

Financial Socialisation Among Entrepreneurs: A Bibliometric Analysis

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Abstract—Financial vulnerability is the most significant challenge for an entrepreneur. It may be due to inefficient management or a lack of experience in managing funds. National and international economic turmoil is adding fuel to the fire. The COVID-19 pandemic created considerable havoc for the entrepreneurs. Most of entrepreneurs fail in financial management, which may be due to a lack of financial socialisation in their lives. The present study focuses on a systematic literature review of a number of papers published in the field of financial socialisation of entrepreneurs. The basic objective of this study was to analyse the trends and patterns in publication and citation activity in the field of financial socialisation research. The study also focuses on identifying the most influential authors, journals, the geographic distribution of publications, and the recent thrust areas of research in the area of financial socialisation. A total of 918 documents were extracted from the SCOPUS database. The selected documents were analysed using Scopus Analyse. After preliminary analyses, citation analyses are done using VOSviewer software. The result shows that the most contributing journals in the area of financial socialisation are the Journal of Family and Economic Issues and the Journal of Financial Counselling and Planning. The most contributing countries in these fields are the United States of America, India and Malaysia. The most contributing authors are Sabri MF and Srdo. J. The Majority of the papers are published after 2010, and there is a drastic increase in the publication of documents after that.

Index Terms—Financial Socialisation, Entrepreneurship, Financial behaviour, Bibliometric Analysis

I. INTRODUCTION

Financial Vulnerability is one of the major reasons for business failure. COVID-19 was a big shock, adding fuel to the fire. The total economic system collapsed

after the pandemic, which has directly affected the financial performance of companies and increased financial stress among entrepreneurs. As Global economic turmoil happens every now and then, entrepreneurs must be strong enough to sustain and survive all the turmoil. Finance is associated with stress among adult which result in mental health risk (American Psychological Association, 2018, (Eisenberg et al. 2001) One way of finding solution can be of improved financial socialization (LeBaron, et all, 20218)The solution can be of creating an atmosphere of financially social society and family, where people get financial knowledge, decision making capacity, value systems, ethics etc. during their child hoods and in their educational system.

Financial socialisation is “a process of learning and advancing values, knowledge, norms, standards, attitudes, and behaviours that promote financial viability and individual well-being” (Danes, 1994, p. 45). (Albeerdy and Garleghi 2015) defined financial socialisation as the process of acquiring the skills, knowledge and attitudes of the internal and external environment needed to maximise the role of consumers in the financial markets. Financial socialisation agents provide valuable financial information about financial management to achieve personal financial well-being. It is not only connected with managing money; it is connected with the advancement of principles, attitudes, values, and norms that would support or hinder the improvement of financial capability among people as well as enhance the well-being (Anthony et al., 2021).

II. LITERATURE REVIEW

Young people are under financial pressure due to a lack of skill in managing finances (American

Psychological Association, 2018). Financial stress is due to different reasons. It may be due to uncertainty of the value of assets invested, unwillingness to hold risk, lack of proper information, large investment in illiquid assets, etc (Cardarelli et al., 2018). Financial stress will lead to financial vulnerability and a lack of financial well-being among adults. Due to financial vulnerability, people can't even pay for their basic needs like payment for groceries, day-to-day expenses, etc (Bruggen et al., 2017). The solution for adult financial vulnerability can be learned from family, as the behaviour in childhood will directly influence their life. It is evidenced that a person with more financially socialised are good at making good financial decisions and more positive financial behavior (Jorgensen et al., 2016)

Financial socialisation will positively affect an individual's financial decision-making, whether it is an employee or an entrepreneur. The influence of financial socialisation would last throughout life. The financial well-being of a child would depend on what was taught at home (Grinstein-Weiss et al., 2011). The influence of parents is the most significant socialising agent of socialisation among children, more than friends and relatives (Fan and Chatterjee, 2019). Shim et al (2011) found that parents influence 1.5 times greater than financial education. As per the model developed by Xiao (2016), the financial socialisation agents are parents, peers, teachers and employers. Even though parents are primary socialisation agents, employers are secondary socialisation agents. Moreover, an increase in employer financial education programs for employees increases benefits to the organisation (Lusardi and Mitchell 2014). Employees with a higher level of financial knowledge are more satisfied and will show a positive attitude in the workplace (Hira and Lioble 2005). It is suggested that employers should give financial education related to saving, investment, debt management, risk, tax and inflation to employees for better results of their performance (Bernheim and Garrett, 2003). Another agent of financial socialisation is peer influence in communication. Peer interaction regarding products and services, consumption, etc, will influence how they see the marketplace and offering. Teachers are also one of the agents of financial socialisation (Moschis & Churchill, 1978).

The financial socialisation mechanism is the process through which individuals socialise. One of the

mechanism is parent teaching financial practices (Denes et al., 1999). Parents may also use modelling to influence financial literacy. Modelling is the act of demonstrating both positive and negative behaviours. Children who observe these behaviors unconsciously incorporate them into their own behaviours (Crues et al., 2008:718).

Bibliometric Analysis

Bibliometrics is most widely used method used to trace existing literatures (Wu & Wu, 2017). It is a statistical technique to analyse different patterns of variables and construct a model in the literature which is already been published. (Singh & Dhir, 2019). In the finance area, a number of papers are published in different domains like financial literacy (Ingale & Paluri, 2022a), consumer credit, financial accounting, green accounting, Islamic finance, etc. As covid 19 pandemic has increase financial vulnerability among entrepreneurs, over the last decade, the study of financial socialization has become a burgeoning field of research. on this back-ground, review the available literature to know the area of financial socialization connected to other domains and advancement in this area of research is necessary.

Even though there are a lot of studies about variables for predicting financial socialisation, such as financial literacy, financial attitude, financial management, Financial vulnerability, etc. There is no comprehensive study covering all the aspects of financial socialisation. Due to this limitation, the present paper try to comprehend all existing literature regarding predictive variables of financial socialization. This paper explores the well-known researchers, the most popular journals and articles, the trend of publication of articles, country-wise publication of articles and the emerging area of research in this field. The paper also does citation, co-citation, content analysis using keywords and bibliometric coupling to understand the networks of authors, co-authors and the country of publication.

