

Mapping Research Approaches in Financial Sustainability and Financial Resilience Studies

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ABSTRACT

Research on financial sustainability and financial resilience spans corporate, public, microfinance, nonprofit, and household settings, but the methodological profiles of studies that explicitly describe their research approaches have not been compared across these contexts. This descriptive mapping review examines a method-explicit Web of Science corpus. A Topic search conducted on 29 September 2026 identified 872 records; database filters for publication period, document type, subject category, and language produced an analytical corpus of 380 English-language articles and reviews published between 2003 and 2026. Records were screened for relevance and coded from titles, abstracts, and keywords into separate variables for study type, approach, data source, and technique. Within this corpus, quantitative designs accounted for 66.1%, qualitative designs for 16.6%, mixed methods for 5.8%, reviews for 6.1%, and conceptual studies for 5.5%. Secondary archival and panel data were prominent, while quasi-experimental designs and explicit mixed-method integration were uncommon in the searchable metadata. Sensitivity checks confirmed the quantitative majority among relevant records, but qualitative and mixed-methods shares varied with search construction. The review contributes a transparent methodological baseline for this bounded corpus, a research agenda and a decision framework that links research purposes to appropriate designs and validity requirements.

Keywords: Financial sustainability; financial resilience; research designs; research methods; mixed methods; evidence mapping

INTRODUCTION

Financial sustainability, broadly understood as the capacity of an organization, government or household to meet present obligations and fund its purpose over time without compromising future viability, has become a central concern in finance, accounting and public management research. The concept is now examined in microfinance institutions (Cardillo et al., 2026; Githaiga & Bitok, 2025), local governments and universities (Iacuzzi, 2022; Mamat et al., 2021), listed corporations (Hardan et al., 2026; Sajwani et al., 2024) and nonprofit organizations (Bourke et al., 2026). A companion construct, financial resilience, captures the capacity to anticipate, absorb, and recover from shocks, and it has attracted renewed attention since the COVID-19 pandemic (Tahir & Richards, 2025; Barbera et al., 2020).

These constructs matter beyond single entities. Weak financial positions in households, governments, or banks are transmitted through credit markets and public services, and policy responses depend on credible evidence of what strengthens them (Zeka & Alhassan, 2024; Ahrens & Ferry, 2020). The credibility of that evidence depends on how studies are designed. The choice among quantitative, qualitative, and mixed-methods approaches determines which questions can be asked, which mechanisms can be observed, and how far findings can be generalized (Creswell & Plano Clark, 2007).

The retrieved literature is recent: 52.9% of the method-explicit records were dated 2025 or 2026. This concentration should be read with caution because 2026 was incomplete at the extraction date, early-access records are dated by their year of online availability (Section 3.6), and the search favored records that

explicitly described the method. Several reviews have organized parts of the substantive literature. Kakati and Roy (2021) compiled an annotated bibliography on financial sustainability, Iacuzzi (2022) appraised financial indicators for local government, and Cardillo et al. (2026) reviewed governance research on microfinance institutions. Kamble et al. (2026), Tahir and Richards (2025), and Liu et al. (2025) synthesized research on financial resilience within specific populations or constructs.

Existing reviews provide useful substantive syntheses, but cross-setting comparisons of reported research approaches remain limited. This matters because measurement and design choices shape the kinds of conclusions that can be supported. Earlier reviews note inconsistent definitions and measures of financial resilience (Liu et al., 2025; Tahir & Richards, 2025), while method-focused mapping is more developed in adjacent areas such as ESG controversies and financial performance (Ellili & Seow, 2025). A bounded methods map can therefore identify concentrations in the retrieved evidence and guide more comprehensive future reviews, without assuming that metadata reveal every method or theoretical commitment used in the full texts.

This descriptive mapping review examines the characteristics of method-explicit Web of Science records on financial sustainability and financial resilience; maps their reported approaches, data sources and analytical techniques; compares patterns by construct, setting and period; and translates the observed concentrations into a methodological research agenda. It does not estimate the prevalence of methods across the complete field. Four research questions guide the review:

RQ1: What are the characteristics of method-explicit records of financial sustainability and financial resilience retrieved from the selected Web of Science categories?

RQ2: Which research approaches, data sources and analytical techniques are reported in this corpus?

RQ3: How do the reported approaches vary across constructs, organizational settings and publication periods?

RQ4: Which methodological priorities are indicated by the patterns and reporting boundaries in the corpus?

The map is intended for doctoral researchers selecting designs, reviewers and editors assessing methodological fit, and scholars planning a later construct-only scoping review. Section 2 establishes the conceptual background and a methods-oriented decision framework. Section 3 defines the bounded corpus, relevance screening and coding procedures. Sections 4 and 5 report and interpret the mapping results, and Section 6 presents conclusions and future directions.

LITERATURE REVIEW

Financial Sustainability and Financial Resilience

Financial sustainability is defined differently across settings, and each definition implies a measurement strategy. In local government, it is assessed mainly through financial indicators, although institutional, legal, and intergovernmental context is difficult to capture (Canestrini et al., 2026; Iacuzzi, 2022). In microfinance, it is typically operationalized as operational self-sufficiency (Githaiga, 2025; Fonchamnyo et al., 2023). In corporations, it is often approached through its opposite, financial distress (Zikro et al., 2026; Momin et al., 2025). Kakati and Roy (2021) identify the ability to cover costs from own resources and the ability to service debt as recurring dimensions across sectors.

