

**Financial Literacy in Türkiye: A Bibliometric Analysis\*****Murtala Mustapha BABA\*\*****Nihat GÜMÜŞ\*\*\*****ABSTRACT**

*This study provides the first systematic and comprehensive mapping of peer-reviewed financial literacy research conducted in Turkey between 2011 and 2025. Following PRISMA guidelines and using the R-package bibliometrix, 25 articles indexed in Scopus and Web of Science were identified and analysed. The findings indicate a gradual but steady increase in publication activity, an annual growth rate of 8.16%, predominantly domestic collaboration patterns, and limited international co-authorship. Keyword analysis reveals that Turkish research has largely focused on financial behaviour, financial education, and demographic determinants, while topics such as digital finance literacy and sustainable finance literacy remain underexplored. The results also confirm low financial literacy levels across several Turkish population groups, consistent with international comparative evidence. By providing a replicable bibliometric baseline, this study clarifies the thematic evolution of the field, identifies structural research gaps, and outlines policy-relevant directions for strengthening financial capability in Turkey.*

**Keywords:** Financial Literacy; Bibliometrics; PRISMA; R Bibliometrix; Turkey.

**JEL Classification:** G53, C89, C00

**Türkiye'de Finansal Okuryazarlık: Bibliyometrik Bir Analiz****ÖZET**

*Bu çalışma, 2011 ile 2025 yılları arasında Türkiye'de yapılan hakemli finansal okuryazarlık araştırmalarının ilk sistematik ve kapsamlı haritasını sunmaktadır. PRISMA yönergeleri izlenerek ve R-paket bibliometrix kullanılarak, Scopus ve Web of Science'da indekslenen 25 makale tespit edilip analiz edilmiştir. Bulgular, yayın faaliyetlerinde kademeli ancak istikrarlı bir artış, yıllık %8,16'lık bir büyüme oranı, ağırlıklı olarak yurt içi işbirliği modelleri ve sınırlı uluslararası ortak yazarlık olduğunu göstermektedir. Anahtar kelime analizi, Türk araştırmalarının büyük ölçüde finansal davranış, finansal eğitim ve demografik belirleyicilere odaklandığını, dijital finans okuryazarlığı ve sürdürülebilir finans okuryazarlığı gibi konuların ise yeterince araştırılmadığını ortaya koymaktadır. Sonuçlar ayrıca, uluslararası karşılaştırmalı kanıtlarla tutarlı olarak, Türkiye'deki çeşitli nüfus gruplarında finansal okuryazarlık düzeylerinin düşük olduğunu doğrulamaktadır. Bu çalışma, tekrarlanabilir bir bibliyometrik temel sağlayarak, alanın tematik gelişimini netleştirmekte, yapısal araştırma boşluklarını belirlemekte ve Türkiye'de finansal kapasiteyi güçlendirmek için politika ile ilgili yönelimleri özetlemektedir.*

**Anahtar Kelimeler:** Finansal Okuryazarlık; Bibliyometri; PRISMA; R Bibliometrix; Türkiye

**JEL Sınıflandırması:** G53, C89, C00

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**Makale Gönderim Tarihi:** 10.10.2025, **Makale Kabul Tarihi:** 18.12.2025, **Makale Türü:** Araştırma Makalesi

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## 1. INTRODUCTION

Financial literacy is increasingly recognised as a critical determinant of economic resilience, financial well-being, and inclusive development, particularly in emerging economies characterised by high inflation, currency volatility, and rapid digitalisation of financial services. The OECD defines financial literacy as the combination of knowledge, understanding, skills, motivation, and confidence needed to make sound financial decisions (OECD, 2017: 87). In Türkiye, where economic fluctuations and structural financial challenges shape everyday financial realities, financial literacy serves as an essential tool enabling individuals to navigate complex financial environments, mitigate risks, and engage in long-term financial planning (OECD, 2023).

Scholarly interest in financial literacy has expanded significantly, reflecting its importance in shaping household decision-making, savings, credit behaviours, and investment choices (Goyal & Kumar, 2021: 19). Despite this growing global attention, financial literacy research in Türkiye remains fragmented, covering diverse groups such as university students (Akben-Selçuk & Altioğlu-Yılmaz, 2014; Karaa & Kuğu, 2016), women (Sarigül, 2024), prisoners (Geyikçi et al., 2021), pension participants (Kuzubaş & Saltoğlu, 2024), and low-income households. These studies offer valuable insights but lack a structured synthesis capable of illustrating trends, gaps, and research trajectories.

Rapid growth in academic publishing makes literature consolidation increasingly difficult, creating fragmented evidence bases (Aria & Cuccurullo, 2017). Bibliometric analysis provides a systematic and reproducible method for synthesising such dispersed knowledge by mapping publication patterns, author networks, thematic clusters, and research evolution (Broadus, 1987; Pritchard, 1969).

Despite Türkiye's adoption of a national financial literacy strategy in 2014 (Ayhan, 2019), and although financial literacy has been examined across several population groups in Türkiye such as university students, the public, pensioners, and workers the literature lacks an integrated overview of these studies. Existing research remains largely descriptive, and empirical findings are dispersed across numerous journals and disciplines. To date, no study has examined how the academic field has developed, where scholarly attention has been concentrated, or what gaps remain, nor have these issues been addressed using PRISMA protocols and bibliometric techniques.

This study addresses this gap by conducting the first comprehensive, PRISMA-guided (Liberati et al., 2009) bibliometric analysis of financial literacy research in Türkiye from 2011 to 2025 using *bibliometrix* (Aria & Cuccurullo, 2017). The analysis examines the field's evolution, dominant themes, key contributors, and institutional structures and provides an evidence-based foundation for future research and policy interventions.