Research Questions

- a) Which are the most published journals and authors in the area of financial socialisation and other related areas?
- b) Which are the collaborative networks in the area of financial socialisation research? i.e. financial vulnerability, Financial knowledge, financial

management, financial decision making, cash and fund management, family and finance

- c) Which are the most recent research areas in financial socialisation?

From the above research questions, the following research objectives are arrived

1. To analyse the trends and patterns in publication and citation activity in the field of financial socialisation research.
2. To identify the most influential authors and journals in the area of financial socialisation research.
3. To assess the geographic distribution of publication in the area of financial socialization.
4. To understand the recent thrust area of research in the area of financial socialization.

III. METHODOLOGY AND MATERIAL FOR STUDY

Scopus database is used for collecting appropriate data for the study. The right mix of queries was done with multiple keywords. Once the data was collected, appropriate filtering techniques were used to fix the inclusion criteria. The collected data sets are analyzed with the help of software. Initially, descriptive statistics are used to identify sources, prominent authors, subjects, year of publication and country. After descriptive analysis network mapping for better visualisation of data is done (Ingale & Paluri, 2022). The present study used network analysis, co-citation analysis, clustering and content analysis, and publication trends through a visualisation process using VOSviewer version 1.6.19.

The search process started on 4th January 2025. Articles published since 1971 to 2024 is selected for the study. Initially 1000 documents are extracted using following search key words. (TITLE-ABS-KEY ("Financial socialization") OR TITLE-ABS-KEY ("Family financial socialization theory") OR TITLE-ABS-KEY ("Family financial socialization") OR TITLE-ABS-KEY ("financial socialization of entrepreneurs") OR TITLE-ABS-KEY ("Financial vulnerability")) AND (LIMIT-TO (SUBJAREA , "ECON") OR LIMIT-TO (SUBJAREA , "SOCI") OR LIMIT-TO (SUBJAREA , "BUSI") OR LIMIT-TO (SUBJAREA , "PSYC") OR LIMIT-TO (SUBJAREA , "MEDI") OR LIMIT-TO (SUBJAREA , "ARTS") OR LIMIT-TO (SUBJAREA , "DECI") OR LIMIT-TO (SUBJAREA , "MULT")) AND (LIMIT-TO (LANGUAGE , "English")) AND (LIMIT-TO (DOCTYPE , "ar") OR LIMIT-TO (DOCTYPE , "ch") OR LIMIT-TO (DOCTYPE , "re") OR LIMIT-TO (DOCTYPE , "cp") OR LIMIT-TO (DOCTYPE , "bk") OR LIMIT-TO (DOCTYPE , "no")).

Following data refinement is done using Scopus data filtering. Only *English-language* articles were selected for study. The *Subject of Search* is limited to Economics, Commerce and Management, Business management and accounting, Psychology, Medicine, Arts and Humanities, and Multi-disciplinary. Only *Articles* are selected for the study to improve the reliability of the documents. Conference proceedings and book chapters were excluded. After keyword exclusion refinement, 918 documents were selected. For descriptive analysis of the dataset, Scopus Analyse is used, and for thematic analysis, VOSviewer 1.6.19 version is used.

Descriptive analysis

Table 1: Summary of the data set used for the study.

Period of the Study	1970-2025
Number of Documents	918
Total number of Journals	158
Total number of keywords	3799
Total indexed keywords	242
Number of Authors	890
Total number of Citations	42096
Average Citation per Document	45.85%
Document per authors	1.03

Source (Scopus database)

For the purpose this study, articles published in reputed journals which are available in Scopus database from 1970 to 2025 is extracted. From Scopus database 158 journals were extracted. Out of 3799 key words there were 242 indexed key words in that articles. Total 890 authors with 42096 citations are documented. The average citation per document is 45.85 percentage and document per author is 1.03.

Table 2: Most Popular Journals published articles in specific filed.

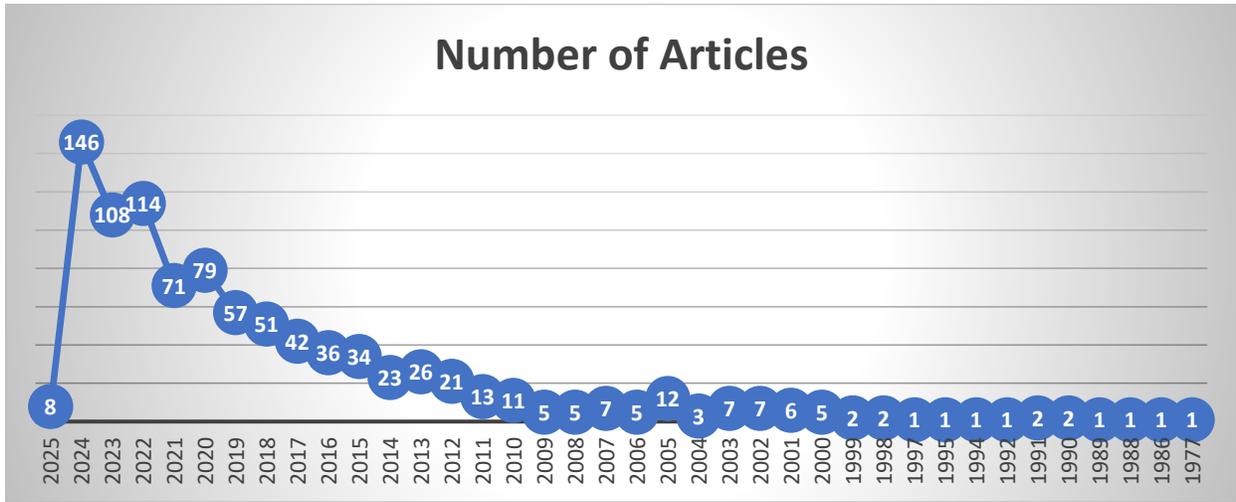
SOURCE TITLE	Number of Articles
Journal of Family and Economic Issues	49
Journal of Financial Counseling And Planning	24
Journal of Consumer Affairs	15
Sustainability Switzerland	12
International Journal of Bank Marketing	11
Family Relations	9
Malaysian Journal of Consumer And Family Economics	9
Emerging Adulthood	8
Journal of Financial Stability	8
Voluntas	8
Economic Modelling	7
Emerging Markets Finance and Trade	7
International Journal of Consumer Studies	7
Social Indicators Research	7