Financial resilience shifts attention from a state to a process. Barbera et al. (2020) describe governmental financial resilience as anticipatory and coping capacities that shape responses to shocks, while household studies measure it as the ability to withstand income loss or unexpected expenses (Zeka & Alhassan, 2024; Erdem & Rojahn, 2022). At the firm level, it has been theorized to be the capacity to preserve financial flexibility when hedging instruments are absent (Prelipcean et al., 2026). The distinction has methodological consequences. Outcome states lend themselves to ratio-based panel measurement, whereas processes of

anticipation and adaptation require observation over time and interpretive data (Kuttner et al., 2026). Batista et al. (2024) note that measures borrowed from other disciplines rarely fit governmental settings without adaptation.

Related Studies

Prior reviews have organized the substantive literature but generally treat research design as one descriptive attribute. Table 1 presents illustrative reviews represented in the retrieved material and clarifies the additional methods-mapping purpose of the present study. The table is not a separate systematic search for all competing reviews.

Table 1 Prior Reviews on Financial Sustainability and Financial Resilience

Study	Review type and corpus	Focus	Gap relative to this review
Kakati and Roy (2021)	Annotated bibliography	Dimensions, variables and analytical tools of financial sustainability	Descriptive collation; no systematic coding of approaches
Iacuzzi (2022)	Structured literature review	Financial indicators for local government	Single setting; indicators rather than designs
Crous et al. (2022)	Systematic review; 41 papers, 2015–2020	Non-financial reporting and financial performance	Substantive relationships; methods not mapped
Tahir and Richards (2025)	Systematic review; 155 Scopus articles	Antecedents and consequences of financial resilience	Single construct; design treated descriptively
Liu et al. (2025)	Scoping review; 44 empirical studies	Definitions, measures and determinants of financial resilience	Single construct; conceptual rather than methodological synthesis
Ellili and Seow (2025)	Systematic review with bibliometric and content analysis	ESG controversies and financial performance, including methods	Adjacent field; not financial sustainability
Kamble et al. (2026)	Systematic review; 82 Scopus articles, ADO-TCM	Individual and household financial resilience	Household level only
Cardillo et al. (2026)	Systematic review; 47 studies, 2005–2025	Governance and dual performance of microfinance institutions	Single sector

Note. ADO-TCM = antecedents, decisions, outcomes and theory, context, method.

Taken together, these reviews indicate room for a cross-setting comparison in which reported research approach is the primary unit of analysis. The present study addresses that narrower purpose within a clearly bounded, method-explicit Web of Science corpus.

Analytical Perspective

The analysis distinguishes research approach from research paradigm. Quantitative, qualitative and mixed-

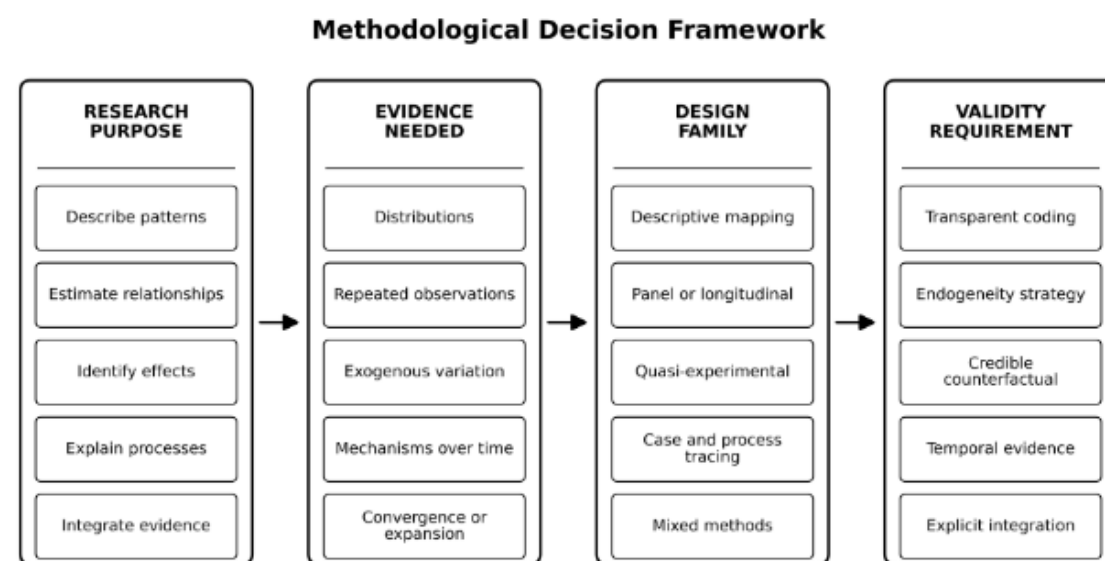
methods designs can be used within different epistemological positions; a design label alone does not establish whether a study is post-positivist, interpretivist or pragmatic (Creswell & Plano Clark, 2007). The mapping therefore codes observable design features reported in titles, abstracts and keywords and does not infer authors' philosophical assumptions.

Substantive theory is treated separately because theory and design may be associated without being deterministically linked. Agency and stakeholder theories often accompany governance and ESG models, whereas institutional, contingency and public-value perspectives appear in interpretive and public-sector studies (Mamat et al., 2021; Nkundabanyanga et al., 2023; Puron-Cid et al., 2019). These patterns are used to generate questions for full-text research rather than to infer that a particular theory requires a particular method. Theory counts reported later refer only to explicit names appearing in searchable metadata and are cross-tabulated by research approach in Table 9.