The following research questions guide the study:

**RQ1:** How has financial literacy research evolved over time in Türkiye?

**RQ2:** Which authors, institutions, and journals have contributed most to the field?

**RQ3:** What are the dominant themes and frequently used keywords?

**RQ4:** What research gaps and future directions emerge from the bibliometric evidence?

## 2. METHODOLOGY

This study employs a systematic bibliometric review, adhering to the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) (Liberati et al., 2009) guidelines to ensure transparency and replicability. The analysis was performed using the *bibliometrix* package in R (Aria & Cuccurullo, 2017), a specialized tool for comprehensive science mapping.

### 2.1. Data Search

A systematic search was conducted in June 2025 across two major multidisciplinary databases for peer-reviewed literature: Scopus and Web of Science (WoS). These databases were selected for their reputation and comprehensive coverage of high-quality, peer-reviewed journals. The search strategy combined key financial literacy concepts with a geographical focus on Türkiye. Separate search strings were used to accommodate database-specific syntax.

The search strings were:

- **Scopus:** (TITLE-ABS-KEY ( "financial literacy" OR "financial knowledge" OR "financial education" OR "financial capability" OR "financial behavior" ) AND TITLE-ABS-KEY ( "Türkiye" OR "Türkiye" ) ) AND ( LIMIT-TO ( DOCTYPE , "ar" ) OR LIMIT-TO ( DOCTYPE , "re" ) ) AND ( LIMIT-TO ( LANGUAGE , "English" ) )

- **Web of Science:** (TS=("financial literacy" OR "financial knowledge" OR "financial education" OR "financial capability" OR "financial behavior") AND TS=("Türkiye" OR "Türkiye")) AND DT=(Article OR Review) AND LA=(English)

The search was limited to English because English-language publications indexed in WoS and Scopus typically meet internationally recognised peer-review and quality standards, bibliometric tools such as *bibliometrix* rely on structured metadata more consistently available in English, and the aim of the study is to map internationally visible research outputs. No date or subject area filters were applied to maximize coverage.

## **2.2. Inclusion and Exclusion Criteria**

Studies were included if they: focused on financial literacy, financial knowledge, financial capability, financial education, or financial behaviour; used Turkish data or examined financial literacy within Türkiye; were empirical or conceptual peer-reviewed journal articles; were indexed in Scopus or WoS; were written in English. Studies were excluded if they were conference papers, book chapters, theses, non-English publications, or unrelated to financial literacy.

## **2.3. Data Analysis**

Records exported from Scopus (BibTeX) and Web of Science (plain text) were merged in R, and duplicates were removed. Author names, institutional affiliations, and keywords were harmonised to correct variations (e.g., name abbreviations, spelling inconsistencies) as recommended in bibliometric practice (Aria & Cuccurullo, 2017). The bibliometric analysis included productivity indicators (annual scientific production, most productive authors, journals, and institutions), impact indicators (global citations, average citations), and network indicators (keyword co-occurrence and thematic structure). These indicators were selected to address RQ1–RQ4 by evaluating publication growth (RQ1), author and institutional contributions (RQ2), thematic concentrations via keyword analysis (RQ3), and research gaps (RQ4).

## **3. RESULTS**

As observed in the PRISMA flow diagram in Figure 1, a total of 84 records were initially identified (Scopus = 45; WoS = 39). After duplicate removal (n = 26), 58 unique articles remained

for screening. Based on titles and abstracts, 33 were excluded. Twenty-five articles met all inclusion criteria and were analysed.