Source (Scopus Database)

The provided table highlights the distribution of articles across various journals, reflecting the academic contributions of different publications to a particular research field. The Journal of Family and Economic Issues leads with the highest number of articles (49), indicating its central role in publishing research within this domain. This prominence suggests that the journal is a key source of literature and likely serves as a focal platform for scholars investigating topics related to family and economic issues. The Journal of Financial Counselling and Planning ranks second with 24 articles, further emphasizing its significance in studies that combine financial behaviour, planning, and advisory frameworks. Other noteworthy journals include the Journal of Consumer

Affairs (15 articles) and Sustainability Switzerland (12 articles), indicating their contribution to specific niches such as consumer behaviour and sustainable economic practices, respectively. Journals like the International Journal of Bank Marketing (11 articles) highlight the intersection of marketing and financial services, while Family Relations **and the** Malaysian Journal of Consumer and Family Economics (9 articles each) reflect a focus on family dynamics and economics. Publications like Emerging Adulthood, Journal of Financial Stability, **and** Voluntas (8 articles each) contribute to areas such as youth financial behaviour, financial systems stability, and voluntary sector research.

Figure: 1 Year wise trend of publication of document

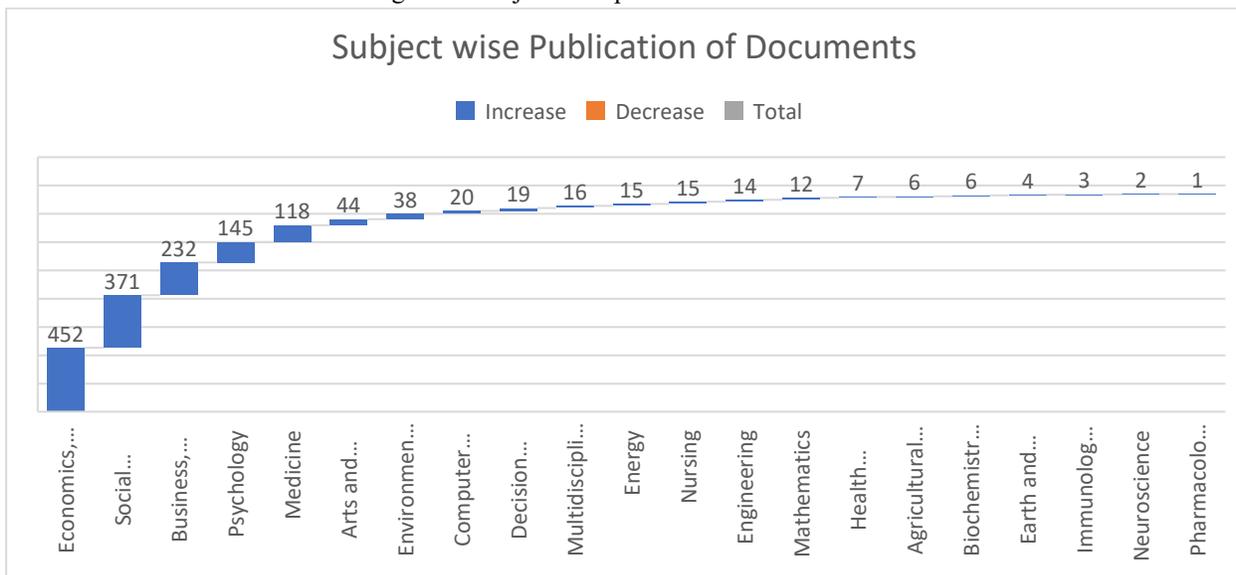


Source (Scopus Database)

The graph illustrates the number of articles published per year over the period from 1986 to 2025. The data demonstrates a dynamic trend in academic publishing, characterized by distinct phases of growth and decline. During the initial years (1986–2000), the number of articles published annually remained consistently low, ranging from 1 to 7 articles per year. A gradual increase in publications is observed starting in the early 2000s. The annual count grows steadily, peaking at 57 articles in 2017. The upward trend indicates a growing recognition of the field and expanding research contributions. A sharp rise in publications

begins around 2020, reaching its peak at 146 articles in 2025, the highest count in the data. This significant growth reflects a surge of academic interest, possibly driven by emerging relevance, new funding, or global awareness of the research topic. The period from 2020 to 2025 accounts for the majority of the publications, with a noticeable leap from 108 articles in 2022 to 146 articles in 2025. This rapid escalation indicates heightened momentum in scholarly output and could be linked to external factors such as technological advancements or urgent societal challenges related to the research field

