Analysis of Customer Attitude Towards M-Banking Perception in India: A Bibliometric Driven Evaluation of Previous Research

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Abstract

Mobile banking services have witnessed a significant increase in acceptability in both urban and rural areas of India. However, contribution to systematic mapping of attitude towards m-banking is still lacking. This paper constitutes the bibliometric study to this field to better understand the current state of acceptance towards mobile banking in India. This research examines records from databases Scopus and using several bibliometric analysis methods. Moreover, this research will make significant contribution to the framework of future literatures that covers m-banking in a complete and comprehensive multi-period manner, making the current research the first of its sort in terms of its technique of contribution. The paper also closes the gap by doing bibliometric and content analyses. A PRISMA framework has been employed to extract relevant literature. Time series investigation has been utilized to predict the amount of literature that will be published in the future by collaborative, joint, and single authors. Further articles were analysed on the basis of theoretical models used, year of publications and method used. In order to achieve stated objective study, involve quantitative and qualitative approach. The resulted database of 36049 articles formed the sample for the study. It is a study involving the analysis of customer attitude towards mobile banking a perception of India literature output in its wholeness between break free periods of 2010-2022. Considering that these periodicals are best suited for market researchers and mobile banking usage.

Keywords: Mobile Banking, Customer Attitude, Perception in India, Bibliometric Analysis, Literature Review.

Introduction

Mobile Banking

One of the most significant strategic shifts in retail banking in more than a decade is known as "m-banking," which refers to the services provided by financial institutions or banks. Changes in technical connection points

have made it workable for the monetary business to amuse its clients with moment answers for their concerns using self-administration advancements. Banks only opened 1,383 branches in 2020–21, down from 7,728 in 2019–20, as a result of the pandemic, digitization, and expansion of alternative channels. As of March 31, 2021, the network of scheduled commercial banks' offices totalled 154,485. According to bankers quoted in the media report, physical branches will remain useful because a significant portion of consumers feel better at ease conducting transactions there. As the banking future would be dominated by a world that is both physical and digital. The financial expenses associated with traditional banking services have been greatly decreased by technology. The service for sending money abroad also eased. M-banking, which is the term used to describe the services offered by financial institutions or banks, is regarded as one of the most significant strategic developments to take place in retail banking in more than a decade. Customers can use the services to conveniently conduct financial transactions using mobile devices like tablets and smartphones from a distance. In contrast to internet banking, mobile banking makes use of a custom application created by the service provider. Due to the move to online transactions, financial institutions, particularly banks, have evolved to meet the demands of modern internet business.

A larger client base, including those who choose conventional banking methods as well as those who favour digital channels, may be reached by banks through phygital banking a new driven. By utilising client data to deliver specialised goods and services, it also enables banks to give customised banking experiences.

Background

In conjunction with the Deutsche Bank, the German-based company Paybox launched the M-banking service in the latter part of the 1990s. First, this service was used in European nations like Spain, Sweden, Germany, the United Kingdom, and Austria. Then, in developing nations like Kenya, this service was first used in 2007 (Shaikh and Karjaluoto, 2015). In 2008, ICICI bank launched the first fully functional m-banking service in India.

Customer Perception and Mobile Banking

Every business's success is largely determined by how its customers perceive its various offerings. Understanding how customers feel about their products and services is made easier for businesses. The word insight is gotten from Latin word 'perception' which in a real sense signifies 'to get or gather' something. Schiffman and Kanuk (2007), p. 172, state that According to previous research, there is a gap in the m-commerce literature regarding the use of m-banking and its socioeconomic impact, particularly

in developing nations (Maurer, 2008; Donner and Tellez, 2008). Additionally, it has been observed that a large number of studies are related to service adoption, resulting in a lack of studies on the effect of mobile service usage (Nysveen et al., 2015). This necessitates a greater focus on research into consumers' post-use behaviour in the m-banking domain. Because it reveals how users perceive the service after using it or what impression they have of the service in their minds, customer perception, which is the primary determinant of consumer behaviour, merits special research attention. Because of this, research on how customers feel about m-banking is necessary. According to Shaikh and Karjaluoto (2015), recent research in m-banking reveals that the majority of these studies have focused on the issue of mobile banking adoption using the well-known technology acceptance model (TAM) and are mostly related to SMS banking, particularly among developing nations.