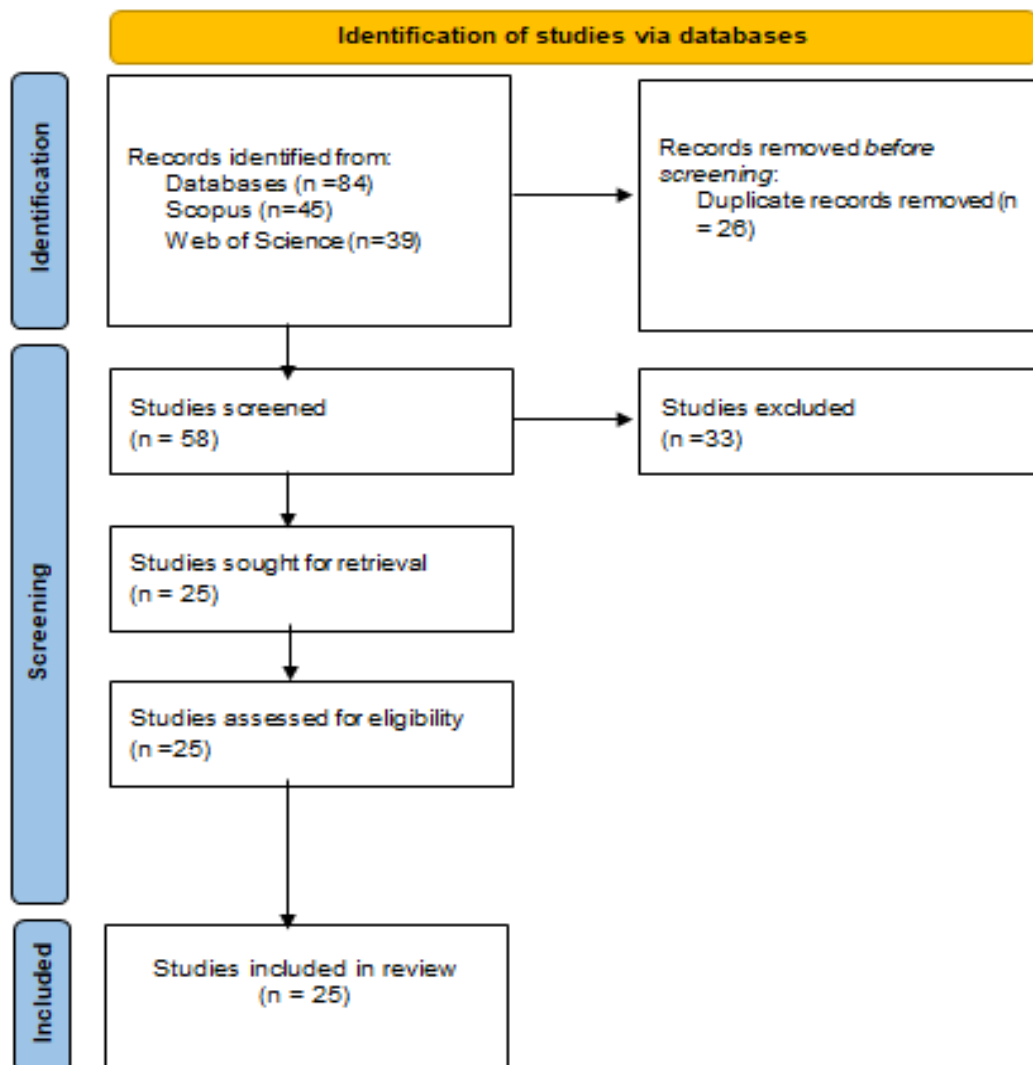


Figure 1: PRISMA Flow Diagram

### 3.1. Snapshot of the Review

Figure 2 gives a snapshot of scope, structure and development of the financial literacy literature in Türkiye between 2011-2025. Between 2011 and 2025, a total of 25 peer-reviewed articles on financial literacy in Türkiye were published across 24 different journals, reflecting a modest yet steadily expanding body of scholarship. The annual publication growth rate of 8.16% indicates increasing academic interest in the topic over the period. Authorship patterns show that 54 unique scholars contributed to the field, with an average of 2.24 authors per article, suggesting a predominantly collaborative research environment, although four studies were produced by single authors. International collaboration remains limited, accounting for only 8% of all publications,

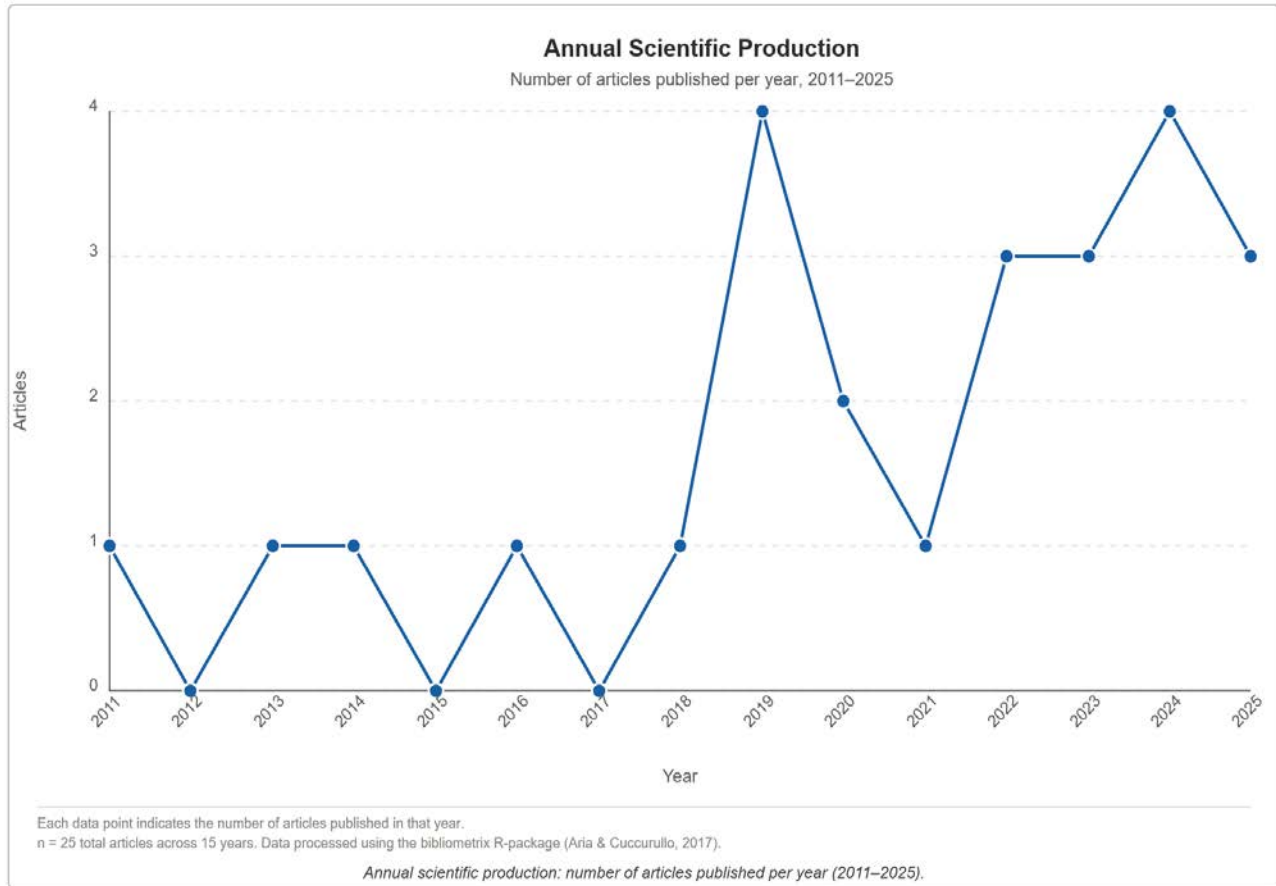
which is consistent with trends observed in emerging research domains where scholarly networks are still developing. The dataset also includes 92 distinct author keywords, pointing to a relatively diverse but not yet deeply specialized thematic landscape, while the average citation count of 11.68 per article demonstrates moderate visibility within the broader academic community. These metrics reveal a predominantly domestic research structure with limited international engagement. Additionally, they indicate an emerging but still modest research landscape, consistent with bibliometric patterns observed in developing economies (Goyal & Kumar, 2021).



