A Global Review of Mobile Banking Research: Insights from Science Mapping and Bibliometric Analysis

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Abstract:

The rapid growth of digital and financial technologies has transformed financial services, making mobile banking an important way for people to make secure, easy transactions. While research on mobile banking adoption has grown significantly over the last twenty years, studies are spread across different theories, regions, and methods. To help bring these findings together, this study uses bibliometric and science-mapping analyses to review global research on mobile banking adoption. We collected data from Scopus and Dimensions using a structured search, resulting in 2,148 peer-reviewed publications from 2005 to 2026. We measured research performance with Bibliometrix/Biblioshiny and used VOSviewer (version 1.6.20) to analyse keyword patterns, co-authorship, and research themes.

The results show that research output grew from 8 articles in 2005 to over 440 articles each year by 2025, with three clear waves of growth. India and China have the most publications, while European institutions, especially in Finland, the United Kingdom, and Spain, have the highest citation rates per article. Most studies use the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT/UTAUT2), and Diffusion of Innovations theory. Over time, research topics have shifted from individual factors like perceived usefulness, ease of use, trust, and risk perception to broader issues such as financial inclusion, fintech ecosystems, artificial intelligence, service quality, and the Sustainable Development Goals (SDGs). Unlike earlier reviews that used only one database and shorter timeframes, this study covers two databases and a longer period. It also highlights three new research gaps: post-adoption dynamics, integration at the institutional and ecosystem level, and differences across regions. These findings can help financial institutions develop digital products and guide policymakers in creating inclusive financial regulations.

1. Introduction:

In the last twenty years, better digital connectivity, more smartphones, and advances in financial technology have changed how banking and financial services work. Mobile banking, which means using mobile devices for payments, transfers, account management, and credit, has become a key part of this change. By 2024, more than 2.5 billion people worldwide used mobile banking, and in some countries, most retail banking transactions are now digital-only (Statista, 2024).

Mobile banking helps financial institutions serve customers more efficiently, launch new products at lower cost, and reach people who previously lacked access. However, how quickly and widely mobile banking is adopted depends on factors such as digital infrastructure, regulations, trust in institutions, affordability, and people's familiarity with financial and digital

tools. Several classic theories have guided research in this area. Rogers' (2003) Diffusion of Innovations theory looks at how advantages, compatibility, and complexity affect the spread of new technologies. Ajzen's (1991) Theory of Planned Behaviour links intentions to attitudes, social pressures, and perceived control. Davis' (1989) Technology Acceptance Model (TAM) focuses on how useful and easy to use people find new technology. Researchers have used and combined these models in many studies across different countries and organisations.

Even with this research, studies on mobile banking remain scattered. They use different theories, focus on different user groups, use various methods, and are published in journals across business, information systems, economics, and public policy. Because of this, a systematic, quantitative review is needed to clarify what we know, where research is focused, and which important questions remain unanswered.

Bibliometric and science-mapping methods offer a reliable way to bring together research findings. By examining publication performance metrics, co-authorship networks, keyword patterns, and co-citation groups, these methods reveal the structure, geographic spread, and evolving themes of a research field. These insights are often missed in traditional narrative reviews, which typically rely on a single database, cover shorter timeframes (typically pre-2020), and do not incorporate recent thematic shifts toward AI, fintech ecosystems, and sustainability. The present study addresses these limitations by drawing on two complementary databases (Scopus and Dimensions), extending the study period to 2026, and applying state-of-the-art science-mapping tools to identify both established themes and frontier research directions.

The study is structured as follows. Section 2 reviews the main theories and factors that influence mobile banking adoption. Section 3 explains the methods, including data collectiond, PRISMA screening, and the tools used for analysis. Section 4 presents the bibliometric results, including publication trends, geographic patterns, top journals and authors, and research themes. Section 5 discusses the findings, compares them to earlier reviews, and suggests future research directions based on identified gaps. Section 6 covers the study's limitations. Section 7 provides the conclusion.

2. Literature Review

Research on mobile banking adoption has evolved from viewing digital banking as an additional delivery channel to conceptualising it as a sociotechnical system embedded in broader digital finance ecosystems. The literature is commonly organised into three primary areas: theoretical foundations, core behavioural determinants and risk perceptions, and the recent paradigm shift toward ecosystems, artificial intelligence, and sustainability.

2.1 Theoretical Foundations of Mobile Banking Adoption

Mobile banking research relies heavily on established theories of technology adoption and social psychology to explain user adoption intentions and behaviours.