Methodological Decision Framework

Figure 1 provides a methodological decision framework for future research. It begins with the research purpose, identifies the required evidence, links that evidence to a suitable design family, and specifies the corresponding validity requirement. Unlike an omnibus substantive model, the framework does not assume that firm-level variables and controls apply equally to governments, households, financial institutions, and nonprofit organizations. Table 2 illustrates how the framework can guide design choices.

Figure 1 Methodological Decision Framework for Future Studies



Note. The sequence is a design aid, not a hierarchy of preferred methods.

Table 2 Research Purposes, Suitable Designs and Validity Requirements

Research purpose	Core question	Suitable design family	Essential validity requirement	Illustrative contribution
Describe patterns	What is present, where and how often?	Descriptive mapping, survey or archival description	Transparent eligibility, coding and denominators	A reproducible profile of the evidence or population
Estimate relationships	How are variables associated over time or across	Panel, longitudinal survey or multilevel	Construct validity, temporal ordering and	Conditional associations and theoretically

	units?	model	endogeneity strategy	specified mechanisms
Identify effects	What changed because of a policy, reform or shock?	Difference-in-differences, event study or instrumental-variable design	Credible counterfactual, parallel-trend and robustness tests	More defensible causal estimates
Explain processes	How do actors anticipate, adapt and recover?	Longitudinal case study, process tracing or ethnography	Temporal evidence, triangulation and rival explanations	Mechanism-rich explanation of resilience
Integrate evidence	How do patterns and mechanisms inform each other?	Sequential or convergent mixed methods	Explicit integration points, meta-inferences and joint displays	Explanatory breadth and depth

Note. Design choice should follow the research question, data structure and inferential claim.

The framework separates description, association, causal identification, process explanation and integration. A panel model may estimate conditional relationships but requires an explicit strategy for reciprocal causation and omitted variables. A quasi-experimental study requires a credible counterfactual. A process study requires evidence that follows adaptation over time, while a mixed-methods design must show where and why its strands are integrated. These requirements allow future studies to match their claims to the evidence their design can support.

METHODOLOGY

Review Design and Scope

The study is a descriptive bibliographic mapping review informed by the evidence-charting principles of Arksey and O'Malley (2005), Levac et al. (2010) and Peters et al. (2020). A mapping design was appropriate because the purpose was to describe reported methods within a predefined bibliographic corpus rather than estimate an intervention effect.

The study is not presented as a comprehensive scoping review of all financial-sustainability and financial-resilience research because the search intentionally required method-related terms. Because this choice can create selection and relevance effects, a relevance-screening step (Section 3.4) and sensitivity analyses (Section 4.7) were added. No quality appraisal of individual studies was conducted.

Corpus Definition

The corpus was defined using Population, Concept and Context elements (Peters et al., 2020), as shown in Table 3. In this mapping design, the unit of analysis was a bibliographic record returned by the specified query and database filters, not a full-text study independently verified as centrally focused on financial sustainability or financial resilience. Relevance to the constructs was screened after retrieval (Section 3.4).

Table 3 Corpus Definition Using Population, Concept and Context

Element	Inclusion	Exclusion
Population	Organizations, governments, financial institutions, households and individuals represented in the	No additional population exclusion was applied at the database-filtering stage

	retrieved records	
Concept	A target phrase for financial sustainability or financial resilience combined with one of the specified research-method terms in the Web of Science Topic field	Records not returned by the predefined query; relevance was screened after retrieval for sensitivity analysis (Section 3.4)
Context	Web of Science Core Collection; selected Economics, Management, Business and Business Finance categories; articles and reviews; English; 2003–2026	Other document types, subject categories, languages and years

Information Source and Search Strategy

The Web of Science Core Collection was searched in the Topic field, which covers titles, abstracts, author keywords and Keywords Plus, on 29 September 2026. The Core Collection editions available through the institution's subscription were searched; the retrieved records were indexed in ESCI (278), SSCI (95), SCI-EXPANDED (13) and BKCI-SSH (5), with some records indexed in more than one edition. The search string was:

("financial sustainability" OR "financial resilience" OR "financial sustainability performance" OR "sustainable financial performance") AND ("research approach*" OR "research method*" OR "research design*" OR methodology OR "quantitative research" OR "qualitative research" OR "mixed method*" OR "empirical research" OR "methodological approach*")

The second block was intentionally used to retrieve records that explicitly signal a research approach. This choice improves visibility of method reporting but creates a bounded, method-explicit corpus and may under-represent studies that use relevant methods without naming them in searchable fields. Web of Science was selected for its structured export of abstracts and bibliographic fields.

The database and subject-category restrictions mean that the results should not be generalized to research indexed elsewhere. To assess this selection effect, each record was matched against the search terms: 220 records (57.9%) matched the method block only through the heading 'Design/methodology/approach' used in structured abstracts, and 215 of these were published by Emerald (244 records, 64.2% of the corpus), so the method block partly acted as a publisher-format filter. Approach shares for the two entry routes are compared in Section 4.7.