**Figure 2.** Summary of the articles

### 3.2. Annual Scientific Production

As observed in Figure 3, the first indexed publication appeared in **2011**, marking the emergence of financial literacy as an academic topic in Türkiye. Subsequent publication activity fluctuated, with no publications in 2012, 2015, or 2017. Peaks occurred in **2019** and **2024** (four articles each), possibly reflecting increased academic and policy interest following Türkiye’s 2014 national financial literacy strategy (Ayhan, 2019) and heightened public discourse during economic volatility (OECD, 2023).



**Figure 3.** Annual Scientific Production

### 3.3. Journal Distribution

The 25 articles included in this review were dispersed across 24 different academic journals, demonstrating the absence of a central publication outlet for financial literacy research in Türkiye. As observed in Figure 4, except for *Sosyoekonomi*, which published two articles, all other journals contributed only one publication to the field, indicating a lack of disciplinary consolidation and an interdisciplinary spread of financial literacy scholarship. This wide distribution across journals in economics, education, behavioural sciences, and social policy reinforces the fragmented nature of the Turkish financial literacy literature and reflects patterns documented in emerging research domains where scholarly communities have not yet coalesced around core journals (Goyal & Kumar, 2021). The dispersion also suggests limited cross-citation and collaboration within the field, which may contribute to slower theoretical development and inconsistent methodological practices.

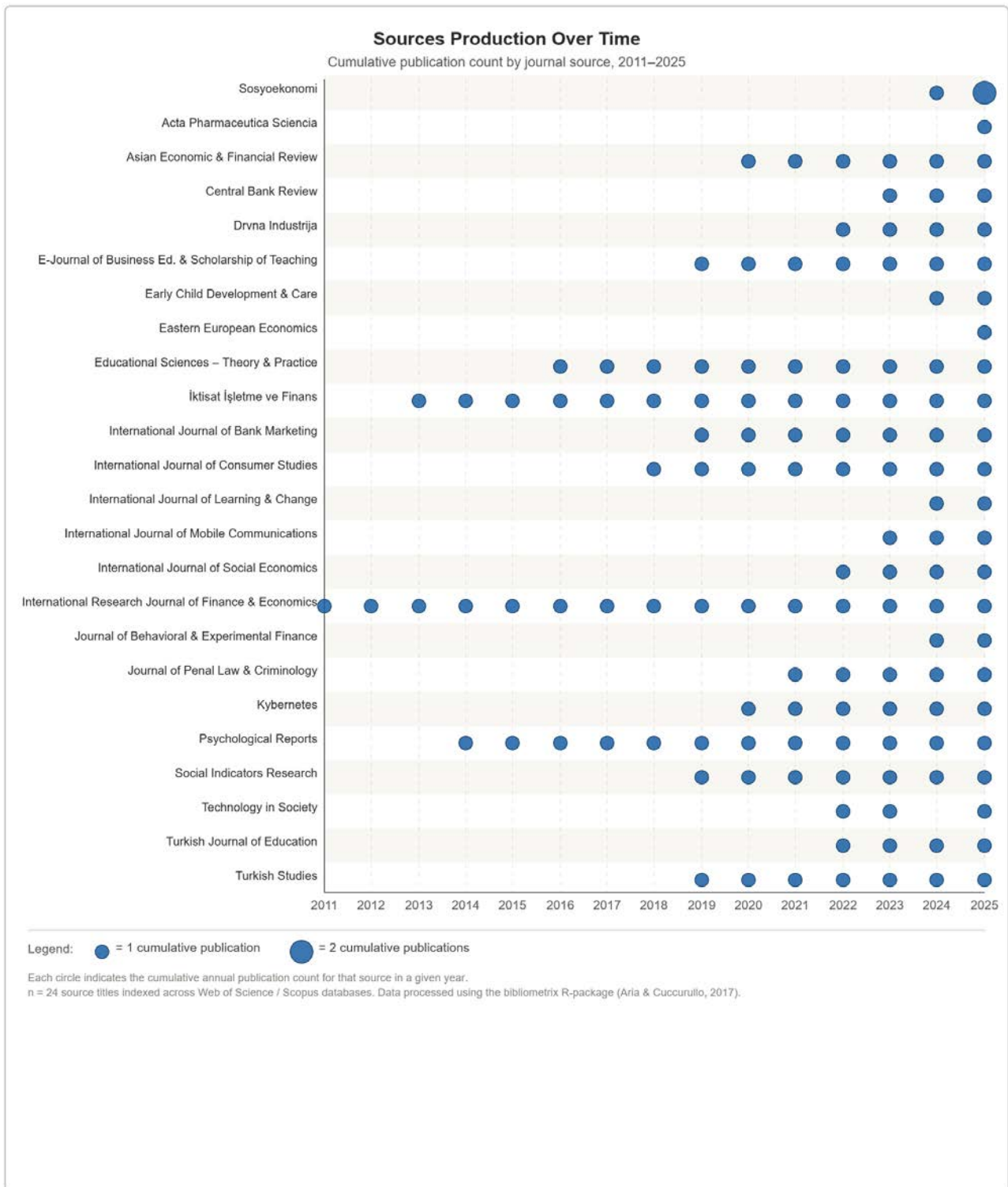


Figure 4. Sources’ Scientific Production

### 3.4. Institutions’ Scientific Production

Institutional analysis shows that authors were affiliated with 21 different universities, despite Türkiye’s large higher education landscape comprising more than 200 institutions. The most