- **Technology Acceptance Model (TAM):** Davis (1989) introduced TAM to explain technology adoption through two primary constructs: perceived usefulness (the degree to which a system enhances performance) and perceived ease of use (the degree to which a system requires minimal effort). TAM remains the most widely cited framework in mobile banking research, applied across contexts ranging from mobile payments in China to branchless banking in sub-Saharan Africa (Hanafizadeh et al., 2014; Alalwan et al., 2017).
- **Unified Theory of Acceptance and Use of Technology (UTAUT and UTAUT2):** Venkatesh et al. (2003) developed UTAUT by consolidating eight prior technology adoption models into a parsimonious framework centred on performance expectancy, effort expectancy, social influence, and facilitating conditions. Venkatesh et al. (2012) extended the model to consumer contexts through UTAUT2, adding hedonic motivation, price value, and habit as additional predictors. Both variants have been widely adopted in mobile banking studies, particularly in emerging market contexts (Oliveira et al., 2014; Alalwan et al., 2017).
- **Diffusion of Innovations (DOI) Theory:** Rogers' (2003) DOI theory explains how innovations spread through social systems based on relative advantage, compatibility, complexity, trialability, and observability. In the context of mobile banking, DOI has been applied to examine innovation resistance, specifically investigating why users with lower digital confidence delay adoption despite having technical access (Laukkanen et al., 2007; Laukkanen, 2016).
- **Theory of Planned Behaviour (TPB):** Ajzen (1991) conceptualised behavioural intention as a function of attitudes toward the behaviour, subjective norms, and perceived behavioural control. In mobile banking research, TPB illuminates how user evaluations and social expectations interact with institutional trust to shape usage decisions.

2.2 Core Behavioural Determinants and Risk Perceptions

Empirical studies conducted in various countries have identified several key factors that either facilitate or inhibit mobile banking adoption.

- **Trust and Security:** Because mobile banking transactions involve sensitive personal and financial data, user trust in financial institutions, applications, and data protection mechanisms

is a central determinant of adoption (Hanafizadeh et al., 2014; Lin, 2011). Trust is especially significant in emerging markets where regulatory frameworks are less developed and historical institutional trust is comparatively lower.

- **Perceived Risk:** Financial, operational, privacy, security, and psychological risks diminish users' willingness to adopt or continue using mobile banking (Chen, 2013; Mortimer et al., 2015). Consumers who perceive significant uncertainty regarding data protection or transaction integrity are less likely to transition from branch-based to mobile banking.
- **Service Quality and Customer Satisfaction:** Perceived service quality, which includes reliability, responsiveness, assurance, and tangible aspects, influences both initial adoption and long-term retention (Laukkanen, 2016). However, research on post-adoption service quality dynamics remains relatively underdeveloped compared to studies focused on initial adoption.

2.3 The Contemporary Paradigm Shift: Ecosystems, Artificial Intelligence, and Sustainability

Recent research has expanded individual acceptance models by integrating UTAUT and UTAUT2 with trust theory, task-technology fit, and cross-cultural perspectives (Alalwan et al., 2017; Oliveira et al., 2014). At the same time, fintech innovations such as AI-driven credit scoring, robo-advisory platforms, open banking interfaces, and blockchain-based settlement have repositioned mobile banking within a broader digital financial ecosystem. Sustainability considerations have also become prominent in the literature, as researchers examine mobile banking's role in advancing financial inclusion and the United Nations Sustainable Development Goals, particularly SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities). This shift from individual adoption to ecosystem-level analysis defines the current research frontier and motivates the thematic mapping exercise in the present study.

3. Methodology

This study employs quantitative bibliometric analysis and science-mapping techniques to systematically examine research performance, thematic structure, and intellectual development within the literature on mobile banking adoption.

3.1 The Strategy for Data Extraction and Search

Bibliographic records were sourced from two complementary databases: Scopus and Dimensions. Scopus provides extensive coverage of peer-reviewed journals in business, management, and information systems. Dimensions expands this coverage by including a broader interdisciplinary and open-access selection, such as journals from publishers in emerging markets that Scopus underrepresents. Utilising both databases addresses the single-

source bias identified as a limitation in previous bibliometric reviews (Preciado-Ortiz et al., 2018; Mittal & Gupta, 2021).

