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Digital Marketplace and Fintech Nexus

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Abstract: *The rapid convergence of digital marketplaces and financial technology (fintech) is reshaping economic participation. This study employs a Systematic Literature Review (SLR) of 20 Scopus-indexed articles, guided by PRISMA methodology and VOSviewer bibliometric analysis, to examine online marketplace platforms and fintech ecosystems. Density visualization reveals fintech and commerce as the most intensively studied topics, while overlay visualization highlights blockchain, data marketplaces, and financial assets as emerging research trends during 2024–2025. Network visualization classifies the literature into five thematic clusters covering artificial intelligence, commerce, information systems, competitive markets, blockchain, and global economies. Findings indicate that digital literacy, regulatory support, Sharia compliance, interoperability, and technological readiness are key determinants of integration. In addition, HALVORA (Halal Verification Retail Online Apps) supports MSMEs by integrating halal verification, marketplaces, financial services, and networking within a single ecosystem. Finally, the review identifies research gaps in ethical governance, digital infrastructure, and integrated platforms.*
Keywords: *digital marketplace, financial technology, systematic literature review, blockchain, community empowerment*

Abstrak: Konvergensi pesat antara pasar digital dan teknologi finansial (fintech) semakin membentuk kembali partisipasi ekonomi. Penelitian ini menggunakan Systematic Literature Review (SLR) terhadap 20 artikel terindeks Scopus dengan pendekatan PRISMA dan analisis bibliometrik menggunakan VOSviewer untuk mengkaji perkembangan ekosistem marketplace dan fintech. Hasil visualisasi density menunjukkan bahwa fintech dan commerce merupakan topik yang paling banyak diteliti, sementara visualisasi overlay mengidentifikasi blockchain, data marketplaces, dan financial assets sebagai tren penelitian yang berkembang pada 2024–2025. Hasil kajian menunjukkan bahwa literasi digital, dukungan regulasi, kepatuhan Syariah, interoperabilitas, dan kesiapan teknologi menjadi faktor penting dalam integrasi marketplace dan fintech. Selain itu, HALVORA (Halal Verification Retail Online Apps) mendukung UMKM melalui integrasi verifikasi halal, marketplace, layanan keuangan, dan jejaring bisnis dalam satu ekosistem. Kajian ini juga mengidentifikasi kesenjangan penelitian terkait tata kelola etis, infrastruktur digital, dan pengembangan platform digital yang terintegrasi.
Kata kunci*: marketplace digital, teknologi finansial, systematic literature review, blockchain, pemberdayaan masyarakat*

1. INTRODUCTION

The rapid proliferation of digital platforms has fundamentally transformed how communities engage in economic activity. Online marketplaces—ranging from general-purpose e-commerce platforms such as Shopee and Tokopedia to specialized halal and educational marketplaces—have created unprecedented access to buyers, sellers, and financial services across geographic and socioeconomic boundaries (Song, 2019). Simultaneously, financial technology (fintech) solutions have disrupted conventional banking and payment infrastructure, offering mobile wallets, peer-to-peer lending, crowdfunding, and blockchain-based settlement systems that serve populations historically underserved by formal financial institutions (Anthony Jr, 2023).

The intersection of these two phenomena—marketplace platforms and fintech solutions—constitutes an emerging research frontier with significant implications for economic inclusion, entrepreneurship, and regulatory governance. Fintech applications embedded within or adjacent to digital marketplaces have enabled frictionless payment processing, credit access for small and medium enterprises (SMEs), and new models of supply chain financing. However, the academic literature addressing this nexus remains fragmented across disciplines, journals, and regional contexts, making it difficult to synthesize what is known, what is contested, and where the most pressing knowledge gaps lie (Crittenden et al., 2019; Zultaqawa et al., 2019).

This challenge is particularly acute in the context of Islamic economies, where fintech and marketplace platforms must simultaneously comply with Sharia principles—prohibiting interest (riba), excessive uncertainty (gharar), and speculative transactions (maisir)—while meeting the efficiency and scale demands of global digital commerce. Indonesia, as the world's largest Muslim-majority nation, represents a critical context in which the marketplace–fintech nexus is developing rapidly under regulatory conditions that differ substantially from those of Western markets (Hamdiah et al., 2025; Rasyidah et al., 2025).

