

The Institutional Adoption of Artificial Intelligence: A Decade-Based Bibliometric Analysis (2015–2024)

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Received: 14/02/2026 Accepted: 19/05/2026 Published: 01/06/2026
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Abstract:

This study examines the growing importance of Artificial Intelligence (AI) applications in institutional settings, particularly in financial, administrative, and educational sectors. Using a bibliometric approach grounded in the PRISMA framework, it analyzes global research on institutional AI implementation based on Scopus data from 2015 to 2024. From 12,455 initial records, 260 studies were selected through rigorous screening procedures. The findings reveal a steady increase in publications over the decade, reflecting a shift from exploratory studies to applied, practice-oriented research. India, the United States, and the United Kingdom emerge as leading contributors, alongside active participation from emerging economies such as Malaysia, South Africa, and Saudi Arabia. Prominent institutions and scholars have significantly shaped the field’s intellectual structure. Keyword co-occurrence analysis highlights central themes including Artificial Intelligence, Decision-Making, Machine Learning, Big Data, and Financial Technology. Overall, the results underscore AI’s strategic role in enhancing institutional performance, governance, and digital transformation.

Keywords: Artificial Intelligence; Bibliometric Analysis; Institutional Research; Decision-Making; Digital Transformation; Scopus.

Jel Classification Codes: O33, D83, L86, M15.

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1. INTRODUCTION:

The current decade has witnessed a fundamental shift in how corporations adopt artificial intelligence, transforming it from a mere supplementary tool into a central strategic factor for restructuring operations and forging a sustainable competitive advantage. The focus is no longer on experimentation in isolated projects, but on the systematic integration of these technologies across all corporate functions, from supply chain and manufacturing to marketing and human resources.

The most prominent global developments are manifest in two parallel trends: The first is the transition from "Narrow AI" models designed for specific problems towards "Generative AI" systems capable of creating unprecedented textual and visual content, thereby opening new horizons for creativity and productivity. The second, and more profound, trend is the emergence of robust governance and ethical frameworks to ensure the responsible and transparent use of AI, in response to growing regulatory concerns and algorithmic bias. Meanwhile, the adoption of ready-made "AI-as-a-Service" platforms is accelerating the pace of proliferation, while leading organizations are pushing forward with massive investments in building "in-house AI capabilities" as a cornerstone of digitalization. In the future, differentiation among institutions will be contingent upon their ability to achieve a symbiotic integration between human and artificial intelligence, redefining the very nature of work and leadership in the global economic landscape.

Artificial intelligence technology is no longer the domain of futurists; it has evolved into an integral component of the business models of numerous organizations and a key strategic element in the plans of various business, healthcare, and government sectors worldwide (Yogesh K. et al, 2021, p 2)

Artificial intelligence technologies deliver three primary advantages. Firstly, they enable the automation of critical yet repetitive and time-consuming tasks, thereby freeing human capital to concentrate on higher-

value work. Secondly, AI uncovers insights that are otherwise concealed within vast volumes of unstructured data—such as video, image, written report, business document, social media, and email data which traditionally required human management and analysis. Thirdly, AI can integrate thousands of computers and additional resources to address the most complex problems. Consequently, these AI capabilities should be harnessed to develop methods for mitigating the climate crisis. Achieving this necessitates rigorous investigation to determine how AI solutions can be effectively combined with human emotions, cognitions, social norms, and behavioral responses. (Nishant et al, 2020,p 4)

The increasing competitive intensity and the influx of big data have driven researchers to study AI adoption as a strategic response to the corporate need for survival and growth in a complex digital economy. The question is no longer "if" these technologies will be adopted, but "how" they can be deployed to achieve unprecedented operational efficiency, create new value, and enable proactive, prediction-based decision-making. Researchers have focused on exploring the causal relationship between AI investments and comprehensive corporate performance, aiming to decode the mediating factors that transform technological investment into tangible competitive advantage. Furthermore, urgent motivations have emerged to understand the pace and implications of this organizational transformation, as researchers seek to dissect the intrinsic challenges facing corporations, such as the skills gap, process re-engineering, and the management of ethical and algorithmic risks. In short, academic research aims to provide a systematic framework that enables corporations to achieve the optimal integration between the transformative capabilities of AI and existing strategic goals and organizational structure, thereby bridging the gap between technological potential and organizational reality.