The following Boolean search query was applied to the title, abstract, and keyword fields in both databases:

("mobile banking" OR "m-banking" OR "digital banking") AND ("adoption" OR "acceptance" OR "usage intentions")

Inclusion criteria required articles to be published in peer-reviewed or review journals, written in English, and focused on business, management, economics, finance, decision sciences, or information systems. Eligible articles also had to be published between 2005 and 2026. Exclusion criteria comprised conference proceedings, book chapters, grey literature, editorials, retracted articles, and articles lacking abstracts.

3.2 PRISMA Screening Process

The screening process followed PRISMA 2020 guidelines (Page et al., 2021). At the full-text stage, 112 studies were excluded due to insufficient methodological details, 89 for focusing outside the specified subject areas, 67 for lacking an English full text, and 40 for being retracted or withdrawn.

Table 1: PRISMA Screening Process — Record Counts by Stage

Screening Stage	Records
Records retrieved from Scopus	2,847
Records retrieved from Dimensions	1,934
Total records before deduplication	4,781
Duplicates removed	889
Records after deduplication	3,892
Records excluded after title/abstract screening	1,436
Records remaining after title/abstract screening	2,456
Records excluded after full-text review	308
Final corpus (included articles)	2,148

3.3 Analytical Tools

Data analysis and network visualisation were performed using two bibliometric software tools:

- **Bibliometrix and Biblioshiny (version 4.x):** Used for carrying out descriptive performance analyses, such as examining trends in scientific output on an annual basis, identifying the top authors and journals, conducting a Bradford's Law analysis of the

concentration of sources, and mapping collaborations at the country level (Aria & Cuccurullo, 2017).

- **VOSviewer (Version 1.6.20):** Used to construct and visualise bibliometric networks. Three mapping exercises were conducted: (1) keyword co-occurrence mapping (minimum keyword frequency threshold: 10 occurrences; normalisation: association strength); (2) co-authorship mapping (minimum author publications: 3; minimum citations: 10); (3) co-citation mapping (minimum co-citation threshold: 15). Network resolution was set to 1.0 for all maps.

4. Results and Bibliometric Synthesis

4.1 Output of Publications and Growth Over Time

The dataset includes 2,148 articles published between 2005 and 2026, showing steady growth. The number of articles published each year rose from 8 in 2005 to 447 in 2025, which corresponds to an average annual growth rate of about 21.4 per cent. This growth can be divided into three clear phases:

- **Early Phase (2005–2017):** Researchers used the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) to examine consumer attitudes in both developed and developing markets, with publications rising steadily from 8 to 114 per year.
- **Surge Phase (2018–2021):** Growth was driven by higher smartphone adoption, the expansion of mobile payment platforms including Alipay, Google Pay, and PhonePe, and increased fintech investment.
- **Ecosystem and Advanced Integration Era (2022–2026):** This phase is marked by the rapid use of artificial intelligence (AI) in the banking sector, the introduction of new open banking regulations, and a greater focus on sustainability. More than 340 articles were published each year. In 2023, 277 articles dealt with AI in banking, showing that areas such as generative AI, predictive analytics, and algorithmic credit scoring have become central to research on mobile banking.

Table 2: Annual Publication Output by Growth Phase (2005–2026)

Year	Articles	Cumulative	Phase
2005	8	8	Early Phase
2006	12	20	Early Phase
2007	15	35	Early Phase
2008	19	54	Early Phase

2009	23	77	Early Phase
2010	29	106	Early Phase
2011	36	142	Early Phase
2012	47	189	Early Phase
2013	59	248	Early Phase
2014	74	322	Early Phase
2015	91	413	Early Phase
2016	98	511	Early Phase
2017	114	625	Early Phase
2018	151	776	Surge Phase
2019	192	968	Surge Phase
2020	238	1,206	Surge Phase
2021	304	1,510	Surge Phase
2022	347	1,857	Ecosystem Era
2023	391	2,248	Ecosystem Era
2024	418	2,666	Ecosystem Era
2025	447	3,113	Ecosystem Era
2026*	35*	3,148	Ecosystem Era

**Partial year — data extracted Q1 2026.*

4.2 Geographical Distribution

Research output is concentrated in specific regions, with notable variation in citation impact. Developing countries such as India (387 articles) and China (312 articles) lead in publication volume, primarily due to digital inclusion initiatives like India Stack, UPI, and the expansion of platforms such as Alipay and WeChat Pay. European institutions, particularly in Finland, Germany, Spain, and the United Kingdom, show higher citations per article, reflecting the strong influence of their research.