To address these gaps, this study employs a Systematic Literature Review (SLR) methodology, drawing on 20 Scopus-indexed journal articles identified through a structured keyword search combining *marketplace* and *fintech* terms. The PRISMA framework is adopted to ensure methodological transparency and reproducibility, while VOSviewer bibliometric analysis is applied to generate network, overlay, and density visualizations that map the intellectual landscape of this research domain. In addition to synthesizing existing literature, this study highlights the potential role of HALVORA (Halal Verification Retail Online Apps) as an integrated digital platform that supports digital marketing, halal business verification, and fintech-enabled transactions. By connecting entrepreneurs with digital marketplaces, financial services, and broader business networks, HALVORA enhances digital literacy, strengthens online marketing capabilities, expands market reach, and improves the competitiveness of micro, small, and medium enterprises (MSMEs). The study aims to answer three research questions: **(1)** What thematic clusters characterize current marketplace–fintech research? **(2)** Which topics represent emerging research trends? **(3)** What knowledge gaps remain insufficiently addressed in the existing literature, particularly regarding the integration of innovative digital platforms such as HALVORA to foster digital marketing, financial inclusion, and sustainable community economic empowerment?

2. METHOD

This study adopts a Systematic Literature Review (SLR) and Systematic Mapping Study approach, following established methodological standards for synthesizing and mapping existing academic knowledge (Hamdiah et al., 2025; Rasyidah et al., 2025). The SLR process is guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework, which prescribes sequential stages of identification, screening, eligibility assessment, and final inclusion (Wiranatakusuma et al., 2024).

2.1 Search Strategy and Keyword String

The Scopus database was queried using the following structured search string applied to article title, abstract, and keywords (TITLE-ABS-KEY):

> *TITLE-ABS-KEY (("market place" OR "marketplace" OR "online marketplace" OR "digital marketplace") AND ("financial technology" OR fintech OR "fintech solutions" OR "financial services technology"))*

The search was restricted to English-language journal articles, covering all years of publication available in Scopus, and limited to the document type 'Article.' The literature search and data extraction were updated in 2026 to incorporate the most recent publications available in Scopus

2.2 PRISMA Selection Process

The initial query identified 52 candidate records. Following the PRISMA protocol (see Figure 1), records were screened based on title and abstract relevance. Non-English language articles, conference proceedings, and documents unrelated to the marketplace–fintech nexus were excluded. After applying these filters, 20 articles were retained for full-text review and analysis. All 20 were confirmed as eligible for inclusion; no additional records were excluded at the full-text stage.

Table 1. PRISMA Article Selection Summary

PRISMA Stage	Action	Result
Pre-Identification	Determine topic and research question	Marketplace × Fintech SLR
Identification	Scopus keyword query (TITLE-ABS-KEY)	52 records identified
Screening	Filter: English, journal articles, on-topic	32 records excluded
Eligibility	Full-text assessment for relevance and quality	0 additional exclusions
Included	Final corpus for SLR and bibliometric analysis	N = 20 articles

Source: Authors' Compilation

2.3 Analysis Tools

The 20 selected articles were imported into Mendeley reference management software and exported in RIS format. The RIS file was subsequently imported into VOSviewer (version 1.6.20) for keyword co-occurrence mapping (Van Eck & Waltman, 2013). VOSviewer generates three complementary visualization types: (1) network visualization, which displays keyword clusters and inter-keyword linkages; (2) overlay visualization, which maps the temporal dimension of keyword emergence using color gradients from dark blue (earlier studies, 2021–2022) to bright yellow (most recent studies, 2024–2025); and (3) density visualization, which reflects the relative concentration of research activity around each keyword node. Microsoft Excel 365 was used for classification of article topics, quantitative summaries, and supplementary qualitative coding.

3. RESULT AND DISCUSSION

3.1 VOSviewer Network Visualization

The network visualization presented in Figure 2 was generated from the keyword co-occurrence patterns across the 20 selected studies. The analysis identifies five distinct thematic clusters that characterize current research at the intersection of digital marketplaces and fintech.