Through this article, we seek to conduct an ambitious bibliometric study aimed at mapping the knowledge structure and temporal evolution of the field of AI utilization in corporations. The research will rely on an advanced analysis of a comprehensive corpus of academic literature

extracted from the Scopus database, utilizing techniques such as co-citation analysis to identify the main intellectual schools and the connections between them. We planned to only answer the following research questions: Q1: What has been the distribution of research and publications on the use of artificial intelligence in institutions from 2015 to 2024?

Q2: Which countries have had the most significant impact on the research landscape of artificial intelligence in institutional settings?

Q3: Which educational institutions have been the most prolific contributors to research on artificial intelligence in institutions?

Q4: Which authors are the most influential in the field of artificial intelligence implementation within institutions?

Q5: What have been the most prominent research topics and emerging keywords in the field of artificial intelligence applications in institutions over the past decade?

2. Materials and Methods:

In this section, we will discuss the methods applied in this paper. Moreover, the PRISMA framework (Moher et al., 2009) was utilized as the main framework for this study

2 .1. Identification

This review took place on 14th October 2025, using Scopus database. This review aimed to investigate relation between artificial intelligence and Institutions.

Two main keywords were used for instance, artificial intelligence and Institutions, and the query used for this is TITLE-ABS-KEY (Use of artificial intelligence in Institutions). This search has been conducted for the last seven years, as this query was used AND PUBYEAR > 2014 AND PUBYEAR < 2025.A set of inclusion and exclusion criteria were used on this review. Table 1 shows the inclusion and exclusion criteria

Table 1: Inclusion and Exclusion criteria

Inclusion criteria	Exclusion criteria
artificial intelligence in Institutions	Any other keywords
Article from 2015-2024	Any research before 2015 was excluded, and any research in 2025.

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Only articles in English language	Any other language
Only articles	Conference papers, books, thesis
Artificial Intelligence, Decision Making, Technology, Artificial Intelligence (ai), Fintech, Blockchain, Finance, Digitalization, Digital Transformation, Ai, Institutions.	Any other field.

Source : Prepared by the author based on the Scopus database.

2.2. Screening:

The initial search resulted 12455 documents in the scopus database. After applying the set of inclusion and exclusion criteria this review included only 260 documents, whereas 12195 were excluded from the search.

2.3. Eligibility:

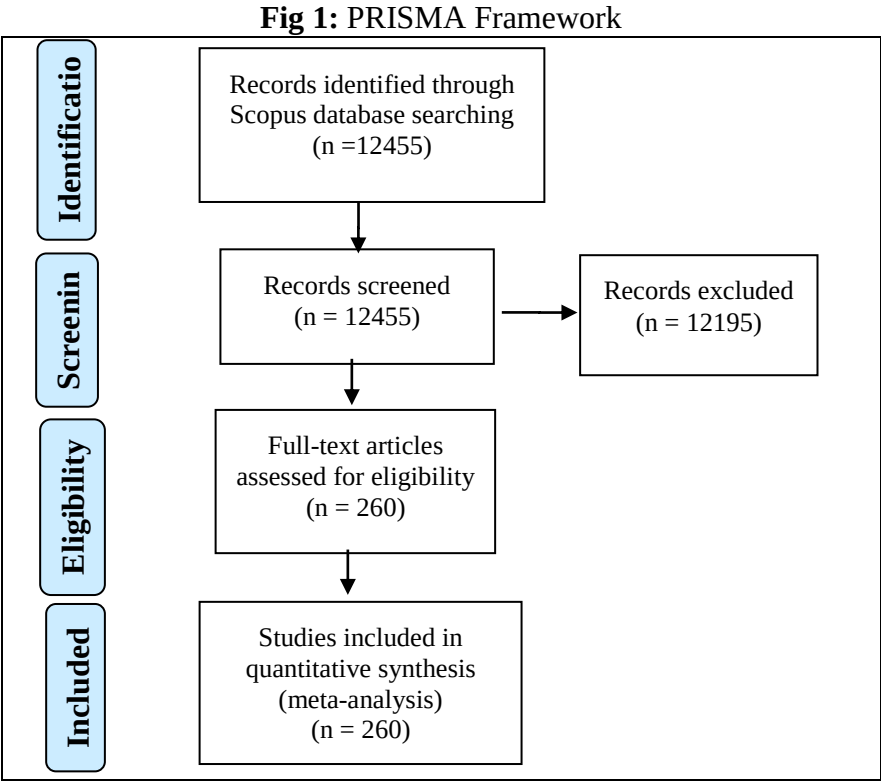
Only articles in the field of Artificial Intelligence, Decision Making, Technology, Artificial Intelligence (ai), Fintech, Blockchain, Finance, Digitalization, Digital Transformation, Ai, Institutions were included in this search, following the query:

AND (LIMIT-TO (EXACTKEYWORD , "Artificial Intelligence") OR LIMIT-TO (EXACTKEYWORD , "Decision Making") OR LIMIT-TO (EXACTKEYWORD , "Artificial Intelligence (ai)") OR LIMIT-TO (EXACTKEYWORD , "Fintech") OR LIMIT-TO (EXACTKEYWORD , "Digital Transformation") OR LIMIT-TO (EXACTKEYWORD , "Technology") OR LIMIT-TO (EXACTKEYWORD , "Blockchain") OR LIMIT-TO (EXACTKEYWORD , "Digitalization") OR LIMIT-TO (EXACTKEYWORD , "Ai") OR LIMIT-TO (EXACTKEYWORD , "Finance") OR LIMIT-TO (EXACTKEYWORD , "Institutions")). Moreover, only articles were included AND (LIMIT-TO (DOCTYPE , "ar")). A set of exact keyword were used to provide more precise results as follow, " Use of artificial intelligence in Institutions"as follow :AND (LIMIT-TO (EXACTKEYWORD , "Artificial Intelligence") OR LIMIT-TO (EXACTKEYWORD , "Decision Making") OR LIMIT-TO (EXACTKEYWORD , "Artificial Intelligence (ai)") OR LIMIT-TO (

EXACTKEYWORD , "Fintech") OR LIMIT-TO (EXACTKEYWORD , "Digital Transformation") OR LIMIT-TO (EXACTKEYWORD , "Technology") OR LIMIT-TO (EXACTKEYWORD , "Blockchain") OR LIMIT-TO (EXACTKEYWORD , "Digitalization") OR LIMIT-TO (EXACTKEYWORD , "Ai") OR LIMIT-TO (EXACTKEYWORD , "Finance") OR LIMIT-TO (EXACTKEYWORD , "Institutions"))

Lastly, only articles in English language were included as follow ;
AND (LIMIT-TO (LANGUAGE , "English")).

Figure 1 prisma framework is the main framework for this study.



Source : Prepared by the author based on the PRISMA framework.

2.4. The Bibliometric Analysis

A bibliometric analysis approach was employed in this review to systematically examine the intellectual structure and research trends within the field. The primary objective of this analysis was to identify and interpret several key dimensions of the scholarly landscape, including: the patterns of

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collaboration among authors, the most influential and frequently cited researchers, the interrelationships among keywords, and the extent of international research cooperation. Furthermore, the study explored the countries contributing most significantly to the topic, the journals with the highest publication output, the most frequently cited and co-published journals, and the predominant research themes emerging from the literature. (Kiyomi et al., 2022, p 170). The analysis was conducted using the VOSviewer software, VOSviewer is a program that we have developed for constructing and viewing bibliometric maps. The program is freely available to the bibliometric research community (van Eck et al., 2010,)

3. Results :

The bibliometric analysis section aims to elucidate the relationship between the use of various AI tools at the organizational level and their impact on diverse administrative and operational functions. Our study spans a decade of research, offering valuable insights into multiple facets of this constantly evolving field. It encompasses prominent research areas, publication trends, high-impact journals, leading academic institutions, influential authors, and pivotal keywords. This synthesis is designed to map the trajectory of AI adoption in organizations, identify the core elements that drive performance improvement, and provide a comprehensive perspective on the global efforts underpinning the use of AI tools.