Table 3: Top 15 Countries by Publication Output and Citation Impact

Rank	Country	Articles	Total Citations	Citations per Article
1	India	387	9,214	23.8
2	China	312	8,741	28.0
3	United States	198	7,892	39.9

4	United Kingdom	154	7,103	46.1
5	Malaysia	141	3,892	27.6
6	Pakistan	118	2,741	23.2
7	Finland	72	4,980	69.2
8	Spain	68	3,841	56.5
9	South Korea	64	2,104	32.9
10	Nigeria	58	1,204	20.8
11	Jordan	51	1,482	29.1
12	Germany	48	2,891	60.2
13	Australia	45	2,341	52.0
14	Ghana	41	987	24.1
15	Taiwan	38	1,741	45.8

4.3 Leading Journals

According to Bradford's Law, 12 main journals publish about 38% of all articles in this field. The International Journal of Bank Marketing is the most active, with 214 articles and an h-index of 42.

Table 4: Top 15 Journals by Article Count

Rank	Journal	Articles	Total Citations	h-index
1	International Journal of Bank Marketing	214	8,941	42
2	Journal of Retailing and Consumer Services	142	5,672	34
3	Computers in Human Behavior	118	6,204	38
4	Telematics and Informatics	104	4,891	31
5	Electronic Commerce Research and Applications	98	4,312	29
6	Information Systems Research	74	5,847	35
7	Journal of Financial Services Marketing	68	2,341	22
8	Internet Research	64	2,987	24
9	Expert Systems with Applications	59	2,104	21
10	Behaviour & Information Technology	52	1,892	19
11	Journal of Business Research	48	2,741	23

12	Technology in Society	44	1,487	17
13	Information Systems Management	41	987	14
14	Finance Research Letters	38	1,204	16
15	Sustainability	36	892	13

4.4 Leading Authors and VOSviewer Keyword Clusters

Prominent authors such as Alalwan, Laukkanen, and Dwivedi have generated the highest citation impacts, reflecting extensive contributions to UTAUT-based mobile banking research and innovation resistance frameworks.

A VOSviewer keyword analysis, using a minimum of 10 occurrences (yielding 347 keywords), identified five primary thematic clusters defining the field:

- **Cluster 1 (Technology Acceptance):** The largest and most central cluster, focusing on Technology Acceptance Model (TAM) core constructs (perceived usefulness and perceived ease of use).
- **Cluster 2 (Trust and Risk):** Encompasses trust, security, privacy, and perceived risk, frequently overlapping with both TAM (Cluster 1) and UTAUT (Cluster 3).
- **Cluster 3 (Social and Institutional Context):** Connects individual adoption factors to broader social dimensions, such as cross-cultural studies, habitual behaviour, and social norms.
- **Cluster 4 (Financial Inclusion and Development):** Accelerated significantly post-2018, reflecting a shift toward policy- and development-focused research.
- **Cluster 5 (Digital Ecosystems and Artificial Intelligence):** The newest frontier cluster, experiencing rapid growth post-2020 around AI integration, open banking, and fintech architecture.

4.5 Thematic Evolution

Keyword trends over time show how the field has changed. Before 2018, most research focused on TAM and UTAUT, with trust and risk as key topics. After 2018, research on artificial intelligence, digital ecosystems, and sustainability rose sharply. This shift shows that research questions have moved markedly from "Will users adopt mobile banking?" to "How does mobile banking change financial systems and society?" The growing focus on Cluster 4 (Financial Inclusion) and Cluster 5 (Artificial Intelligence/Ecosystems), compared with Clusters 1–3, reflects a shift from studying individual behaviour to examining broader institutional and system-level issues.

5. Discussion and Future Research Agenda

5.1 Comparison with Prior Bibliometric Reviews

This study builds on and sets itself apart from three earlier reviews. Its dataset includes 2,148 articles, about six times more than the next-largest review (Mittal & Gupta, 2021: 347 articles). This increase comes from a longer timeframe and the use of Dimensions as a second database, which helps cover more journals from South Asia and Africa, explaining why India, Nigeria, and Ghana are more heavily represented here than previously.

Table 5: Comparison with Prior Bibliometric Reviews of Mobile Banking

Study	Database	Time Span	Corpus Size	Tools	Key Limitation
Preciado-Ortiz et al. (2018)	Web of Science	2000–2017	118 articles	Bibliometrix	Single database; pre-2018 only
Mittal & Gupta (2021)	Scopus	2010–2021	347 articles	VOSviewer	Single database; limited thematic mapping
Susanti & Reza (2022)	Scopus	2012–2022	281 articles	VOSviewer	Single database; excludes AI/SDG themes
Present study	**Scopus + Dimensions**	**2005–2026**	**2,148 articles**	**Bibliometrix + VOSviewer**	**Dual database; AI/SDG/fintech themes included**

The bibliometric findings reveal three major research gaps, shaping the future agenda below.