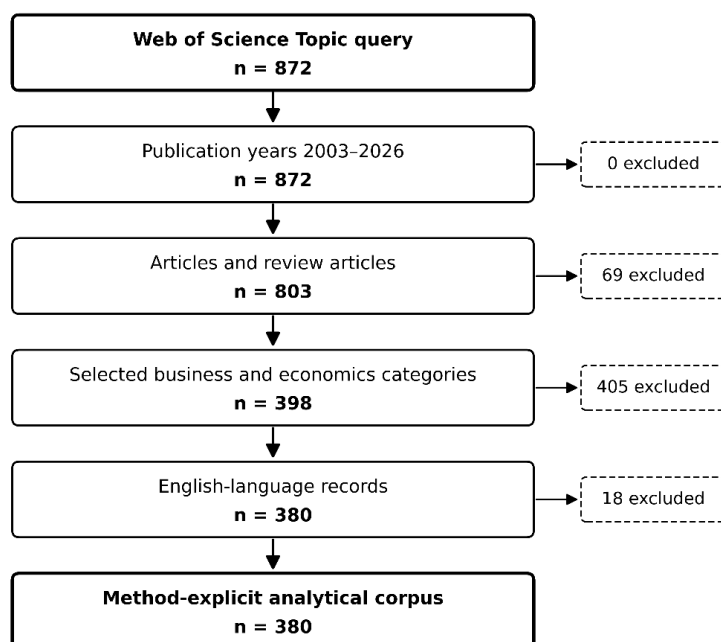
Database Filtering and Corpus Construction

The initial query returned 872 records. The publication-year filter (2003–2026) excluded no records. Restriction to articles and review articles retained 803 records; the selected Economics, Management, Business and Business Finance categories retained 398; and the English-language filter retained 380. Because all records came from a single database, cross-database duplication did not arise; the 380 records were nevertheless checked for within-database duplicates by DOI and normalized title, including early-access versus final-version records, and no duplicates were found.

These 380 database-filtered records formed the analytical corpus. Relevance was then screened at title and abstract level without excluding records: 142 records (37.4%) named a construct in the title or author keywords (core), 80 (21.1%) used it in the abstract as an aim, variable, outcome or central finding (substantive), and 158 (41.6%) mentioned it only as background, a list item or an implication, or only in Keywords Plus (peripheral). The 222 core and substantive records form the sensitivity subset analyzed in Section 4.7. Figure 2 therefore presents database filtering and corpus construction rather than a PRISMA screening process.

Figure 2 Database Filtering and Construction of the Analytical Corpus. No duplicate records were identified.

Database Filtering and Corpus Construction



Note. Data were extracted from the Web of Science Core Collection on 29 September 2026. The figure reports database filters; relevance screening (Section 3.4) classified, but did not exclude, records.

Data Charting, Coding and Verification

A charting form captured bibliographic fields (authors, year, source, document type, affiliation countries, and Web of Science citations) and methodological fields (study type, research approach, data source, analytical technique, time structure, construct, organizational setting, explicit theory, and relevance). Each variable was coded separately using the rules in Table 4. Study type was coded first, and research approach only for empirical records, from titles, abstracts, and author keywords, with priority given to authors' explicit design statements.

Mixed methods required both a qualitative and a quantitative strand in the abstract; four records labeled mixed methods but reporting a single strand were recoded. Full texts were not systematically coded. Data sources were coded for all empirical records; for quantitative records, Table 6 reports the principal (first-listed) source. Analytical techniques, theories and settings were identified using a keyword dictionary, followed by manual checking of every match; 16 false-positive technique flags were removed, and 53 setting assignments (13.9%) were corrected where the abstract identified a different unit of analysis; the resulting counts represent mentions in searchable metadata rather than exhaustive use across the full studies.

Coding was AI-assisted. Python scripts applied the keyword dictionary, and a large language model (Claude, Anthropic) proposed study-type, approach, data-source, and time-structure codes for each abstract; 15 proposals were flagged as low confidence because the abstract did not clearly describe the design.

The first author verified every proposed code against the record and resolved the low-confidence cases by rereading the full abstract. Independent double coding was not undertaken, which is acknowledged as a limitation (Section 5.4).

Table 4 Coding Categories for Study Type, Research Approach and Other Variables

Variable category or	Coding rule
Study type	Empirical; review (systematic, scoping, structured, bibliometric or narrative reviews and annotated bibliographies); conceptual (theoretical, normative or viewpoint papers without systematic empirical data)
Quantitative (empirical records)	Statistical, econometric, efficiency, simulation, or multi-criteria analysis of numerical data
Qualitative (empirical records)	Interviews, case studies, focus groups, documents, doctrinal or textual analysis without statistical inference
Mixed methods (empirical records)	Both qualitative and quantitative strands collected or analyzed within one study; author labels do not override the strands reported
Data source	Principal source: secondary archival or panel data; primary survey or experiment; macro or market time series; secondary survey microdata; modeling or simulation; interviews, documents or observation
Time structure	Longitudinal (repeated observation of the same units), cross-sectional, or not determinable
Construct	Construct in title or author keywords; otherwise the construct named more often in the abstract; ties coded as both
Setting	One per record, by precedence: sports clubs; microfinance and cooperatives; nonprofits and social enterprises; households and individuals; banks, insurers and markets; public sector and country level; SMEs and startups; corporations; other
Explicit theory	Named theory, view or perspective in title, abstract or keywords
Relevance	Core (construct in title or author keywords); substantive (abstract: aim, variable, outcome or central finding); peripheral (background, list item or implication only)

Collating and Summarising

Results were synthesized through a descriptive numerical summary and a narrative interpretation of methodological concentrations. Counts were tabulated by year, source, affiliation country, approach, data source, technique, construct and setting. Affiliation countries were counted using full counting at the record level: each country was counted once per record in which at least one author was affiliated there, so internationally co-authored records contribute to each country involved. Percentages use all 380 records as the denominator unless another base is stated.