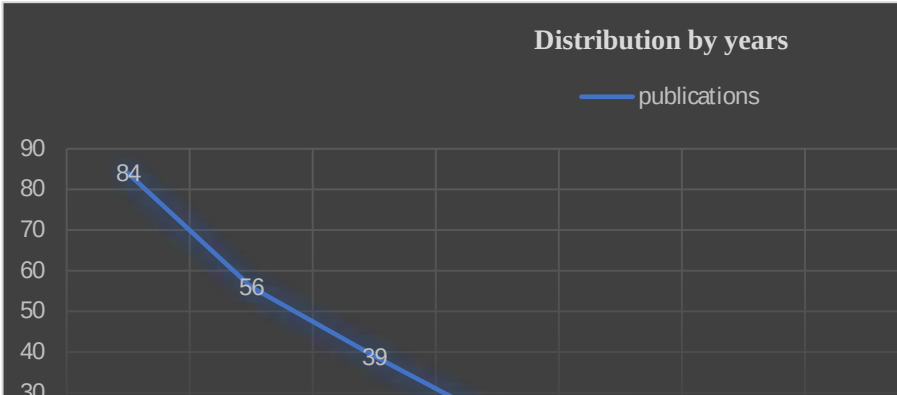
3.1. The distribution by years:

The following research question will be addressed in this section: "What has been the distribution of research and publications on the use of artificial intelligence in institutions from 2015 to 2024? "

By analyzing the provided data, we can address the study's primary inquiry regarding the temporal distribution of research on AI adoption in organizations between 2015 and 2024. The statistics reveal a discernible upward trend in the number of publications associated with AI utilization at the organizational level over time. The publication count experienced slow growth during 2015 and 2016, recording only 05 and 03 publications

respectively. This expansion became more pronounced after 2021, with 23 publications, ultimately reaching its peak in 2024 with a total of 84 publications. This trend, particularly in recent years, indicates a significant surge in interest and research focus in this field, as illustrated in Figure 02.

Fig 2: Publications by years



Source: Prepared by the author based on the Scopus database.

The presented data reveals a steep upward trajectory in the volume of scientific publications addressing the use of artificial intelligence in institutions over the past decade. This growth does not merely reflect a passing academic interest; it is a strong indicator of the field's transition from the realm of theoretical exploration to that of practical application and implementation across various types of organizations. This evolutionary journey can be divided and interpreted through three main phases:

a. The Foundational Phase (2015-2018): A Period of Slow Growth and Noticeable Fluctuation.

This period was characterized by a very modest number of publications, ranging between 3 and 11 annually. This low output indicates that the field was still in its embryonic stages, with broader attention focused on the fundamentals of AI, while institutional applications were confined to pioneering and limited research. The slight decrease from 5 publications in 2015 to 3 in 2016 may reflect the phase that often follows initial idea exploration, typically marked by enthusiasm for researching and publishing on new topics.

b. The Accelerated Growth and Proliferation Phase (2019-2022): The Beginning of the Exponential Curve

The turning point began in 2019, when the growth curve began to take off markedly, with publications doubling from 8 in 2018 to 11 in 2019, marking the start of a sharp upward trajectory. This was followed by significant acceleration between 2020 and 2021, with a leap of 91.7% (from 24 to 46 publications). The period from 2021 to 2022 then saw a growth rate of 69.6% (from 46 to 78 publications).