Bibliometric Analysis

An extensive catalogue of reading resources provided by an author, or on a specific person or in a micro subject, is referred to as a bibliography.

Bibliographic details is an excellent tool that, when evaluated, shows a range of findings regarding the behaviour of literature. The development of computers and their use in libraries transformed the environment. In order to establish effective bibliographic management, librarians started looking through the bibliographic compilations and citation analysis. The results of bibliometric research range widely, allowing conclusions to be drawn even about potential Nobel laureates. Such in-depth investigations of the bibliographic apparatus helped to develop a field referred to as "Bibliometrics".

Although a few forerunners, notably the renowned science historian Bernal (1946), had contributed some work, Bradford was the one who gave the analytical study its current form. The contributions of scholarly literature and their usage in the regeneration process had been continuously examined. Bradford, Zipf, and Lotka had developed milestones, and bibliometrics had its beginnings.

Inference regarding bibliometric study

- Measures the publication pattern of all written forms of communication
- Provides quantitative evaluation of publication patterns of all macro and micro subjects
- Indicates the growth rate
- Provides evaluative measures to show the output of individual na-

tions.

- Shows the citation pattern of literature

- And studies the use of documents.

- Finally communicate the structured understandings.

Review of Literature

The bibliometric methodology includes the application of quantitative analysis i.e. citation analysis on bibliometric data (units of publication). As it's not new in last few years, there has been immense growth in usage of internet for banking purpose. Systematically, researchers also identify characteristics which incite customers to adopt mobile banking. Here literature review aims to study factors influences Indian users to switch towards mobile banking. One of the first authors regarding study of motivational factors of the use of internet banking was Roggers (1995) who finds innovation, communication, availability and social structure as element to use internet banking.

Claudia Gabriel et al. (2020) Researcher makes sense of the effect of the Coronavirus emergency on customer conduct in mobile banking, with an extraordinary spotlight on the Romanian financial area is being examined. It additionally makes sense of insight variable of Coronavirus influences purchaser mentality towards web and portable bank. The examination welcomes a new understanding on retail banking administrations utilization during the pandemic and approves a calculated model in regards to the web and versatile financial administrations acknowledgment. Ankita Phatak et al. (April 2019) It explains consumer are aware about the mobile banking people over 65 do not use the apps. The consumer can now connect with the bank with just a click of a button thanks to technology. Dr Jyoti Ranjan Das et al. (2017) The researcher investigates the characteristics that consumers have while utilising online banking and using a structural model to analyse the factors that affect customers' attitudes towards adoption. S.V. Krishna Kishorel et al. (2016) Researchers examine the connections between behavioural intention (BI) and performance expectancy (PE), effort expectancy (EE), social influence (SI), attitude, and perceived risk (PR). The study also aims to assess the influence of age and gender on rural Karnataka's PE, EE, SI, and attitude towards BI. Chian-Son Yu (2014) Concentrate on general mentality and relative emotional standard emphatically propelled respondents to change from Web to versatile banking while relative saw conduct control dissuaded respondents from progressing. Michael D. Clemes Christopher Gan Junjua Du (2012) Researchers emphasise that factors such a user-friendly website, marketing messages, perceived risks cost, and Internet access/Internet familiarity

might influence customers' decisions about using Internet banking. The findings also show that customers are more likely to use Internet banking when they are younger and have higher incomes. Andrew Musiimel et al. (2011) emphasis on the factors that influences consumer adoption of internet banking services as well as explores the relationship between internet banking service, customer satisfaction and customer adoption.

By taking into account the effectiveness of numerous bibliometric study dimensions, the research has divided been divided into two categories, including

- General bibliometric studies.
- Method used for study.