Figure: 2 Subject wise publication of documents

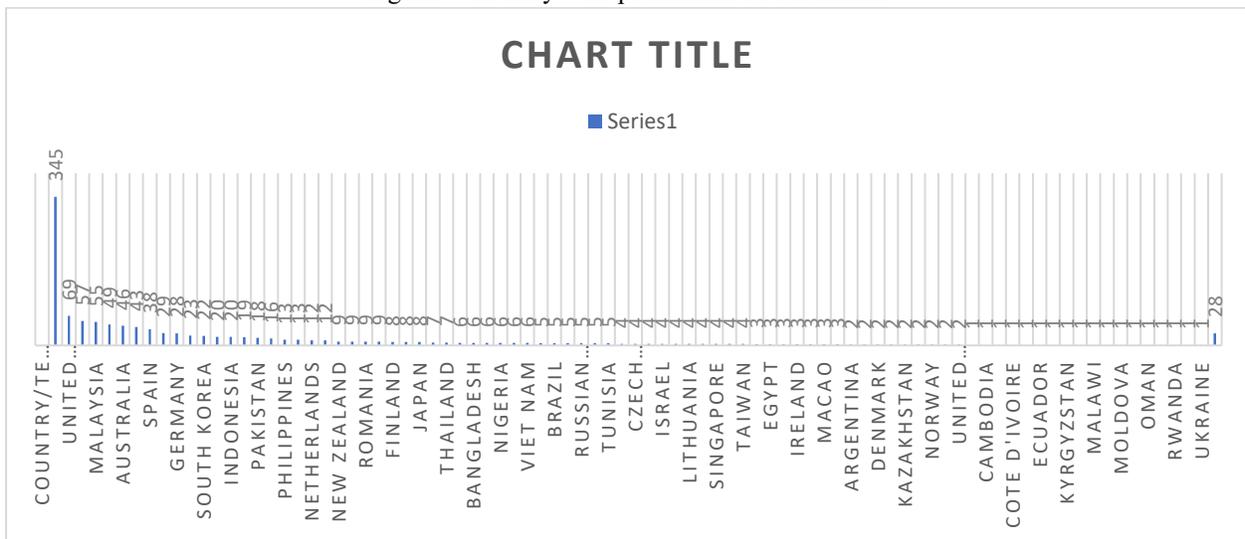


Source (Scopus Database)

The graph provides an analysis of subject-wise publication trends, showing the total number of documents published in various fields, along with indications of increases or decreases in publication activity. Economics leads with the highest total publications (452), highlighting its significant contribution to the overall research output. Social Sciences (371 publications) and Business (232 publications) follow closely, suggesting that these fields are integral to the research focus. Disciplines such as Psychology (145 publications), Medicine (118 publications), Arts and Environmental Sciences (44

publications each), and Computer Science (38 publications) exhibit a moderate level of academic output. These subjects show steady growth and contribute meaningfully to interdisciplinary studies. Most fields exhibit an increase in publications, indicating growing academic interest and expanded research efforts across disciplines. The majority of publications are concentrated in social sciences, business, and applied fields like economics and psychology, reflecting their relevance in addressing contemporary societal challenges.

Figure: 3 Country wise publication of documents



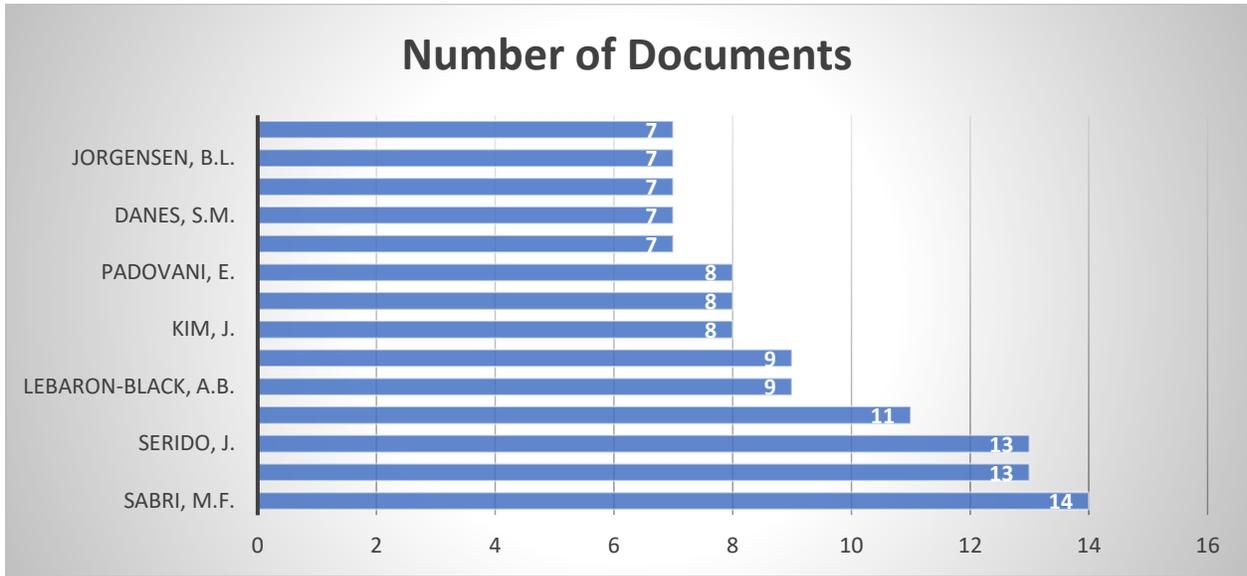
Sources (Scopus database)

The graph illustrates the distribution of publications across different countries, highlighting their contributions to research output. The analysis identifies disparities in academic productivity, with some countries emerging as dominant contributors while others show minimal representation.

India leads the chart with the highest number of publications (345), reflecting its significant contribution to the research domain. This dominance may be attributed to a large academic base, growing emphasis on research, and the increasing involvement of Indian institutions in global academia. Other countries with notable publication counts include Australia, France, South Africa, and Philippines, suggesting active research cultures and robust academic infrastructures in this region. Countries like Turkey, Romania, Hungary, Thailand, and Chile

exhibit moderate levels of research output. This suggests that while these nations contribute meaningfully, their academic output is more specialized or limited in scale compared to the leading countries. Nations such as Vietnam, Luxembourg, Tunisia, Estonia, and others show relatively low publication counts. These lower figures may indicate either emerging academic systems, specialized research areas, or limited global visibility of their academic contributions. The inclusion of a wide range of countries, from highly developed nations to emerging economies, demonstrates the global interest in the research domain. However, the significant variation in publication counts underscores the unequal distribution of research capacity and resources.