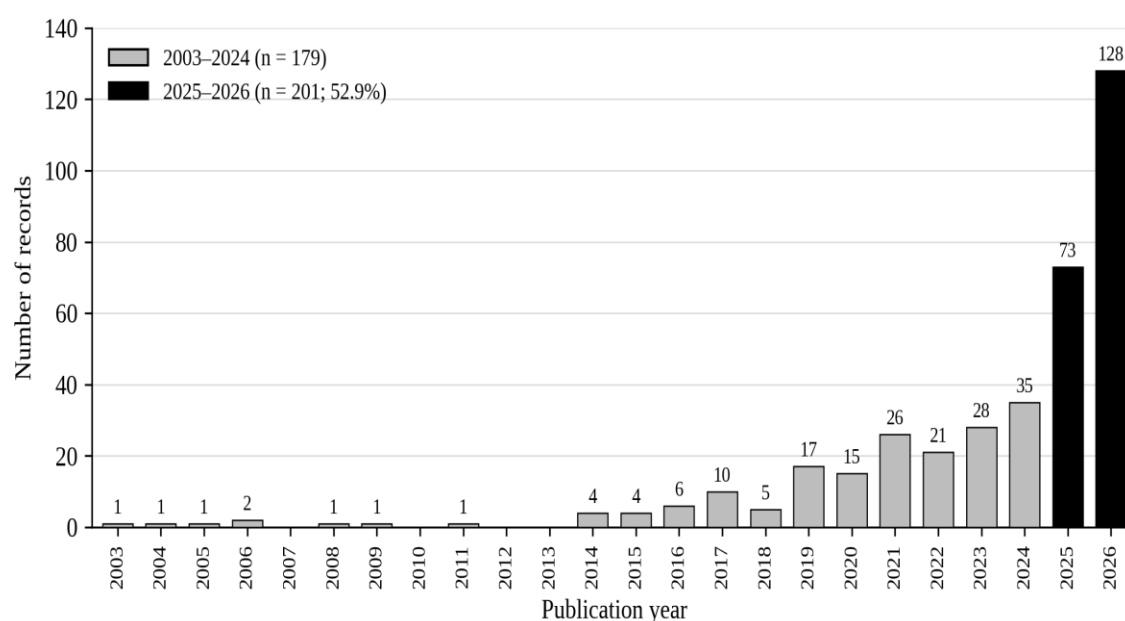
Percentages are reported to one decimal place and may not sum to 100.0 because of rounding. Publication year follows the Web of Science field at extraction: the 73 early-access records are dated by their online year, and 61 of the 148 records published after early access changed calendar year; dating all records by first online availability would reduce the 2025–2026 count from 201 to 188. Because the search required method terms and the publication periods are unequal, the comparisons are descriptive and not estimates of method prevalence across the entire field.

RESULTS

Characteristics of the Retrieved Records

The analytical corpus comprises 380 retrieved records: 365 articles and 15 review articles, including 73 early-access records at the time of extraction; by content, 23 records were coded as reviews (Table 5). The records appeared in 184 sources, led by the Journal of Public Budgeting, Accounting & Financial Management (19), Journal of Islamic Accounting and Business Research (15), International Journal of Bank Marketing (12), Baltic Journal of Economic Studies (11), Social Enterprise Journal (9) and Qualitative Research in Financial Markets (8). Figure 3 shows the distribution by publication year. Because 2026 was incomplete and early-access dating can affect annual counts (Section 3.6), the apparent acceleration should be read as a feature of the retrieved corpus rather than a completed trend for the field.

Figure 3 Annual Distribution of Retrieved Records, 2003–2026



Note. 2026 includes records available on 29 September 2026.

Note. The 2026 count includes records available on 29 September 2026; years without bars had no retrieved records.

The retrieved records contained affiliations from 81 countries. Malaysia and the United Kingdom appeared in 38 records each, followed by India (35), Italy (29), Indonesia (25), Ukraine (24), China (22) and the United States (20). Under fractional counting, India (28.1), Malaysia (26.8) and the United Kingdom (24.3) remain the three most frequent countries. These are full-count, record-level frequencies; 110 records (28.9%) involved more than one country, so the counts sum to more than 380. The corpus had a median of two Web of Science citations per record, but raw citation counts were not used to compare methods because publication age, discipline, and document type differ substantially.

Research Approaches

Quantitative research is the largest category in the method-explicit corpus (Table 5). Of the 380 records, 251 (66.1%) were coded as quantitative, 63 (16.6%) as qualitative, 22 (5.8%) as mixed methods, 23 (6.1%) as reviews, and 21 (5.5%) as conceptual. Reviews and conceptual papers are study types; among the 336 empirical records, 74.7% were quantitative, 18.8% qualitative, and 6.5% mixed methods. The quantitative share was 56.3% in 2003–2015 and 68.7% in 2025–2026, while the qualitative share was 31.3% and 12.4%, respectively. These period bands contain unequal numbers of years, and the final period includes an

incomplete 2026; the figures describe the retrieved corpus and should not be interpreted as population trends.