Research Methodology

To carry out bibliometric analysis and content analysis an appropriate technique is used to achieve the study goals. The study's bibliometric analysis was carried out using MS Access. A method of quantitative analysis is referred to as bibliometric analysis. Based on similarities between articles in the bibliographic database and has grown in popularity. With the highly debated and contemporary topic mobile banking is featured in the articles from Scopus database. About approximately 36049 articles on mobile banking analysed. The size of the example downloaded for the design is 36150. The copies were taken out and the subsequent records were united. It brought about an information base of 36049 records which framed the test for this review. The study's methodology involved statistical techniques to identify the main terminologies related to the phenomenon of m-banking and analytical evaluation of articles tying the context after synthesis. Software is available on internet which is used to create and visualize bibliometric linkages. It offers users the option to perform a study of keywords on journals and diverse topics of individual publications and researchers, as well as essential terminologies from various scholars and journals.

Statement of the Problem

The global trend of mobile banking has hampered the societal advancement of emerging countries, including India. The usage pattern, security, reach of banking services and change in government policies ingest a significant amount of time, research resources, and financial resources. Mobile banking is a multifaceted phenomenon with ethical, psychological, societal, geographical, and economic components. Therefore, Mobile banking literature had been selected as the application target. Also however, reviews show that no attempt was made to use bibliometric tools to examine the expansion of customer attitude towards mobile banking

research literature. Therefore, the current study's main objective is to conduct a bibliometric analysis of the literature on mobile banking. It presents and responds to three crucial research issues.

Objectives of the Study

When a research initiated, there are certain problems that need to be resolved, which leads to a set of goals that must be achieved. The study's goals are as follows:

1. To study periodicals those are regarded by banks as being the most productive for mobile banking usage.

2. To analyse the customers' knowledge of mobile banking services in India.

3. To examine collaborative research output replacement with individual research in mobile banking research literature.

Significance of the Study

In order to comprehend the altering customer acceptance rate, the banking business must comprehend the increasing demands that affect their consumer acceptance attitude and behavioural intentions. The general drivers and elements of client shifting requirements and technological upgrades are the most significant features of mobile banking for banks. Researchers have generally explained why customers are more likely to adopt mobile banking, but other variables might also influence this acceptance. This study undertook the study of previous research in the area of m-banking from the perspective of Indian customers. Customers' acceptance decisions now are more difficult to make and even more crucial than in the past. Customers can be misidentified as a result of learning about mobile banking, a lack of time to carry out m-banking tasks, societal considerations or conventions, new technological regulations, and banking system updates. Furthermore, there are more international banks, payment systems, investment opportunities, multi-component availability, and challenging acceptance. Similarly, banks are also shifting their marketing strategies or offerings onto mobile. Hence the researcher undertook this study to understand customer attitude towards mobile banking perception in India.

Methodology of Data Collection

Framework of Analysis

Figure: Search criteria for the study field "Customer attitude towards mobile banking perception"

Table 1: Research Direction

Database	Scopus
Searched for	Topic: Mobile banking, Perception towards mobile banking in India, literature review.
Study Direction	Perception towards Mobile banking for one full period.
Study Period	2010-2022
Research method	Data: Keywords selection, period selection and data gathering from Scopus.
	Bibliometric Analysis: Watchwords separated and settled records in Succeed design were at long last brought into MS-ACCESS for measurable investigation.
Statistical tool	Laws of Bradford and Lotka have been tried. Trend analysis formulas and general statistical principles have also been utilized wherever necessary.

Source: Authors' Compilation

Data Analysis

In order to examine if the goals of the current study were achieved, the obtained sdata were tabulated. To forecast the future level of research production, time series analysis has been applied.

The trend analysis on the authorship design has been compared with level of collaboration with affirm the fact that more joint research has been taken up in the mobile banking subject.

Table 2: Method used by Researchers

Authors	Publication Year	Method used for studies
Andrew Musime and Malinga Ramadhan	2011	Davis TAM
Anele Nkoyi,Tait,M&Van der Walt	2019	Davis TAM
Anjali Bhalerao	2007	Davis TAM
Ankita Phatak and Sunil Mishra	2019	Davis TAM
Arpita khare, Ayushman Khare, Shveta Singh	2010	Davis TAM
Carlos R. Sanchez and Jean Baptise Gallie	2010	Rogger's Model

Chian Son Yu	2014	Decomposed theory of planned behaviour
Danniel K Maduku	2014	TAM2
Davoud Rezaei, Ali Khosravani and Leila Babakhanni	2015	TAM
Dr. Jyoti Ranjan Das,Manoranjan Das, Ms. Sahoo and Dr. Ayasa khanta Mohanty	2017	Davis TAM
Mr. Viswanatha reddy P and C Hareesh Babu	2018	UTAUT

Source: Authors' Compilation

**Growth trend during the period of study**

The total number of mobile banking literature that is available in down-loaded data has been tabulated to analyse the trend in banking research over the year. Table 3 depicts the distribution of mobile banking literature.