Figure: 4 Author wise list of documents

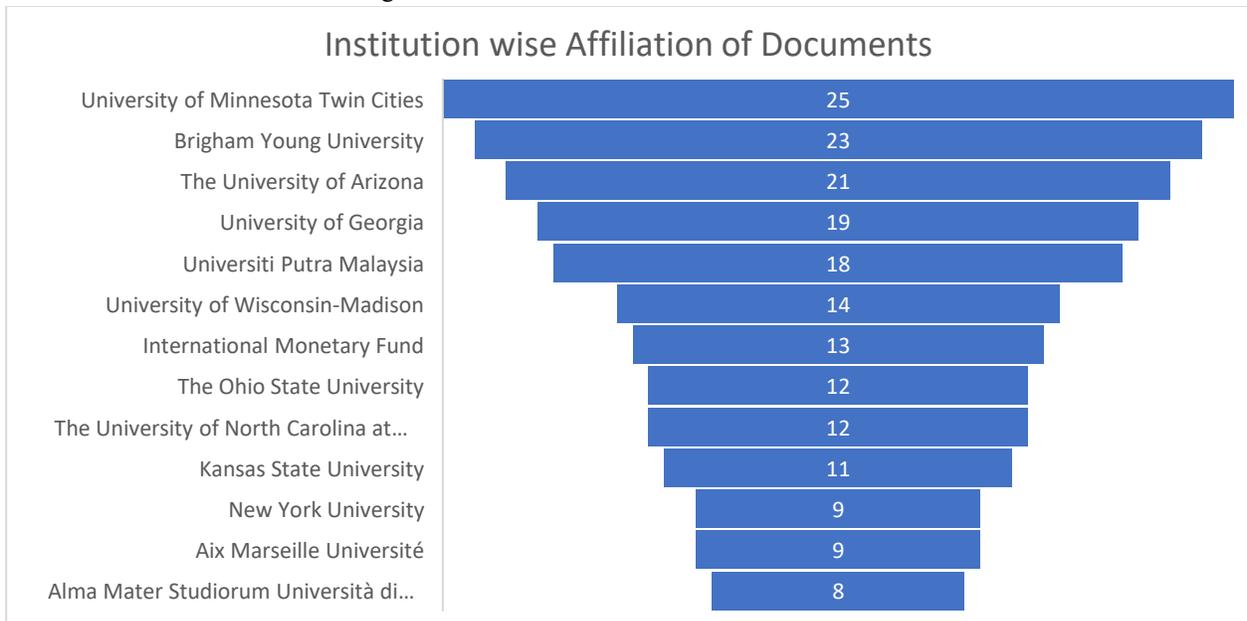


Source (Scopus Database)

SABRI, M.F. stands out as the most prolific author, with a notable count of 13 documents. This is followed by SERIDO, J. who has contributed 11 documents, and LEBARON-BLACK, A.B., with 9 documents. These three authors show a significant higher output compared to their peers, suggesting a higher level of productivity or engagement in the context being examined. In the mid-range, we have KIM, J., who has

produced 8 documents. This is slightly above the trio of JORGENSEN, B.L., DANES, S.M., and PADOVANI, E., each contributing 7 documents. These authors, although having a relatively lower document count, still hold a steady presence in the dataset. Overall, the graph effectively highlights the variation in document output among the authors.

Figure: 5 Institution wise affiliation of Documents



Source (Scopus Database)

The University of Minnesota Twin Cities leads the chart with a total of 25 documents, indicating its dominant contribution. Following closely is Brigham Young University with 23 documents, showing a significant scholarly presence. The University of Arizona is not far behind with 21 documents, reflecting its active academic involvement. The University of Georgia and Universiti Putra Malaysia contribute 19 and 18 documents respectively, underlining their roles in the research landscape. The University of Wisconsin-Madison also makes a notable contribution with 14 documents. International

Monetary Fund has 13 documents, reflecting its influence in the research field. The Ohio State University and The University of North Carolina at Chapel Hill each have 12 documents, highlighting their academic efforts. Kansas State University contributes 11 documents, showing a consistent output. This graph provides a clear visual representation of how different institutions contribute to the academic field, with the University of Minnesota Twin Cities at the forefront, followed by other notable institutions, each making significant contributions to the body of research.

Citation Analysis

Figure: 6 Citation by Documents in Concerned Discipline.



(Source: VOSviewer)

For the search minimum number of documents by source given is 10 and minimum number of citation by source given is 20. Out of 918 documents 918 met the threshold. The major contributors are salisbury l.c.; nenkov g.y.; blanchard s.j.; hill r.p.; brown a.l.; martin k.d. (2023) with 574 Citation, she l.; waheed h.; lim w.m.; e-vahdati s. (2023) with 449 citations, kumar j.;

rani v.; rani g.; sarker t. (2023) with 355 citations, howard a.l.; carnrite k.d.; barker e.t. (2022) with 319 citation, tseng m.-l.; bui t.-d.; lim m.k.; fujii m.; mishra u. (2022) with 277 Citations, johar m.; johnston d.w.; shields m.a.; siminski p.; stavrunova o. (2022) with 191 citations and seldal m.m.n.; nyhus e.k. (2022) with 173 citations

Table: 3 Citation by Sources Document

Source	documents	citations
international journal of bank marketing	11	285
journal of consumer affairs	15	396
journal of family and economic issues	50	1266
journal of financial counseling and planning	20	573
sustainability (switzerland)	12	79

Source (Vos viewer)

For this search minimum number of document of source selected is 10 and minimum number of citation of source is also 10. The number of Created is only. The highest contributors in segment is international journal of bank marketing with 11 documents and 285 citations, journal of consumer affairs with 15

documents and 396 citations, journal of family and economic issues with 50 documents and 1266 citations, journal of financial counseling and planning with 20 documents and 573 citations and sustainability (switzerland) with 12 documents and 79 citations.

Table: 4 Citation of document by Authors

Author Name	Documents	Citations
ali l.; khan m.k.n.; ahmad h.	2	69
aristei d.; gallo m.	2	54
bakar m.z.a.; bakar s.a.	2	48
biju d.s.; tantia v.	3	47
dell s.; subedi m.; hsu m.k.; farazmand a.	2	37
falahati l.; paim l.h.	2	35
fernández-lópez s.; álvarez-espiño m.; rey-ares l.	2	32
gutter m.s.; copur z.; blanco a.	2	30
hall l.; moray j.; gross e.; lichtenberg p.a.	2	28
hudson c.; young j.; anong s.; hudson e.; davis e.	2	26
jariwala h.v.	2	22
johnson l.	2	22
kim j.h.; torquati j.	2	16
loke y.j.	3	10