Table 5 Research Approaches by Publication Period

Approach	2003–2015	2016–2020	2021–2024	2025–2026	Total n	Total %
Quantitative	9	30	74	138	251	66.1
Qualitative	5	12	21	25	63	16.6
Mixed methods	0	4	2	16	22	5.8
Review	2	1	6	14	23	6.1
Conceptual	0	6	7	8	21	5.5
Total	16	53	110	201	380	100.0

Note. 2026 covers records available on 29 September 2026. Review and conceptual are study types; research approach was coded for empirical records only. Percentages may not sum to 100.0 because of rounding.

Quantitative Designs

Within the 251 quantitative records, 132 (52.6%) were coded as using secondary archival or panel data as their principal source, 63 (25.1%) as using a primary survey or experiment, 30 (12.0%) as using macro-financial or market time series, 10 (4.0%) as using modeling, simulation, index construction or multi-criteria analysis, and 16 (6.4%) as using secondary survey microdata. Over half (133; 53.0%) used panel, longitudinal, or time-series data. These categories reflect information reported in searchable metadata.

Table 6 Data Sources in Quantitative Studies

Data source	n	% of quantitative studies
Secondary archival and panel data	132	52.6
Primary survey or experiment	63	25.1
Macro-financial and market time series	30	12.0
Modeling, simulation, index construction or multi-criteria analysis	10	4.0
Secondary survey microdata	16	6.4
Total	251	100.0

The most frequently mentioned quantitative techniques were structural equation modeling, including partial least squares (35 records); generalized method of moments (29); fixed- or random-effects panel models (35); and ordinary least squares or pooled regression (25). Other mentions included time-series models (14), limited-dependent-variable models (12), quantile or threshold regressions (10), data envelopment or frontier analysis (9), machine learning (4), and difference-in-differences (5). These counts identify reported techniques; they do not constitute a full-text appraisal of model specification or execution.

Endogeneity was mentioned in the searchable metadata of 24 of the 251 quantitative records (9.6%), including 17 of the 132 archival-panel records, while difference-in-differences was mentioned in five

records. Any identification-oriented estimator (generalized method of moments, instrumental variables, or difference-in-differences) was mentioned in 41 records (16.3%). Because methods sections were not systematically assessed, these figures reflect reporting visibility rather than whether each study adequately addressed endogeneity. A full-text methodological review would be required to evaluate causal identification.

Qualitative Designs

Among the 63 records coded as qualitative, 42 mentioned interviews or focus groups, 29 case studies, and 32 document, doctrinal, or textual analysis; only two reported repeated observation of the same organizations over time. Illustrative cases include local governments under austerity (Barbera et al., 2020), West African governments during COVID-19 (Agyemang et al., 2023), a charity during the pandemic (Kober & Thambar, 2021), universities pursuing financial sustainability (Mamat et al., 2021), and family businesses responding to successive crises (Kuttner et al., 2026). These examples demonstrate the capacity of qualitative designs to examine mechanisms, but the metadata were insufficient to establish prospectively whether the complete qualitative corpus followed organizations over time.

Mixed-Methods, Review and Conceptual Studies

The 22 records coded as mixed methods included exploratory, explanatory, embedded, qualitative-led, Delphi-based and staged scale-development designs. Examples included interviews followed by statistical testing (Quartey & Kotey, 2019), efficiency scores used to select interview cases (Marques Clemente et al., 2018), and longitudinal configurational analysis combined with interviews (Silva Shingirayi & Verga Matos, 2026). Integration procedures were seldom stated in the abstracts, but this should not be treated as evidence that integration was absent from the full texts. Four records labeled mixed methods reported a single strand and were recoded; for example, Pandey and Sharma (2025) reported only quantitative techniques.

The 23 reviews are systematic, structured, scoping, or bibliometric syntheses. One notes that qualitative methods dominate research on cash waqf models while quantitative approaches remain limited (Athief et al., 2025), a pattern that contrasts with the wider field. The 21 conceptual papers include viewpoints on public budgeting after COVID-19 (Anessi-Pessina et al., 2020), an editorial on participatory budgeting (Sinervo et al., 2024), a review of theory on microfinance and community resilience (Ullah & Khan, 2017), and theoretical frameworks for governmental and corporate financial resilience (Prelipcean et al., 2026; Batista et al., 2024).

Approaches by Construct, Setting and Theory

The coding assigned financial sustainability as the focal construct in 234 records (61.6%) and financial resilience in 136 (35.8%); five records addressed both and five used related constructs (Table 8). Within this metadata-based classification, resilience records were more often quantitative than sustainability records (75.0% versus 60.7%) and less often qualitative (10.3% versus 20.5%), but the gap narrowed among the 222 core and substantive records (73.8% versus 70.3% quantitative). Table 7 shows further variation by assigned setting. These differences are descriptive and may reflect the query, reporting conventions, classification rules, and substantive methodological preferences.