This remarkable acceleration is attributed to several factors, including the maturation of AI technologies (especially deep learning), increased institutional awareness of the value of their data, growing competitive pressures, and the impact of the COVID-19 pandemic, which pushed organizations to accelerate the adoption of digital and intelligent solutions.

c. The Maturity and Peak Phase (2023-2024): An Unprecedented Apex

Publications reached their recorded peak in the data, with 84 publications in 2024 (a record high) and 56 in 2023. This surge in the number of publications related to the use of AI at the institutional level can be interpreted as a sign that AI adoption has become a mainstream trend in R&D, management practices, and operational workflows. This reflects researchers' focus on topics such as AI ethics, its integration into supply chain management, human resources, marketing, and strategic decision-making. Furthermore, the emergence of generative AI tools (such as ChatGPT) in late 2022 provided a massive additional boost to the field, significantly expanding the scope of possible applications.

3.2. The distribution by countries:

The following research question will be addressed in this section" Which countries have had the most significant impact on the research landscape of artificial intelligence in institutional settings? "

The figure below represents the growth in the number of scientific publications on the use of artificial intelligence tools at the institutional level during the period 2015-2024.

Based on the data provided on the number of scientific publications, it is possible to analyze the research impact of different countries. Although the number of publications represents a basic measure, it is necessary to interpret these numbers within a broader context to understand their true significance.

Fig 3: Publications by Countries



Source: Prepared by the author based on the Scopus database.

The data reveal that India leads the global research landscape in the institutional application of artificial intelligence, with 36 publications, followed closely by the United States (32) and the United Kingdom (23). This dominance reflects the growing integration of AI technologies in both emerging and advanced economies.

India’s leading position can be attributed to its expanding academic ecosystem, the strong presence of technology-driven industries, and the increasing focus on digital transformation initiatives within public and private institutions.

The United States remains a central hub for cutting-edge AI research, supported by world-class universities, innovation ecosystems, and corporate investments. Similarly, the United Kingdom shows substantial contributions, emphasizing ethical, governance, and policy dimensions of AI in organizations.

China (17) and Australia (14) also exhibit a robust research presence, highlighting their commitment to leveraging AI for institutional efficiency and decision-making. European countries such as France (12), Italy (10),

Germany (9), and Spain (7) maintain steady contributions, often focusing on industrial, administrative, and organizational transformations through AI.

Interestingly, Malaysia (12) and Saudi Arabia (9) stand out among developing nations, reflecting a rapid regional uptake of AI within institutional contexts. South Africa (10) and Jordan (9) further illustrate the growing engagement of the Global South in advancing AI-related organizational research.

Overall, the geographical diversity of the data suggests that AI in institutional settings is no longer confined to technologically advanced economies, but has become a globally inclusive research domain that bridges both developed and emerging regions.

3.3. The top 10 educational institutions:

The following research question will be addressed in this section "Which educational institutions have been the most prolific contributors to research on artificial intelligence in institutions?"

To gain a deeper understanding of the global research landscape on the use of artificial intelligence within institutional settings, it is essential to identify the educational institutions that have made the most significant contributions to this field. The following table highlights the most productive universities in terms of publications and citation impact, providing valuable insights into the centers of academic excellence driving AI-related institutional research.

The analysis of institutional contributions reveals that several universities across different regions have played a significant role in advancing research on the use of artificial intelligence (AI) within institutional settings.

Table 02 : Top 10 educational institutions in (Use of artificial intelligence in Institutions)

N	Educational institutions	TP	Most cited publications	Time cited
01	<u>Amity</u>	04	Artificial intelligence in Indian higher	39

