

# Using Bibliometric Analysis to Explore Research Trend of Digital Banking from 1991 to 2020<sup>1</sup>

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## Abstract

Banks are providing speedy, precise and excellence banking services to their consumers. Nowadays, digitization is the topmost agenda for all the banks in India. The study aims to identify the research trend of Digital Banking (DB) by analyzing 722 articles published in journals in Scopus index in a nineteen years period between 1991 and 2020. Sample papers have been analyzed on the basis of various distributions of these publications such as year wise publication of articles, country wise publication of DB articles, author wise publication of DB articles, journal wise publications of DB articles, affiliation wise publication of DB articles and number of citation of an article by other researchers. The study maps the rational structure of the Digital Banking research area. The outcomes provide fundamental insights and recent development on the development of Digital Banking research.

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**JEL Code :** B40; B41; B49; D83

**Keywords :** Bibliometric; Literature Review; Digital Banking; Scopus, Research

## I. Introduction

“DIGITAL BANKING (DB) is the digitization (or moving online) of all the traditional banking activities and programs services that were historically were only available to customers when physically inside of a bank branch” (temenos.com). DB gives the facility to customers to access traditional banking services 24\*7. DB can be performed through a mobile phone, laptop or computer. Banks are forced to offer DB services (e.g. Internet banking, t-banking and m-banking etc) to their customers due to increasing competition in the banking sector (Alalwan, Dwivedi, Rana and Simintiras, 2016). Banks have benefitted to their customers by offering different kind of DB services (Tam and Oliveira, 2017). Banks require DB services for the benefit of their customers (Patsiotis, 2012). DB services are provided with

<sup>1</sup> Presented at IIF International Research Conference & Award Summit (August, 2020)

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*Submitted July 2020; Accepted July 2022*

cited 170 times, Communications of the ACM was cited 125 times and Environment and Planning D: Society and Space was cited 102 times. The top 4 journals were cited more than 100 times. It could be found the maximum articles on DB published by Vellore Institute of Technology, Vellore followed by SASTRA Deemed University (5 articles) and Vels Institute of Science, Technology & Advanced Studies (5 articles). above data shows top 13 institutions published more than 3 articles on DB research by the citation and co-citation analysis, researchers could figure out the greatly influence DB articles as well as the understanding base of DB articles. Our outcomes demonstrate the scholarly structure of DB research. Even though the body of research has the indisputable value of offering enlightening insights into the knowledge structure of DB, it has some boundaries. First, our search keywords may be partial, and many important papers may not have been included. As well, the sample articles were selected from 1991 to 2020, which might influence the simplification of the study. However, we still believe the study provides a valuable incorporation and different viewpoint on DB research. Results of present study will provide insights to research scholars and academicians of the field.

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