Table 7 Research Approaches by Organizational Setting

Setting	Quantitative	Qualitative	Mixed	Review	Conceptual	Total
Public sector and country-level entities	39	15	5	4	6	69
Listed and other corporations	74	4	1	6	2	87

Banks, insurers and financial markets	44	3	0	1	3	51
Microfinance and cooperative institutions	29	2	3	2	3	39
Nonprofits, social enterprises and hybrids	12	23	4	2	2	43
Households and individuals	26	2	4	2	0	34
SMEs and startups	14	7	2	1	3	27
Professional sports clubs	8	3	0	0	0	11
Other or unspecified	5	4	3	5	2	19
Total	251	63	22	23	21	380

Note. Settings were assigned by keyword rules applied first to titles and author keywords, then to abstracts; each record has one setting. Precedence rules are given in Table 4; 53 assignments were corrected manually.

Table 8 Research Approaches by Focal Construct

Construct	Quantitative	Qualitative	Mixed	Review	Conceptual	Total
Financial sustainability	142 (60.7)	48 (20.5)	16 (6.8)	13 (5.6)	15 (6.4)	234
Financial resilience	102 (75.0)	14 (10.3)	6 (4.4)	8 (5.9)	6 (4.4)	136
Both	3	1	0	1	0	5
Related construct only	4	0	0	1	0	5
Total	251	63	22	23	21	380

Note. Values are n (row %). Among the 222 core and substantive records, the quantitative share was 70.3% for financial sustainability and 73.8% for financial resilience.

Fifty-six records (14.7%) named at least one of 16 theory families, giving 72 mentions (Table 9). Firm-level theories were most often cited in quantitative records, whereas institutional and contingency perspectives were most often cited in qualitative, review, or conceptual records. Because 85.3% of records named no theory in their metadata, these patterns are indicative only.

Table 9 Explicit Theory Families by Research Approach

Theory family	Quantitative	Qualitative	Mixed	Review	Conceptual	Total
Resource-based view	10	1	0	1	0	12
Stakeholder	8	2	0	0	0	10
Agency	6	0	0	2	1	9

Institutional	2	3	1	0	2	8
Contingency	2	3	0	0	0	5
Dynamic capabilities	5	0	0	0	0	5
Behavioral finance	4	1	0	0	0	5
Resource dependence	3	0	1	0	0	4
Maqasid-based	0	1	0	0	2	3
Seven other families	9	2	0	0	0	11
Total mentions	49	13	2	3	5	72

Note. A record may name more than one family. Other families: signaling, public value, upper echelons, pecking order/trade-off, planned behavior/technology acceptance, public choice and social exchange.

Sensitivity Analyses

Table 10 compares approach shares across the relevance and entry-route subsets. Restricting the corpus to the 222 core and substantive records raised the quantitative share from 66.1% to 71.6% and lowered the qualitative share from 16.6% to 12.2%.

Records retrieved through an explicit method term contained more mixed-methods (11.9%) and review (8.8%) records, whereas records retrieved only through the structured-abstract heading were 74.5% quantitative, $\chi^2(4) = 27.75$, $p < .001$. The quantitative majority therefore holds in every subset, but the qualitative and mixed-methods shares depend on search construction and should be read as bounds.

Table 10 Research Approach Shares by Relevance and Entry Route (%)

Subset	n	Quantitative	Qualitative	Mixed	Review	Conceptual
Full corpus	380	66.1	16.6	5.8	6.1	5.5
Core and substantive	222	71.6	12.2	5.0	5.0	6.3
Peripheral	158	58.2	22.8	7.0	7.6	4.4
Explicit method term	160	54.4	18.8	11.9	8.8	6.3
Structured-abstract heading only	220	74.5	15.0	1.4	4.1	5.0

Note. Row percentages; rows may not sum to 100.0 because of rounding.

Methodological Priorities

Table 11 translates the observable patterns and reporting boundaries into priorities for full-text research and future study design.

Table 11 Methodological Priorities Indicated by the Mapping

Priority	Signal in the retrieved metadata	Recommended next step
Causal identification	Endogeneity was mentioned in 9.6% of quantitative records; five mentioned difference-in-differences; 41 (16.3%) named an identification-oriented estimator	Conduct a full-text identification audit and expand credible quasi-experimental designs
Process and mechanism	Only 2 of 63 qualitative records reported repeated observation of the same organizations over time	Use prospective longitudinal cases and process tracing
Mixed-method integration	Mixed methods represented 5.8%; four labeled mixed-methods records reported a single strand	Assess integration in full text and report joint displays and meta-inferences
Measurement	Operational self-sufficiency, distress scores, indicator sets and perception scales coexisted (e.g., profitability ratios in 24, distress or default scores in 19 and self-sufficiency ratios in 9 empirical records)	Validate multidimensional measures and test invariance across settings
Explicit theory reporting	56 records named one of 16 theory families in titles, abstracts, or keywords (Table 9)	Separate metadata mentions from full-text theoretical use
Cross-setting design	Approach distributions differed across assigned organizational settings (qualitative records ranged from 2 of 39 in microfinance to 23 of 43 among nonprofits)	Test whether differences persist after construct-only retrieval and relevance screening
Corpus validation	The query required method terms (220 records entered only through structured-abstract headings), and 158 records were peripheral	Undertake a construct-only, multi-database search with title/abstract and full-text screening

Note. The theory figure counts explicit metadata mentions rather than full-text theoretical application. The identified families are listed in Table 9.

DISCUSSION

Interpreting the Map

The mapping answers the research questions for the bounded corpus. The retrieved records are recent and predominantly quantitative, with prominent secondary archival or panel data (RQ1 and RQ2). These patterns may reflect both substantive research preferences and the method-explicit query. The sensitivity analyses support this caution: the quantitative majority strengthened among relevant records, but qualitative and mixed-methods shares varied with entry route.