	<u>University</u>		education institutions: a quantitative study on adoption and perceptions.	
02	<u>Bucharest University of Economic Studies</u>	04	The Role of Business Students' Entrepreneurial Intention and Technology Preparedness in the Digital Age.	11
03	<u>University of Johannesburg</u>	03	Industry 4.0 in finance: the impact of artificial intelligence (ai) on digital financial inclusion.	353
04	<u>Universiti Sains Malaysia</u>	03	Big data analytics capability for improved performance of higher education institutions in the Era of IR 4.0: A multi-analytical SEM & ANN perspective.	153
05	<u>Universitatea din Bucuresti</u>	03	An integrated two-stage methodology for optimising the accuracy of performance classification models .	05
06	<u>University of South Africa</u>	03	Fourth industrial revolution—a review of applications, prospects, and challenges for artificial intelligence, robotics and blockchain in higher education.	76
07	<u>Indian Institute of Technology Kharagpur</u>	03	Resolving forward-reverse logistics multi-period model using evolutionary algorithms.	62
08	<u>Vellore Institute of Technology</u>	03	Can generative AI motivate management students? The role of perceived value and information literacy.	13
09	<u>Sapienza Università di Roma</u>	03	Imputation techniques for the reconstruction of missing interconnected data from higher Educational Institutions.	17
10	<u>K L Deemed to be University</u>	03	Artificial intelligence in steering the digital transformation of collaborative technical education.	35

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TP= Total publications

Source : Prepared by the author based on the Scopus database

Amity University (India) and the Bucharest University of Economic Studies (Romania) stand out as the most productive institutions, each contributing four publications. Amity University's work focuses primarily on AI adoption in higher education, reflecting India's leadership in educational digital transformation. The relatively high number of citations (39) indicates growing academic interest in how AI influences institutional management and learning processes.

The University of Johannesburg (South Africa), although producing three publications, demonstrates a remarkable impact, with one of its studies cited 353 times. This reflects the university's pivotal contribution to understanding AI's role in finance and digital inclusion, and shows that impactful research is not limited to institutions in developed countries.

Universiti Sains Malaysia (Malaysia) also produced three key papers, notably addressing big data analytics and AI capabilities in higher education. With 153 citations, its research has significantly shaped discourse on AI integration in academic institutions, particularly within the context of the Fourth Industrial Revolution (IR 4.0).

Finally, Universitatea din Bucuresti (Romania), with three publications and a more modest citation count (5), focuses on methodological advancements especially in optimizing performance classification models highlighting a technical perspective in institutional AI research.

Overall, the results show that AI research in institutional contexts is geographically diverse, encompassing universities from Asia, Africa, and Europe, with notable contributions emerging from both developing and developed countries. Importantly, the citation impact demonstrates that research quality and influence are not confined to publication quantity, but are also shaped by the relevance of topics and methodological innovation.

3.4. top 10 authors in the field of Use of artificial intelligence in Institutions:

The following research question will be addressed in this section " Which authors are the most influential in the field of artificial intelligence implementation within institutions?"

The analysis of author productivity and citation impact reveals a diverse group of influential scholars contributing to the advancement of research on the implementation of artificial intelligence (AI) within institutional contexts.

Table 03: Top 10 authors in the field of Use of artificial intelligence in Institutions

Authors	TP*	TC*	H-Index	Most cited publication	Publisher
Bin-Nashwan, Saeed Awadh	53	1008	19	Use of ChatGPT in academia: Academic integrity hangs in the balance	Elsevier Ltd
Bouteraa, Mohamed	22	546	9	Use of ChatGPT in academia: Academic integrity hangs in the balance	Elsevier Ltd
Ivanov, Stanislav H.	159	5576	40	Progress on robotics in hospitality and tourism: a review of the literature	Emerald Group Publishing Ltd
Kushwaha , B.P.	47	655	15	Visualisation of global research trends and future research directions of digital marketing in small and medium enterprises using bibliometric analysis	Emerald Group Publishing Ltd.
Mariotti, Sergio	53	1509	22	Family involvement and firms' establishment mode choice in foreign markets	Palgrave Macmillan
Mhlanga,	144	2257	20	Industry 4.0 in finance:	Multidiscipl

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David				the impact of artificial intelligence (ai) on digital financial inclusion	inary Digital Publishing Institute (MDPI)
Sadallah, Mouad	12	398	6	Use of ChatGPT in academia: Academic integrity hangs in the balance	Elsevier Ltd
Sharma, Silky	8	56	4	Artificial intelligence in Indian higher education institutions: a quantitative study on adoption and perceptions	Springer
Singh, Gurinder	135	1921	26	Comparison between Multinomial and Bernoulli Naïve Bayes for Text Classification	Institute of Electrical and Electronics Engineers Inc.
Basha, Shabeen Afsar	05	130	2	Online peer-to-peer lending: A review of the literature	Elsevier B.V.