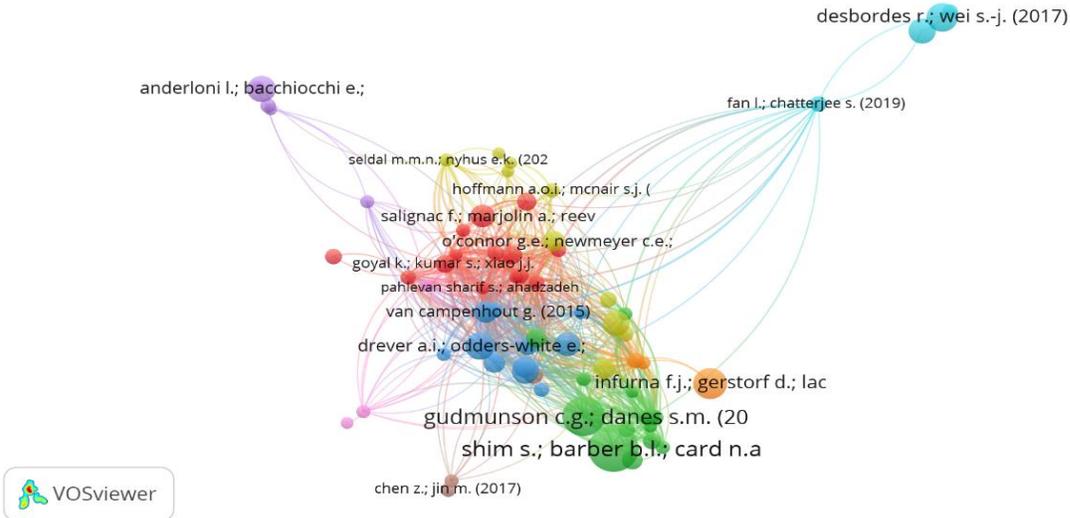
Source: (Vos viewer)

For this search minimum number of authors per document selected is 5, minimum number of document of an author is 2, minimum number of citation of an author is 1 and total number of authors selected is 24. The biggest contributors in this area are ali l.; khan m.k.n.; ahmad h. with 2 document and 69 citation, aristei d.; gallo m. with 2 documents and 54 citations, bakar m.z.a.; bakar s.a. with 2 document and 48 citations, biju d.s.; tantia v. with 3 documents and 47 citations, dell s.; subedi m.; hsu m.k.; farazmand a with 2 document and 37 citations, falahati l.; paim l.h. with 2 document and 35 citations, fernández-lópez s.; álvarez-espiño m.; rey-ares l.with 2 document and 32 citations and gutter m.s.; copur z.; blanco a. with 2 document and 30 citations.

Bibliometric coupling

Bibliometric coupling is a technique used in systematic literature reviews (SLRs) to analyze and measure the similarity between two documents (e.g., articles, papers, or studies) based on the references they share. It provides insights into the structure and evolution of a research field by identifying clusters of studies that cite common sources. Kessler (1963) introduced the concept of bibliometric coupling, providing the foundational theory for analyzing how shared references can reveal connections between documents. This technique remains a cornerstone in bibliometric analysis and is extensively used in SLRs to map research fields and thematic connections.

Figure: 7 Bibliometric Coupling by Documents

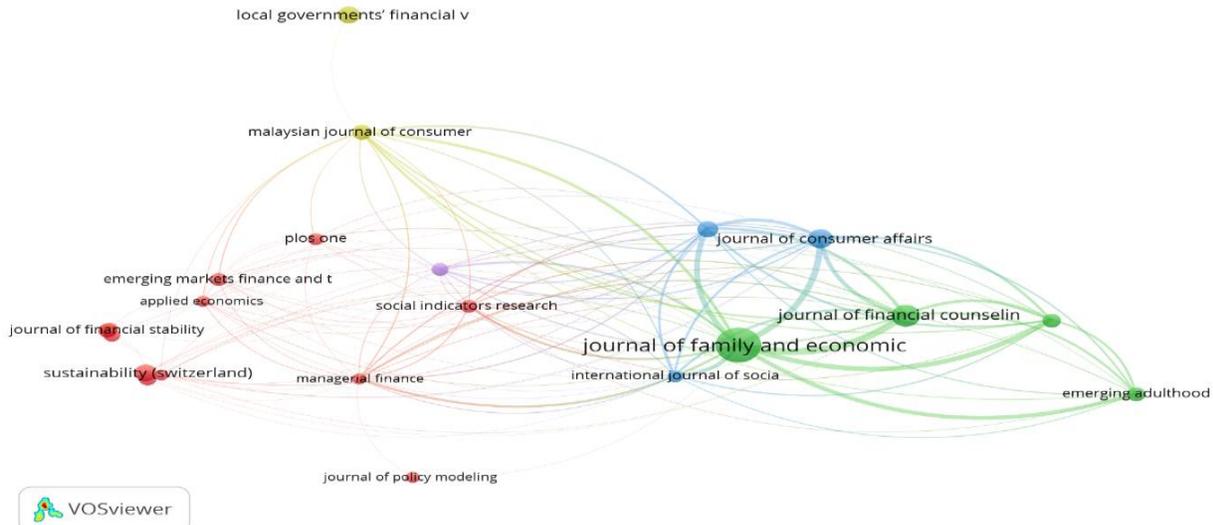


(Source: VOSviewer)

For these purpose minimum number of citation of document selected was 30. Out of 918 documents 115 met the thresholds. The highest contributors are she l.; waheed h.; lim w.m.; e-vahdati s. (2023) with 574 citation and 47 link strength, tseng m.-l.; bui t.-d.; lim m.k.; fujii m.; mishra u. (2022) with 449 citation and no link strength, seldal m.m.n.; nyhus e.k. (2022) 355 citation and 34 link strength, brown h.; mills s.; albani

v. (2022) with 319 citation and no link strength, noerhidajati s.; purwoko a.b.; werdaningtyas h.; kamil a.i.; dartanto t. (2021) with 277 citation with no link strength, dafermos y.; gabor d.; michell j. (2021) with 191 citation and no link strength, lebaron a.b.; marks l.d.; rosa c.m.; hill e.j. (2020) with 173 citation and 35 link strength.