Financial sustainability is often represented through ratios and indicators available in databases, while governance and ESG questions are readily translated into statistical models. These explanations remain interpretive propositions because the reasons for the design choice were not coded separately.

Variation across constructs and assigned settings is also informative (RQ3). Qualitative designs were more prevalent in public administration, charities, and social enterprises, where organizational processes and multiple purposes may be difficult to reduce to a single ratio. Financial resilience, although commonly conceptualized as anticipation, coping, and adaptation (Barbera et al., 2020), was frequently represented by

quantitative indices, and its differences from sustainability records largely disappeared across relevant records (Table 8). This suggests a question for full-text research: whether dynamic processes are being measured longitudinally or reduced to static indicators.

The methodological priorities in Table 11 answer RQ4 without treating metadata as a quality appraisal. The search fields rarely displayed causal-identification language, mixed-method integration or longitudinal process evidence. These absences justify targeted full-text reviews, not conclusions that the underlying studies necessarily omitted those practices. The strongest next step is a construct-only, multi-database review with relevance screening and full-text method coding.

Theoretical Implications

The review has three cautious theoretical implications. First, the observed association between theory labels and design families (Table 9) suggests that repeated methodological choices may shape which mechanisms receive attention, but this proposition requires full-text testing. Second, the decision framework treats the inferential purpose as the bridge between theory and method: association, causal effect, and process explanation require different kinds of evidence. Third, the distinction between sustainability as a condition and resilience as an adaptive process implies that theories should specify both the outcome and the time horizon over which it develops. Financial resilience should therefore not be treated automatically as a subdimension of financial sustainability.

Practical Implications

For researchers, including doctoral candidates, the mapping provides a bounded benchmark for explaining design choices. Panel studies should match causal language to their identification strategy; qualitative studies should make temporal and triangulation procedures visible; and mixed-methods studies should identify integration points and meta-inferences. Editors and reviewers can use the decision framework to assess whether a manuscript's evidence supports its claim. Policymakers and managers should treat reported associations as non-causal unless the study establishes temporal order and a credible counterfactual.

LIMITATIONS

The findings have important boundaries. First, the review used a single database and selected Web of Science subject categories, excluding relevant research indexed elsewhere or classified in areas such as public administration. Second, the query combined construct terms with method terms, so it favored records that explicitly described methods and could not estimate the prevalence of approaches across the entire field; the entry-route check shows that it also favored structured abstracts from one publisher. Third, relevance was screened only at title and abstract level, and the 158 peripheral records were retained and analyzed separately rather than excluded. Fourth, coding relied on titles, abstracts, and keywords rather than systematic full-text examination, and dictionary-assisted counts indicate reporting visibility rather than exhaustive method use. Fifth, coding was AI-assisted and verified by a single author without independent double-coding, so intercoder reliability could not be estimated.

Keyword rules alone misassigned 13.9% of settings, indicating that rule-based classification requires human checking. Sixth, English-language records only were retained, and 2026 was incomplete. No quality appraisal was undertaken. The study should therefore be read as a transparent mapping of a method-explicit Web of Science corpus, rather than as a comprehensive scoping review or an evaluation of study quality.

CONCLUSION

This descriptive review mapped research approaches reported in 380 method-explicit Web of Science records retrieved through a predefined query on financial sustainability and financial resilience. Within this bounded corpus, 66.1% were coded as quantitative, while qualitative, mixed-methods, review, and conceptual records together accounted for about one-third. Secondary archival and panel data were

prominent, and the reported approach varied more consistently across assigned settings than across constructs once peripheral records were set aside.

The contribution is a transparent description of this corpus, a set of methodological priorities, and a decision framework linking research purposes to suitable design families and validity requirements. The results do not establish the prevalence or quality of methods across the complete field.

Five recommendations follow from the bounded mapping and its limitations:

- Strengthen causal identification through policy shocks, staggered reforms, event studies and other designs with explicit counterfactual and robustness requirements (only 41 of 251 quantitative records named an identification-oriented estimator).
- Study resilience as a process through prospective longitudinal cases and process tracing before, during and after shocks (only two of 63 qualitative records reported repeated observation).
- Design mixed-methods studies with explicit integration points, joint displays and clearly stated meta-inferences (four labeled mixed-methods records reported a single strand).
- Develop and validate multidimensional measures of financial sustainability and financial resilience, reporting the constructs separately before testing comparability across settings (at least three financial proxies coexisted in the corpus).
- Validate the present mapping through a construct-only, multi-database search, explicit relevance screening, full-text coding and transparent intercoder procedures (220 records entered only through structured-abstract headings).

These directions distinguish two complementary projects. Targeted systematic reviews can examine mature substantive streams such as governance, ESG and microfinance. A broader methods review should first reconstruct the corpus without method-related eligibility terms and then evaluate research design from the full texts.

Declaration of AI Use

AI tools were used to assist with preparing selected figures and diagrams, performing dictionary-based pre-classification, proposing record-level codes from abstracts (Claude, Anthropic) and checking records, and improving the manuscript's language. All AI-proposed codes were verified by the first author (Section 3.5). The authors remain fully responsible for the coding decisions, analysis, interpretation, and conclusions.

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