TP= Total Publications, **TC**=Total Citations

Source : Prepared by the author based on the Scopus database.

Stanislav H. Ivanov stands out as the most prolific and influential author, with 159 publications and 5,576 total citations, achieving the highest H-index (40) among all listed researchers. His extensive work, particularly on robotics in hospitality and tourism, highlights the interdisciplinary nature of AI research and its applications beyond traditional institutional settings.

David Mhlanga follows with 144 publications and 2,257 citations (H-index = 20), making him one of the most impactful researchers in the specific area of AI and Industry 4.0, especially regarding financial inclusion and digital transformation in institutions.

Sergio Mariotti also demonstrates significant influence with 53 publications and 1,509 citations (H-index = 22), indicating a strong research footprint, particularly in the intersection of organizational behavior and innovation management, which aligns closely with institutional AI studies.

Saeed Awadh Bin-Nashwan and Mohamed Bouteraa, both affiliated with publications from Elsevier Ltd., have shown notable productivity (53 and 22 publications, respectively), focusing on the ethical and academic implications of AI tools such as ChatGPT in educational institutions. Their works are gaining recognition, as reflected by moderate citation levels (TC = 1008 and 546).

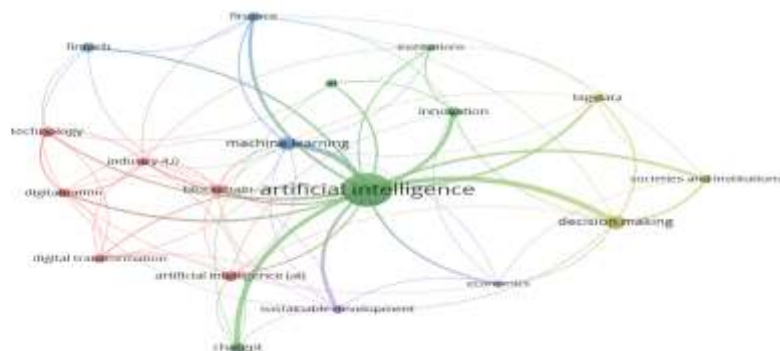
Similarly, B.P. Kushwaha (47 publications, 655 citations) has contributed to mapping global research trends in AI-related digital marketing, while Gurinder Singh (135 publications, 1,921 citations) has explored machine learning and text classification techniques, which support institutional AI frameworks.

On the other hand, Silky Sharma (8 publications, 56 citations) and Mouad Sadallah (12 publications, 398 citations) represent emerging researchers contributing to AI applications in education, particularly within the context of developing economies.

3.5. The primary research keywords and trends:

Addressing the 5th question "What have been the most prominent research topics and emerging keywords in the field of artificial intelligence applications in institutions over the past decade?" The chart shows the main search terms, as shown in the data shown in the image.

Fig 4: Visualization Map of Keywords co-occurrence



Source : VOSviewer outputs

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The figure above illustrates the frequency of key research terms during the study period, revealing a broad spectrum of primary keywords associated with the use of artificial intelligence (AI) at the institutional level. This diversity reflects the wide range of interests within this field. The term “artificial intelligence” emerged as the most prevalent, appearing 216 times, underscoring its pivotal role in research on the application of AI tools. The term “decision-making” ranked second, appearing 26 times, which emphasizes the central focus of research in this domain.

The study also demonstrates a broad approach through the presence of terms such as “machine learning,” “big data,” “blockchain,” “innovation,” and “financial technology” among others, appearing between 10 and 25 times. This indicates that the field extends beyond the use of AI and its tools within institutions, encompassing also the emerging and future technologies that follow.