Figure: 8 Bibliometric Coupling with Source Documents



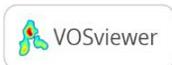
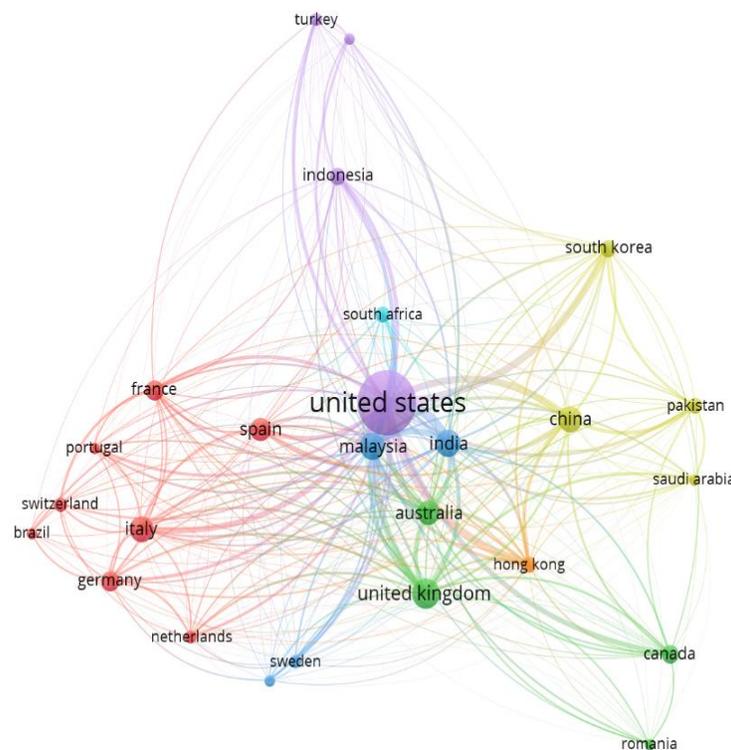
(Source: VOSviewer)

For the search purpose minimum number of document a source is 5 and minimum number of citation of document is 1. Total 24 document selected for analysis. The major contributing journal are Journal of family and economics with link strength of 4114, Journal of Consumer Affairs with link strength of 1681, Journal of Financial Counselling with link strength of 2215, emerging markets finance and trade with link strength of 47, family relations with link

strength of 1231 and international journal of bank marketing with link strength of 1359.

In case of searching for bibliometric coupling by authors minimum number of document of an author is 3 and minimum number of citation of an author is 1. Out of 890 authors 3 met the thresholds. The major contributors are loke y.j. with 28 citation and 16 link strength, zhu a.y.f. with 52 document and 12 link strength and biju d.s.; tantia v. with 3 document and 4 link strength.

Figure: 9 Bibliometric coupling by countries



(Source: VOSviewer)

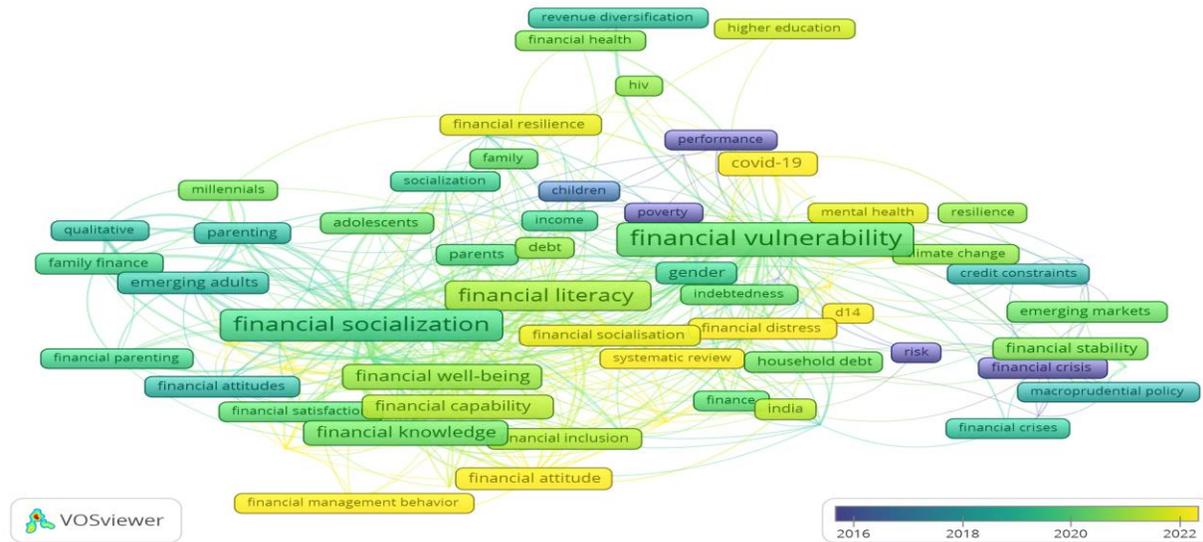
Searching for bibliometric coupling by countries, maximum number countries per document is 25. Minimum number of document of a country is 10 and minimum number of citation of a country is 30 and number of countries selected are 24. The biggest contributing countries are United state with 3776 citation with 22095 link strength, Malessiaya with 786 citation and 8816 link strength, India with citation 597 and 7629 link strength, United Kingdom with 1390

citation and 5614 link strength and Australia with 910 citation and 4895 link strength.

Cooccurrence Analyses

Refers to the simultaneous appearance of two or more keywords, concepts, terms, or entities within the same context, such as a document, paragraph, or sentence. This analysis is typically performed to identify relationships, patterns, or trends in the literature (van Eck & Waltman, 2014).

