analysis of co-authorship by country reveals significant variations in research contributions, citations, and collaborations within the domain of financial literacy and legal studies. The United States stands out as the dominant contributor with 290 documents, the highest number of citations (8157), and a total link strength of 75, highlighting its central role in this field. Similarly, the United Kingdom also shows strong engagement, producing 118 documents, receiving 1912 citations, and achieving a high link strength of 64, indicating its robust research output and collaborative networks. Other notable contributors include Australia (52 documents, 1267 citations) and Germany (43 documents, 329 citations), reflecting their established presence in this area.

Regional trends reveal the growing contributions of countries like China (38 documents, 699 citations) and India (55 documents, 413 citations) in financial literacy and legal studies. Both countries demonstrate increasing academic involvement, likely fueled by their rapidly developing economies and the need for robust financial and legal frameworks. Similarly, Malaysia (49 documents, 312 citations) and Indonesia (32 documents, 107 citations) represent rising contributors from Southeast Asia. However, these countries exhibit moderate link strengths, suggesting room for strengthening international collaborations and partnerships.

Smaller contributors, such as Bangladesh, Czech Republic, and Jordan, display relatively fewer documents and citations, with limited total link strength, indicating a lower degree of research activity or collaboration. Interestingly, countries like Singapore (12 documents, 581 citations) and Switzerland (21 documents, 105 citations) achieve notable link strengths despite producing fewer documents, emphasizing the importance of strategic collaborations and high-quality research outputs. Overall, the data highlights significant disparities in research productivity and collaboration, underscoring the need for enhancing global partnerships to promote financial literacy and legal studies across diverse regions.

Conclusion

The analysis of publication trends in financial literacy and legal awareness highlights a steady growth in research output over the years. This upward trajectory indicates an increasing recognition of the importance of these topics in various disciplines. The rise in publications is reflective of global interest in understanding the interplay between financial knowledge and legal frameworks to enhance decision-making processes. The temporal analysis underscores the growing focus on financial literacy and legal awareness as critical components of socioeconomic development and informed decision-making.

In terms of academic influence, the most cited articles provide insight into the foundational theories and methodologies that have shaped this area of study. These publications, often characterized by their innovative approaches and significant findings, serve as key references for subsequent research. The high citation counts of specific articles underscore their role in establishing benchmarks and contributing to the academic discourse surrounding financial literacy and legal awareness. This demonstrates the impact of pioneering studies on advancing knowledge and driving further exploration of these subjects.

The distribution of document types and subject areas reveals the multidisciplinary nature of financial literacy and legal awareness research. Articles span a wide array of fields, including social sciences, economics, and business, which emphasizes the broad applicability of the topic across various domains. Additionally, the identification of leading authors in the field highlights individuals who have contributed significantly to advancing the understanding of financial literacy and legal awareness. These authors have produced highly cited works that influence both academic research and practical applications, reinforcing the relevance of their contributions to ongoing scholarly conversations.

The analysis of keywords related to the study reveals that financial literacy and legal awareness are central themes in the body of research. A variety of terms consistently appear in the literature, indicating a growing focus on understanding the interplay between these concepts and their impact on financial decision-making. The data suggests that many studies emphasize the importance of financial education and legal knowledge as tools for improving individuals' ability to make informed and sound financial choices. Additionally, keywords such as financial security, decision-making, and economic empowerment indicate the widespread relevance of these areas in addressing challenges related to financial well-being.

The co-authorship collaboration between countries highlights significant international cooperation in the field. Several countries have formed research partnerships, contributing to a broad and diverse body of work. The analysis shows a trend of increasing cross-border collaboration, with multiple countries actively engaging in studies concerning financial literacy and legal awareness. This international cooperation not only strengthens the global understanding of financial decision-making processes but also reflects the universal importance of these issues across different regions and cultural contexts.

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