4. Discussion:

The findings of this study provide a clear, multidimensional response to all the research questions formulated at the outset. Through an extensive bibliometric and analytical approach, the study demonstrates that research on the use of Artificial Intelligence (AI) in institutional contexts particularly in financial and banking organizations has experienced a significant and consistent upward trajectory between 2015 and 2024. This sustained growth confirms that AI has evolved from a theoretical construct into a strategic asset and decision-support mechanism within institutions operating in competitive and data-driven environments.

- The temporal distribution analysis revealed three distinct stages in the evolution of institutional AI research. The Foundational Phase (2015–2018) was characterized by limited but exploratory publications that laid the conceptual groundwork for AI applications. The Acceleration Phase (2019–2022) reflected an exponential rise in research activity, largely driven by the maturation of deep learning and data analytics, as well as by the global pandemic which accelerated digital transformation in both public and private

institutions. The Maturity Phase (2023–2024) marked the consolidation of AI as a core component of institutional operations—where academic discourse shifted from feasibility analysis toward optimization, ethical governance, and performance evaluation of AI-based systems.

- From a geographical standpoint, the results demonstrate a remarkable diversification of research productivity, led by India, the United States, and the United Kingdom, with substantial contributions from emerging economies such as Malaysia, Saudi Arabia, and South Africa. This distribution indicates that AI integration in institutional management is no longer geographically limited, but rather represents a globalized trend shaping the financial and organizational architecture of both developed and developing economies. The inclusion of countries from the Global South in the research landscape underscores the inclusive nature of AI diffusion, particularly in regions investing in fintech, digital banking, and data-driven decision systems.
- The institutional and authorship analyses further reveal that academic ecosystems play a vital intermediary role between research, policy, and practice. Universities such as Amity University, the Bucharest University of Economic Studies, and the University of Johannesburg have positioned themselves as centers of excellence in AI-driven institutional research, focusing on the digitalization of education, financial inclusion, and performance analytics. The work of leading scholars such as Ivanov and Mhlanga demonstrates the intersection of AI with financial technology, Industry 4.0, and organizational performance, confirming that AI research has become inherently interdisciplinary—spanning finance, management, information systems, and ethics.
- In terms of thematic trends, the analysis of keywords reveals that the most frequent research terms—“artificial intelligence,” “decision-making,” “machine learning,” “big data,” and “financial technology”—reflect the strategic convergence between AI and

institutional finance. The growing attention to concepts such as algorithmic governance, predictive analytics, and data-driven decision systems emphasizes that institutions increasingly rely on AI for risk assessment, credit scoring, fraud detection, investment analysis, and operational optimization. This alignment between AI applications and financial functions illustrates how AI is transforming governance structures, regulatory compliance, and strategic management in the modern institutional landscape.

- Collectively, these findings suggest that research on AI in institutions has matured into a holistic and practice-oriented field, linking academic inquiry to real-world transformation. The integration of AI in financial and organizational ecosystems now represents not only a technological advancement but also a paradigm shift in institutional intelligence and value creation. Therefore, future research should deepen its focus on AI-driven financial analytics, ethical data governance, and sustainable digital transformation, ensuring that technological progress is aligned with transparency, accountability, and institutional resilience.

5. Conclusion:

The findings of this study demonstrate that Artificial Intelligence (AI) has evolved from a theoretical concept into a strategic component embedded within institutional structures, driving decision-making, innovation, and performance across financial, administrative, and educational sectors. The bibliometric analysis, conducted through the PRISMA framework and based on Scopus data from 2015 to 2024, reveals a steady and significant growth in global research output, marking a transition from exploratory studies to more mature, application-oriented investigations. Moreover, emerging economies have shown increasing engagement, reflecting the global diffusion of AI as a key enabler of digital transformation and good governance. Accordingly, the study highlights the need for future research to deepen understanding of AI-driven financial and

institutional applications that foster transparency, resilience, and sustainability within organizations.

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Journal article :

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