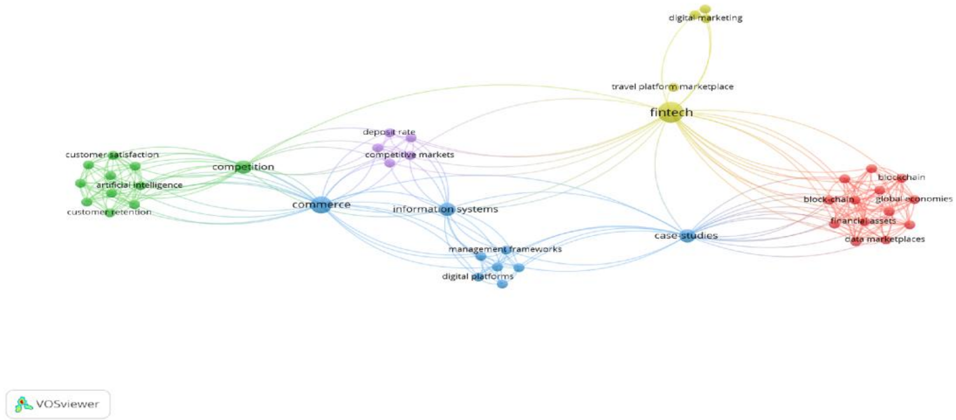

Figure 1. Network Visualization of Marketplace and FintechSource: Data Processed

The **green cluster** is anchored by customer satisfaction, artificial intelligence, competition, and customer retention. This cluster reflects a strand of research examining how AI-driven personalization and competitive dynamics in digital platforms influence consumer loyalty and satisfaction—themes central to marketplace economics and digital service design (Hermansyah et al., 2025; Imani et al., 2022).

The **blue cluster** groups commerce, information systems, management frameworks, and digital platforms. These studies approach marketplaces as information systems problems, focusing on how digital infrastructure and organizational frameworks enable or constrain marketplace performance (Crittenden et al., 2019; Zultaqawa et al., 2019).

The **yellow cluster** is dominated by the keyword fintech, alongside travel platform marketplace and digital marketing. This cluster captures the application of fintech within specific vertical marketplace contexts—particularly in travel, hospitality, and digital advertising—where payment integration and financial services are rapidly evolving (Anthony Jr, 2023; Ratnasari et al., 2024)

The **purple cluster** encompasses deposit rate, competitive markets, and related financial market terms. This cluster reflects research on how fintech-enabled marketplace lending and deposit products interact with traditional banking market structures and pricing mechanisms (Fuadi et al., 2022).

The **red cluster** contains blockchain, block-chain, global economies, financial assets, and data marketplaces. This cluster represents the most technology-forward strand of the literature, examining how distributed ledger technologies and tokenized assets are creating new forms of financial marketplace infrastructure (Hamdiah et al., 2025; Hayati et al., 2025).

3.2 Overlay Visualization: Trend and Emerging Issues

Figure 3 presents the overlay visualization, which encodes the recency of keyword appearance in the literature using color gradients. Dark blue-purple nodes indicate terms prominent in studies published around 2021–2022, while bright yellow nodes indicate terms that have emerged or gained prominence in 2024–2025.

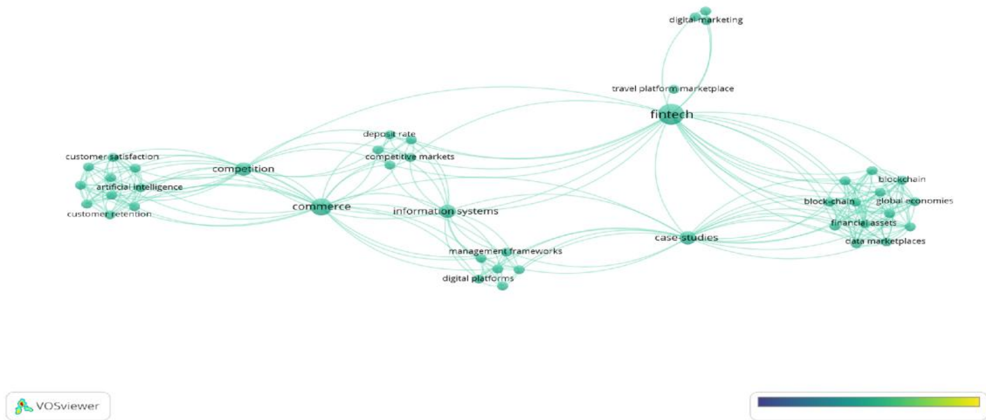

Figure 2. Overlay Visualization of Marketplace and FintechSource: Data Processed

The overlay reveals that blockchain, data marketplaces, and financial assets appear in the brightest yellow zones, confirming these as the most recent and rapidly growing research fronts. This finding aligns with broader trends in the fintech literature documenting the rise of decentralized finance (DeFi), tokenized asset markets, and data monetization platforms as transformative forces reshaping how financial services are embedded within digital marketplace ecosystems (Hamdiah et al., 2025; Hayati et al., 2025; Khoirurrozikin et al., 2026).

By contrast, terms such as customer satisfaction and competition appear in cooler blue-green tones, indicating that these were heavily studied in the earlier years of the review window (2021–2022) and have since been somewhat overtaken by technology-centric concerns. Fintech itself occupies a medium temporal position, consistent with its sustained but increasingly differentiated presence across the literature. The deposit rate and competitive markets cluster occupies intermediate temporal positions, reflecting that market-structure analyses of fintech have been ongoing throughout the review period without a dramatic acceleration (Fuadi et al., 2022).