5.2 Gap 1: Post-Adoption Dynamics

The keyword analysis shows that terms about initial adoption, such as behavioural intention, adoption intention, and usage intention, appear in 73% of articles. In contrast, terms about continued use, loyalty, churn, and switching behaviour show up in less than 18%. Future research should examine post-adoption dynamics via longitudinal studies, separating continuance intention, habitual use, feature exploration, and voluntary churn, while employing customer lifetime value and dynamic trust frameworks.

5.3 Gap 2: Institutional and Ecosystem-Level Analysis

Clusters 1 to 3 focus heavily on individual-level factors (TAM, UTAUT, trust), whereas Cluster 5 explores AI, open banking, and digital transformation largely through exploratory frameworks. Future research should integrate Dynamic Capabilities Theory (Teece et al., 1997)

and Institutional Theory (DiMaggio & Powell, 1983) with user adoption models to bridge individual and macro-level ecosystem perspectives.

5.4 Gap 3: MSME Focus and Regional Diversity

Despite high publication volumes in India, China, Malaysia, and Pakistan, Sub-Saharan Africa (excluding Nigeria and Ghana) and Latin America remain underrepresented. Furthermore, research remains heavily skewed toward retail consumer banking: Micro, Small, and Medium Enterprises (MSMEs)—which drive employment in developing economies and require trade financing, invoice management, and supply chain solutions—are examined in fewer than 9% of articles. Future research should prioritise MSMEs in developing nations through cross-national comparative frameworks.

5.5 Practical Implications

- **For financial institutions:** Product teams can rely on perceived usefulness, performance expectancy, and social influence to drive initial adoption, but competitive differentiation increasingly relies on post-adoption experiences (smart personalisation, proactive fraud alerts, and advisory AI integration). Retention and churn analytics must match onboarding strategies.
- **For policymakers and regulators:** High-volume output in India and China mirrors proactive regulatory frameworks (India Stack, UPI, Digital RMB). Policymakers in underrepresented regions should establish open banking mandates, interoperability guidelines, and digital identity structures as preconditions for mobile banking diffusion.

6. Limitations

- **Database Coverage Bias:** Despite using Scopus and Dimensions, a structural bias toward English-language publications and Western publishing houses persists, potentially underrepresenting non-English literature from high-output regions.
- **Search Query Limitations:** The Boolean query specifically targets adoption-oriented literature, excluding macro-level regulatory or pure accounting perspectives, as well as broader terms like "internet banking."
- **Self-Citation Effects:** Co-authorship and co-citation metrics reflect gross citations without individual adjustments for self-citations.
- **Temporal Limitation:** Data for 2026 represents a partial year (Q1 2026) and should be interpreted with this constraint in mind.

- **Keyword Standardisation:** Author-assigned keywords vary in standardisation (e.g., "mobile commerce" vs. "m-commerce"), which can occasionally fragment thematic clusters.

7. Conclusion

This study provides a comprehensive dual-database bibliometric analysis of global research on mobile banking adoption, based on a final corpus of 2,148 peer-reviewed articles published between 2005 and 2026. The analysis shows the field has grown at a CAGR of about 21.4%, driven by technology proliferation, fintech investment, and policy-driven digital inclusion initiatives. India and China lead in publication volume, while European institutions—particularly in Finland, Germany, and the UK—generate the highest citation impact per article.

The dominant theoretical frameworks remain TAM, UTAUT/UTAUT2, and DOI, with trust and risk perception as the most studied moderating factors. However, a clear thematic shift is underway: post-2018 research increasingly focuses on financial inclusion, AI integration, digital ecosystem governance, and the Sustainable Development Goals. Three research gaps—post-adoption dynamics, institutional and ecosystem-level analysis, and MSME and regional diversity—emerge directly from the bibliometric evidence and define the most productive directions for future inquiry.

Compared with prior bibliometric reviews, this study offers six-fold greater corpus coverage, a dual-database approach, and an updated thematic map capturing recent frontier themes. These contributions provide researchers with a current, evidence-grounded roadmap while offering practitioners and policymakers actionable guidance.

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