Figure: 10 Future trust area of research in financial socialisation



(Source: VOSviewer)

For this search minimum number of cooccurrence of key words 5 out of 2364 key words 88 met the thresholds. The highest used key word is financial socialisation with 117 occurrence with 242 link strength, financial literacy with 87 occurrence and 165 link strength, financial vulnerability with 141 occurrence and 145 link strength, financial wellbeing with 41 occurrence and 141 link strength, Financial knowledge with 41 occurrence and 106 link strength and financial behaviour with 40 occurrence and 99 link strength

The visualization in the image highlights the trust areas of research within the field of financial Intelligence. Socialisation is the central theme, indicating its importance and extensive research focus. Surrounding financial Socialisation there are key subtopics such as financial education, financial Vulnerability, Financial education, and Financial welbieng. These areas are closely linked, suggesting they are critical components of financial socialisation research. Topics like financial awareness, financial capability, and financial attitude are also prominent, reflecting their growing importance in the field. The visualization shows connections to broader areas like Family finance, House hold debt, and mental stability, indicating the interdisciplinary nature of financial Socialisations research.

IV. DISCUSSION

The first objective of the current study was to understand the trends and pattern of existing literature in the area of financial intelligence. Descriptive analysis is done for this purpose using SCOPUS data base. Out of 1000 document extracted from data based on key words search and 918 documents were selected for study based on appropriate filtration methods like articles, subjects language and year of the publications. There are 3799 key words out of which 242 were indexed key words. There are 158 journals, 890 authors with 42096 citations. So the average citation per document is 45.58 % and the documents per author is 1.03.

A major part of the publications in the concerned subject are after 2005 onwards, and there is an increasing trend from 2020 to 2025. The highest number of publications is in the area of economics and econometrics with 452 publications, Social science with 371 publications, Business Management with 232 publications and psychology with publications. The United States is leading in the publication of papers in the concerned field with 345 articles, India with 69 articles, Australia with 57 articles, France with 55 articles, and South Korea with 46. Regarding the authorship in the area of financial socialization, Barbi MF with 14 articles, Serido J with 13 articles, Lebaron

Black AB with 9 articles, Kim J with 8 articles and Padovani E with 7 articles

For the search Citation by document in the concerned discipline, the minimum number of documents by source given is 10 and the minimum number of citations by source given is 20. Out of 918 documents 0 met the threshold. The major contributors are Salisbury L.C.; Nenkov G.Y.; Blanchard S.J.; Hill R.P.; brown a.l. Martin K.D. (2023) with 574 citations, She L.; Waheed H.; Lim W.M.; E-Vahdati S. (2023) with 449 citations, Kumar J.; Rani V.; Rani G.; Sarker T. (2023) with 355 citations. For citation by source document search, minimum number of documents of source selected is 10 and minimum number of citations of source is also 10. The number of Created is only. The highest contributors in segment is international journal of bank marketing with 11 documents and 285 citations, journal of consumer affairs with 15 documents and 396 citations, journal of family and economic issues with 50 documents and 1266 citations, journal of financial counseling and planning with 20 documents and 573 citations and sustainability (switzerland) with 12 documents and 79 citations. For search of citation by renowned authors minimum number of authors per document selected is 5, minimum number of document of an author is 2, minimum number of citation of an author is 1 and total number of authors selected is 24. The biggest contributors in this area are ali l.; khan m.k.n.; ahmad h. with 2 document and 69 citation, aristei d.; gallo m. with 2 documents and 54 citations, bakar m.z.a.; bakar s.a. with 2 document and 48 citations, biju d.s.; tantia v. with 3 documents and 47 citations, dell s.

For this purpose analysing bibliometric coupling by documents, minimum number of citation of document selected was 30. Out of 918 documents 115 met the thresholds. The highest contributors are she l.; waheed h.; lim w.m.; e-vahdati s. (2023) with 574 citation and 47 link strength, tseng m.-l.; bui t.-d.; lim m.k.; fujii m.; mishra u. (2022) with 449 citation and no link strength, seldal m.m.n.; nyhus e.k. (2022) 355 citation and 34 link strength, brown h.; mills s.; alban v. (2022) with 319 citation and no link strength. For the search of bibliometric coupling y source documents purpose, minimum number of document a source is 5 and minimum number of citation of document is 1. Total 24 document selected for analysis. The major contributing journal are Journal of family and

economics with link strength of 4114, Journal of Consumer Affairs with link strength of 1681, Journal of Financial Counselling with link strength of 2215, emerging markets finance and trade with link strength of 47, family relations with link strength of 1231 and international journal of bank marketing with link strength of 1359. In case of searching for bibliometric coupling by authors minimum number of document of an author is 3 and minimum number of citation of an author is 1. Out of 890 authors 3 met the thresholds. The major contributors are loke y.j. with 28 citation and 16 link strength, zhu a.y.f. with 52 document and 12 link strength and biju d.s.; tantia v. with 3 document and 4 link strength. Searching for bibliometric coupling by countries, maximum number countries per document is 25. Minimum number of document of a country is 10 and minimum number of citation of a country is 30 and number f countries selected are 24. The biggest contributing countries are United state with 3776 citation with 22095 link strength, Malessiaya with 786 citation and 8816 link strength, India with citation 597 and 7629 link strength, United kingdom with 1390 citation and 5614 link strength and Australia with 910 citation and 4895 link strength

The author analysed the future trust area of research by using cooccurrence of Keya words and indexed key words the trust areas of research within the field of. Socialisation is the central theme, indicating its importance and extensive research focus. Surrounding financial Socialisation there are key subtopics such as financial education, financial Vulnerability, Financial education , and Financial wellbeing. These areas are closely linked, suggesting they are critical components of financial socialisation research.

V. LIMITATION OF THE STUDY

One of the major limitation of the this study is that only document from Scopus Database is included. Due to time and resource constraints the researcher could not include documents from other databases. Another limitation of the study is the key words used for searching the document is very limited and not extensive and broad. Some of the document collected for study are old and not find relevant to the study, but it is included in this study. Only documents published in English language and articles published in journals are included so other languages and non-journal documents are excluded from the study. There are

subject wise exclusion also in this study which limit the scope of the study.

VI. CONCLUSION AND AUTHOR'S CONTRIBUTION

Financial socialization is a new area of study in behavioral finance. From the analysis it is inferred that majority of the publication of research in concerned field started only after 2005. From the analysis the author can identify total number of journals, articles published in concerned area and the prominent authors who contributed in the field of financial intelligence. It is understood that even though there are large number of publication in allied subject of financial intelligence, only limited number of papers are published in this area of research. So the author could identify the research gap in concerned discipline.

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