3.3 Density Visualization: Research Concentration

The density visualization in Figure 4 illustrates the relative concentration of research activity around each keyword node. Brighter yellow zones indicate the highest density of co-occurring literature, while darker blue zones indicate lower density and, correspondingly, greater research opportunity.

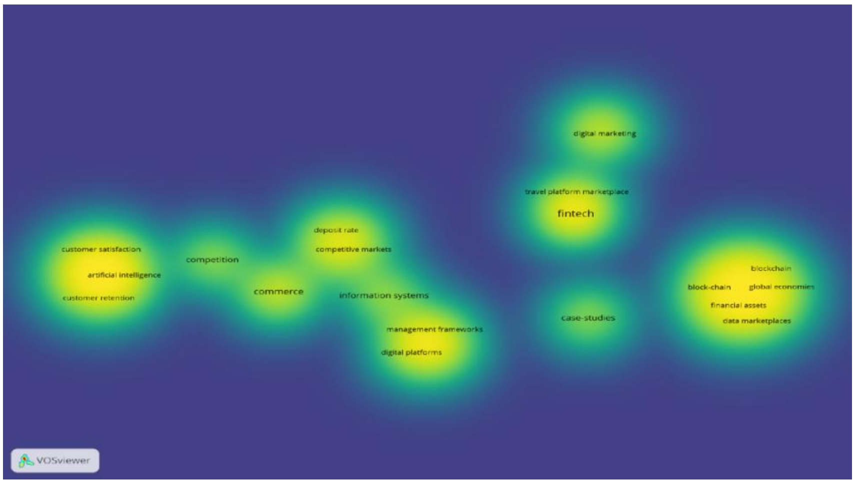

Figure 3. Density Visualization of Marketplace and FintechSource: Data Processed

Fintech and commerce appear in the brightest yellow zones, confirming these as the twin poles around which the majority of the reviewed literature is organized. Information systems and digital platforms also show high density, reflecting the substantial body of work treating marketplace–fintech integration as an information systems problem. Blockchain and financial assets appear in lighter green zones—high enough density to signal active research, but not yet the dominant anchors they may become in coming years, consistent with the trend signals observed in the overlay visualization (Hamdiah et al., 2025; Van Eck & Waltman, 2013; Hayati et al., 2025).

Customer retention and management frameworks occupy lower-density zones, indicating that while these themes are present in the corpus, they remain comparatively underexplored relative to their potential importance for understanding the governance and sustainability of marketplace–fintech platforms. These darker zones represent priority areas for future empirical and theoretical work.

3.4 Classification of Key Issues

Drawing on qualitative content analysis of the 20 reviewed articles, the following distribution of key research themes was identified:

Table 2. Distribution of Key Themes in Marketplace–Fintech Studies

Theme Category	Share (%)	Representative Issues
Technology & Infrastructure	30%	Blockchain, DeFi, digital payment systems, AI integration
Financial Inclusion & Access	25%	Fintech for SMEs, crowdfunding, Islamic microfinance, rural inclusion
Regulatory & Sharia Compliance	20%	DSN-MUI fatwas, halal certification, OJK regulation, Maqasid al-Shariah
Consumer Behavior & Trust	15%	Purchase intention, customer satisfaction, digital trust, subjective norms

Theme Category	Share (%)	Representative Issues
Market Structure & Competition	10%	Deposit rates, competitive markets, market power, platform dynamics

Source: Authors' Calculation

The thematic categories were developed through qualitative classification of the 20 selected articles based on their dominant research focus. The percentage presented in Table 2 represents the distribution of the reviewed studies across the identified thematic categories. The classification was used to complement the bibliometric visualization by providing a broader thematic interpretation of the literature.

The Technology & Infrastructure category dominates at 30%, consistent with the density and overlay visualizations showing fintech and blockchain as the most active research nodes. Studies in this category address how distributed ledger systems enable transparent halal supply chains, how AI personalizes marketplace experiences, and how digital payment rails reduce transaction costs for SME participants (Hamdiah et al., 2025; Hayati et al., 2025; Khoirurrozikin et al., 2026).

Financial Inclusion & Access (25%) captures research demonstrating that fintech-enabled marketplaces extend credit and payment services to previously underserved populations, including rural communities, women entrepreneurs, and micro-enterprises. This strand is particularly prominent in Indonesian and Malaysian literature, where Sharia-compliant fintech is positioned as a vehicle for equitable development (Anthony Jr, 2023; Rasyidah et al., 2025; Abd Latib et al., 2026).