productive contributors were Celal Bayar University, with four publications, followed by Bahçeşehir University with three, and Boğaziçi, Istanbul Bilgi, Kadir Has, and Süleyman Demirel Universities, each with two publications. The concentration of scholarly output within a relatively small group of institutions suggests uneven research capacity and varying degrees of academic prioritisation for financial literacy across universities. This pattern aligns with broader bibliometric findings that institutional commitment, resource allocation, and departmental expertise significantly influence research productivity in emerging fields (Aria & Cuccurullo, 2017). The limited institutional footprint further supports the conclusion that financial literacy remains an underdeveloped but growing area of academic inquiry in Türkiye.

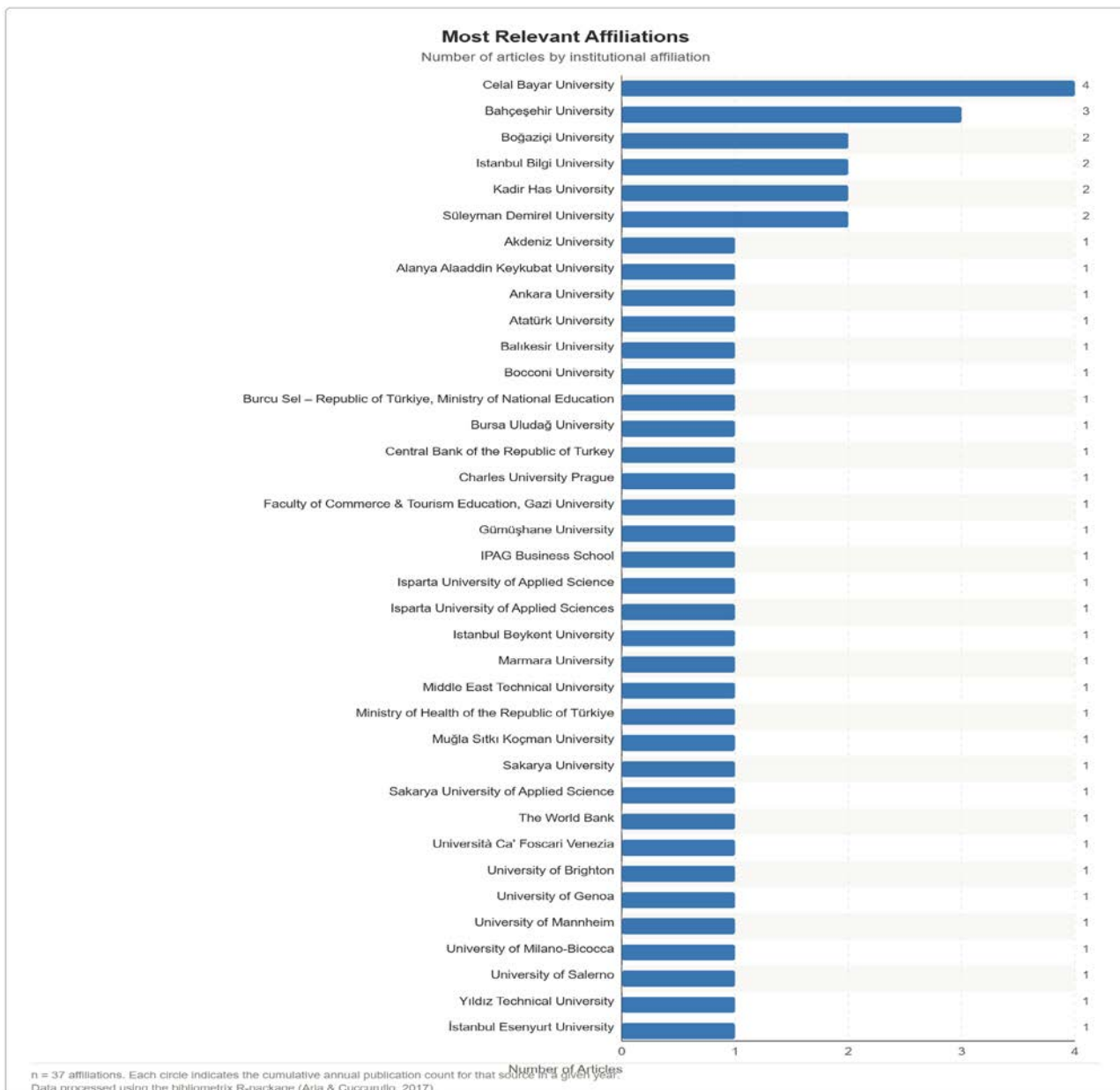


Figure 5. Institutions Scientific Production

### 3.5. Author Productivity and Citation Impact

Analysis of author productivity, as observed in Figure 6, reveals that financial literacy research in Türkiye is still in an early developmental stage, as most contributing scholars authored only a single publication during the 2011–2025 period. Only two authors—Elif Akben-Selçuk and Abdullah Özkale—produced more than one article, indicating that sustained, long-term scholarly engagement in this field remains limited. Citation patterns, as observed in Figure 7, demonstrate that several studies have achieved significant international visibility. The most globally cited article is Kokkizi et al. (2017; 75 citations), likely due to its comparative framework involving multiple developing countries, a feature that broadens its relevance across regions. This is followed by Ergün (2018; 59 citations), whose cross-national examination of university students’ financial literacy generated considerable scholarly attention. Behavioural studies such as Aydın and Akben Selçuk (2019; 47 citations) and Aren and Nayman Hamamci (2020; 47 citations) also rank highly in global citations, reflecting the growing interest in how financial knowledge shapes attitudes, risk preferences, and decision-making. These citation trends suggest that Turkish financial literacy research gains greater impact when it addresses comparative, behavioural, or theoretically enriched questions, even though the overall author productivity base remains narrow.