Regulatory & Sharia Compliance (20%) reflects the substantial body of work examining how marketplace platforms and fintech services align—or fail to align—with Islamic jurisprudence and national regulatory frameworks. Research in this category identifies persistent gaps between Sharia legal norms and actual digital commerce practices, particularly concerning gharar in algorithmic pricing, riba in embedded lending products, and the absence of real-time Sharia audit mechanisms (Hamdiah et al., 2025; Nurjannah et al., 2025).

Consumer Behavior & Trust (15%) addresses the human dimension of platform adoption, finding that subjective social norms, perceived behavioral control, and digital trust are significant predictors of marketplace and fintech usage among Muslim consumers. Attitude alone is generally found to have a weaker direct effect on purchase intention than social and institutional trust factors (Jannah, 2026).

Market Structure & Competition (10%) examines how fintech entrants affect incumbent banking market power, deposit pricing, and the competitive dynamics of marketplace lending. This is the smallest category, suggesting a relative scarcity of industrial organization perspectives in the marketplace–fintech literature—a notable gap given the rapid consolidation occurring in both sectors (Fuadi et al., 2022).

One of the major knowledge gaps in the existing literature is the limited understanding of how integrated digital platforms can simultaneously combine digital marketing, fintech services, halal verification, and business networking within a unified ecosystem to support sustainable community economic empowerment. Most previous studies examine marketplace platforms, fintech adoption, or digital marketing as separate domains, with little attention to their interdependence in enhancing MSME performance and financial inclusion. Furthermore, there is insufficient empirical evidence on the role of innovative platforms such as HALVORA (Halal Verification Retail Online Apps) in improving digital literacy, expanding market access, facilitating halal business verification, integrating digital payment systems, and strengthening entrepreneurial competitiveness. Future research should therefore develop comprehensive frameworks that examine how platforms like HALVORA can create synergies between digital commerce, financial technology, ethical governance, and community empowerment to foster inclusive, resilient, and sustainable digital economic ecosystems.

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4. Conclusion

This study presents a systematic literature review and bibliometric mapping of 20 Scopus-indexed articles examining the nexus of digital marketplaces and financial technology. The analysis reveals a dynamic and rapidly evolving research landscape organized around five principal thematic clusters: customer-centric artificial intelligence and competition; commerce and information systems; fintech in vertical marketplace contexts; financial market structure; and blockchain and data marketplace infrastructure. The overlay visualization confirms that blockchain, tokenized financial assets, and data marketplaces represent the most recent and rapidly growing research frontiers, while the density visualization establishes fintech and commerce as the conceptual anchors of the field. Together, these findings suggest that marketplace–fintech research is shifting from foundational issues of consumer behaviour toward more complex challenges involving digital infrastructure, ethical governance, Sharia compliance, and sustainable digital ecosystems.

To complement the literature review, this study also incorporates practical evidence from a community service program conducted in Alor Setar, Malaysia, where HALVORA (Halal Verification Retail Online Apps) was introduced as an integrated digital platform for halal marketplace development. The evaluation results demonstrated strong user acceptance: 53.3% of participants rated their overall experience as excellent, while 46.7% rated it as good. Furthermore, 100% expressed willingness to use HALVORA for future transactions, 93.3% reported improved understanding of digital halal marketplaces, and more than 86% agreed that the platform could support MSME development and sustainable business practices. These findings suggest that integrated digital platforms combining halal verification, digital marketing, fintech services, and business networking can significantly enhance digital literacy, entrepreneurial readiness, consumer trust, and market expansion. Three research gaps merit particular attention in future studies. First, cross-disciplinary frameworks integrating Islamic jurisprudence, digital infrastructure, digital marketing, and community economic empowerment remain underdeveloped. Second, governance models for marketplace–fintech platforms in emerging economies—particularly regulatory harmonization among institutions such as DSN-MUI, OJK, and BPJPH—require further investigation to balance innovation with consumer protection and Sharia compliance. Third, the market structure and competition dimension remains relatively underexplored, highlighting the need for industrial organization studies that examine platform concentration, fintech competition, and MSME participation in non-Western contexts.

Overall, the findings demonstrate that innovative platforms such as HALVORA have the potential to bridge digital commerce, financial inclusion, and halal business ecosystems. Policymakers, technology providers, financial institutions, and Sharia scholars should collaborate to develop integrated governance frameworks that foster inclusive digital transformation, strengthen MSME competitiveness, promote financial inclusion, and support sustainable community economic empowerment in the digital era.

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