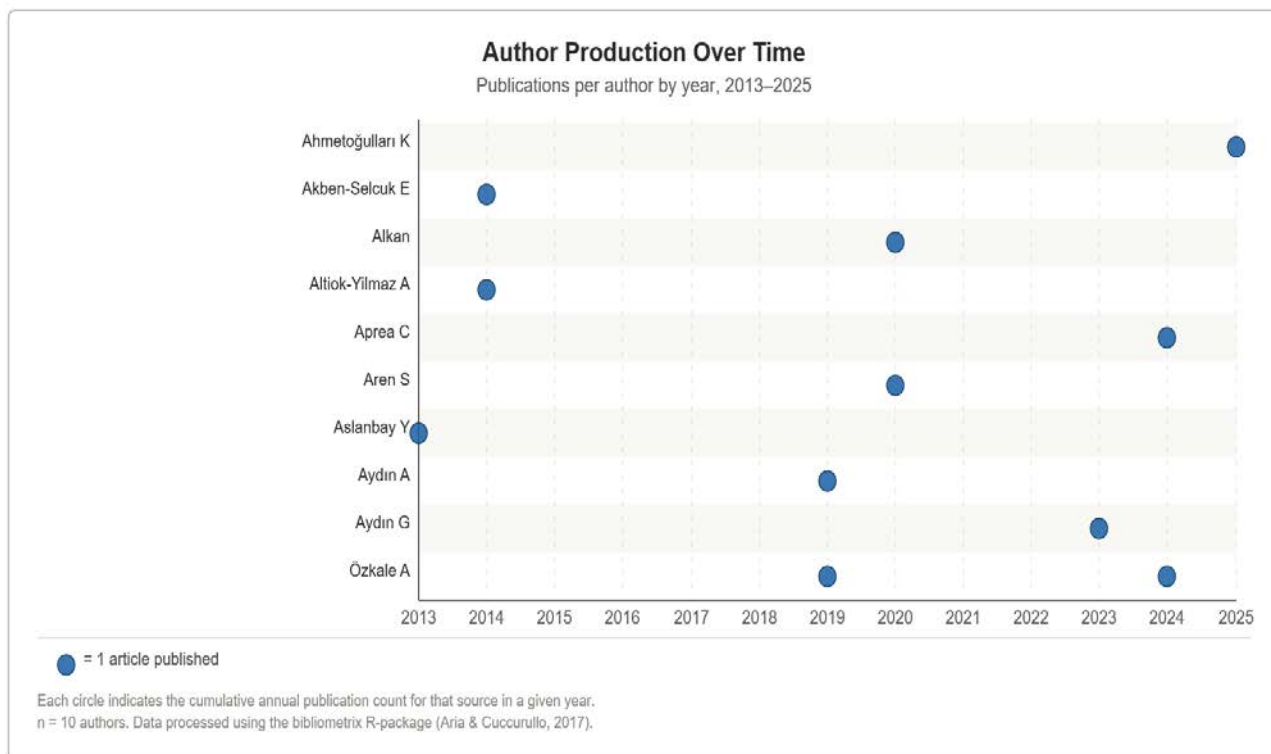
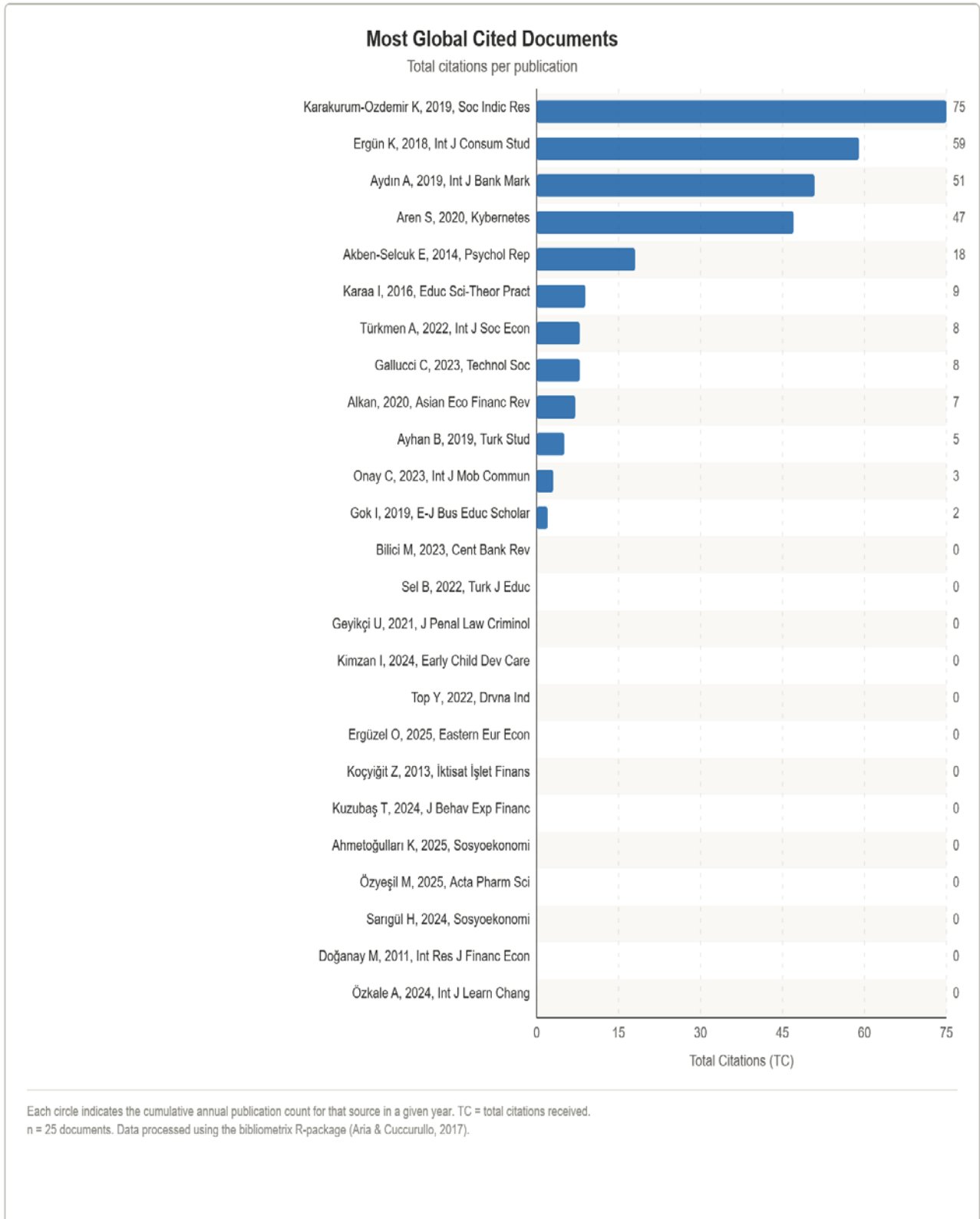


Figure 6. Authors’ Scientific Production



**Figure 7.** Global Citations



international analyses (Kokkizi et al., 2017; Gallucci et al., 2023). Specific subgroups reveal additional vulnerabilities: prisoners exhibit extremely low financial awareness except in inflation-related knowledge (Geyikçi et al., 2021: 18), while pension participants, workers, and SME owners display moderate but still insufficient literacy levels (Kuzubaş & Saltoğlu, 2024: 3; Top & Özbek, 2022: 10; Türkmen & Kılıç, 2022: 6). These findings collectively underscore a pervasive deficit in financial capability across the Turkish population and reinforce the need for targeted, context-sensitive policy interventions.

### **3.8. Financial Literacy and Demographic Factors**

The reviewed studies consistently demonstrate that financial literacy levels in Türkiye are shaped by a combination of demographic, socioeconomic, and educational factors. Gender emerges as one of the most robust determinants, with numerous studies finding that women exhibit significantly lower financial literacy than men, a pattern that mirrors global evidence of persistent gender-based disparities in financial capability (Sarigül, 2024: 1; Alkan et al., 2020: 1; Aren & Nayman Hamamci, 2020: 22). Income levels also play a critical role, as individuals with higher earnings tend to have greater access to financial resources, information, and decision-making opportunities, resulting in substantially higher literacy scores (Kokkizi et al., 2017: 18). Education remains a strong and consistent predictor: university students enrolled in economics, business, or related programs, as well as those in advanced academic years, tend to outperform their peers, reinforcing the argument that structured financial education enhances knowledge acquisition and application (Karaa & Kuğu, 2016: 19; Ergün, 2018). Age also contributes positively to financial literacy, with older students and adults generally demonstrating higher competency levels, suggesting learning accumulation over time (Akben-Selçuk & Altıok-Yılmaz, 2014: 16). Taken together, these findings align with OECD international assessments and confirm that financial literacy in Türkiye is closely tied to structural factors that shape access to education, economic opportunity, and financial socialization (OECD, 2023).

### **3.9. Financial Education and Behaviour**

Studies focusing on financial education highlight substantial gaps and emerging opportunities within the Turkish educational landscape. Research involving young children indicates that preschoolers possess rudimentary financial understanding but lack the deeper cognitive structures required for responsible financial behaviour, suggesting the importance of early interventions (Kimzan & Yüksek Usta, 2024: 1). At the university level, financial education remains insufficiently

aligned with industry expectations, with curricula offering limited practical relevance for real-world financial decision-making (Doğanay & Ünal, 2011: 2). Efforts to integrate financial literacy into mathematics and interdisciplinary teaching practices represent promising developments but remain in early phases of implementation (Sel, 2022: 4; Ozkale & Aprea, 2024: 3). Behavioural studies further demonstrate that financial literacy positively influences essential outcomes such as risk tolerance, fintech adoption, cash management, and investment intentions, highlighting the behavioural and economic value of strengthening financial education systems (Ergüzel et al., 2025: 14; Bilici & Çevik, 2023: 6; Aren & Nayman Hamamci, 2020: 16). Together, these findings reveal that effective financial education not only enhances knowledge but also meaningfully shapes financial behaviour and well-being.

#### **4. DISCUSSION**

The persistently low financial literacy levels observed in Türkiye can be attributed to several structural, educational, and socio-economic factors. First, Türkiye's macroeconomic environment—marked by high inflation, currency instability, and recurrent financial shocks—creates challenges for individuals attempting to engage in long-term financial planning, thereby limiting opportunities to build and retain financial knowledge (Bilici & Çevik, 2023). Second, deficiencies within the formal education system contribute to inadequate financial capability, as university students repeatedly demonstrate insufficient financial knowledge and as existing curricula fail to incorporate practical financial competencies needed in contemporary financial markets (Akben-Selçuk & Altıok-Yılmaz, 2014; Doğanay & Ünal, 2011). Third, deeply rooted gender disparities reduce women's access to financial information and decision-making opportunities, producing systematic literacy gaps that persist even when controlling for income and education (Sarigül, 2024: 1; Alkan et al., 2020: 1). Fourth, information asymmetries and limited access to structured financial guidance hinder citizens' ability to navigate increasingly digital and complex financial systems (Ergüzel et al., 2025). Finally, although Türkiye introduced a national financial literacy strategy in 2014, implementation has been fragmented, with insufficient coordination across institutions and limited long-term monitoring (Ayhan, 2019). These interrelated factors echo global findings from other developing economies and suggest that financial literacy challenges in Türkiye are both systemic and multifaceted (Goyal & Kumar, 2021).

The bibliometric indicators generated in this study offer several insights with direct policy relevance. The low rate of international collaboration (8%) suggests that Turkish scholars are largely disconnected from global research networks, potentially limiting the diffusion of methodological

innovation and reducing visibility in international financial literacy debates. The heavy concentration of research on descriptive themes such as demographic determinants and basic financial knowledge indicates limited engagement with behavioural models, intervention evaluations, or longitudinal assessments, all of which are essential for evidence-based policymaking (Aydin & Akben Selcuk, 2019). Moreover, the scarcity of studies on emerging themes such as digital and sustainable finance literacy reveals a significant misalignment between current research output and OECD recommendations emphasising the growing relevance of these domains in modern financial ecosystems (OECD, 2023). The institutional dispersion of publications across universities, combined with the small size of research teams, further points to the need for targeted capacity-building efforts to support interdisciplinary collaboration and develop sustained research programmes. Collectively, these indicators signal that a more coordinated national research agenda is needed to bridge thematic gaps, enhance methodological rigor, and strengthen the policy impact of financial literacy scholarship in Türkiye.

This study provides the first comprehensive, PRISMA-guided bibliometric analysis of financial literacy research in Türkiye, offering a structured mapping of the field's evolution, thematic orientations, and institutional dynamics. By integrating performance indicators, thematic analyses, and collaboration metrics, the study synthesises disparate strands of research that were previously unconnected, thereby establishing a coherent baseline for future academic inquiry. The findings not only highlight the modest scale and fragmented nature of Turkish financial literacy research but also situate these characteristics within international patterns observed in emerging economies, where research fields often begin with descriptive studies before advancing toward intervention-based and theoretically robust frameworks (Goyal & Kumar, 2021). The resulting synthesis enriches the literature by identifying priority areas for future investigation—such as standardised measurement tools, behavioural modelling, financial education evaluations, and the growing significance of digital and sustainable finance literacy—and by offering actionable insights for scholars, policymakers, and institutions seeking to strengthen Türkiye's financial capability landscape.

## **5. CONCLUSION**

This bibliometric analysis demonstrates that financial literacy research in Türkiye has expanded gradually over the past fourteen years but remains modest in scale, fragmented across disciplines, and limited in thematic breadth. Despite the critical societal importance of financial capability, Turkish research has not yet developed a cohesive scholarly community or robust theoretical frameworks, and empirical inquiries continue to be dominated by descriptive assessments.

Nevertheless, citations for several studies demonstrate growing international visibility, particularly for behavioural and comparative analyses.

Low financial literacy levels across Turkish population groups underscore the urgent need for structured financial education interventions (Akben-Selçuk & Altıok-Yılmaz, 2014; Kokkizi et al., 2017). Determinants such as gender, education, and income continue to shape financial capability, reflecting broader socio-economic inequalities (Sarigül, 2024; Alkan et al., 2020). Behavioural research confirms that financial literacy meaningfully influences risk tolerance, fintech adoption, and financial decision-making (Ergüzel et al., 2025; Bilici & Çevik, 2023).

Clear policy implications emerge from the bibliometric patterns and empirical findings of this study. Strengthening financial literacy in Türkiye requires the systematic integration of financial education across all stages of the national education system, from early childhood curricula to higher education programmes, supported by evidence showing persistent deficiencies among university students (Akben-Selçuk & Altıok-Yılmaz, 2014; Ergün, 2018). Targeted interventions are needed for vulnerable groups particularly women and low-income households who consistently exhibit lower financial literacy levels due to structural and socio-cultural barriers (Sarigül, 2024; Alkan et al., 2020). Enhancing collaboration between universities and industry stakeholders can improve the practical relevance of financial education and better align academic training with labour market needs (Doğanay & Ünal, 2011). Research capacity must also be strengthened through funding for longitudinal, comparative, and experimental studies capable of evaluating the long-term impact of financial literacy initiatives. Finally, expanding research and policy efforts toward digital and sustainable finance literacy is essential given their centrality in OECD's future-oriented financial competence frameworks and their current underrepresentation in Turkish scholarship (OECD, 2023; Yucel et al., 2023). Together, these policy directions provide a strategic blueprint for improving financial capability and supporting inclusive economic participation in Türkiye.

## **6. LIMITATIONS AND FUTURE RESEARCH**

This review is limited to English-language, peer-reviewed publications that are indexed in Scopus and Web of Science, which may result in the exclusion of pertinent studies in Turkish or from other sources. Additionally, the bibliometric methodology prioritizes publication trends over the qualitative richness of the findings. Consequently, future investigations should aim to enhance bibliometric mapping with content analysis or meta-analytical methods to assess theoretical frameworks and empirical techniques in greater detail. Longitudinal and comparative studies across

countries are also advisable to investigate the enduring impacts of policy interventions and educational reforms on financial behaviour and inclusion. Further research on emerging fields such as digital finance and sustainable finance literacy is essential, given the growing policy relevance of these domains (Yucel et al., 2023).

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