Table 3: Distribution of Mobile Banking Literature

Publication year	Record count	Percentage (%)
2010	2788	773.4%
2011	1942	538.7%
2012	2302	638.6%
2013	2601	721.5%
2014	2915	808.6%
2015	1985	550.6%
2016	2048	568.1%
2017	2091	580%
2018	3116	864.4%
2019	3514	974.8%
2020	3781	1048.9%
2021	3803	1055%
2022	3163	877.4%
Total	36049	1200%

Source: Authors' Compilation

The literature output in table 3 shows gradual increase in research productivity on mobile banking from 2011 onwards except in the year 2015,2016 and 2017 where there is slightly decrease. The literature output on mobile banking is highest in year 2020 after COVID19. The research productivity on mobile banking is lowest in the year 2015. Figure 1 shows the trend in the availability of literature from 2010-2022.
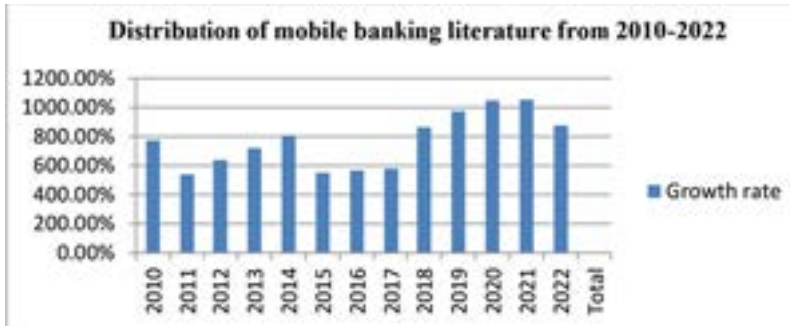
Source: Authors' Compilation

Figure 1: Distribution of mobile banking literature from 2010-2022

The Development rate during the period under concentrate on has been determined to recognize the rate at which the writing had developed during this enough said. The development pace of the mobile banking research writing is yielded in Table 4.

Table 4: Mobile banking literature -Growth Rate

Year	Count	Growth Rate
2010	2788	
2011	1942	0.435
2012	2302	-0.156
2013	2601	-0.114
2014	2915	-0.107
2015	1985	0.468
2016	2048	-0.030
2017	2091	-0.020
2018	3116	-0.328
2019	3514	-0.113

2020	3781	-0.070
2021	3803	-0.005
2022	3163	0.202
	Average	**0.013**

Source: Authors' Compilation

Table 4 shows the growth rate of literature output on mobile banking. The decline trend during 2012 is evident. That is there is negative growth in 2012. There is no uniformity in the trend in the later periods. The year 2015 showed the maximum positive growth rate. The average growth rate was 0.013.

Future Growth rate

Consistently a quantum of writing is added to any train. Time series examination is utilized to foresee the writing yield in a specific year. Table 5 shows the calculations in the Time series examination.

Table 5: Time Series Analysis

Year	Count(Y)	X	X²	XY
2010	2788	-6	36	-16728
2011	1942	-5	25	-9710
2012	2302	-4	16	-9208
2013	2601	-3	9	-7803
2014	2915	-2	4	-5830
2015	1985	-1	1	-1985
2016	2048	1	1	2048
2017	2091	2	4	4182
2018	3116	3	9	9348
2019	3514	4	16	14056
2020	3781	5	25	18905
2021	3803	6	36	22818
2022	3163	7	49	22141
Total	36049	0	160	42234

Source: Authors' Compilation

Straight Line equation Yc = a + bX

Since Σx = 0, from the above straight line equation, the values of 'a' and

'b' could be determined as

a = ΣY/N and b = ΣXY/ΣX²

By substituting the corresponding values from the above table into this equation, we obtain the value of a and b as,

 a = ΣY/N =36049/13=2773

b=ΣXY/ΣX²=42234/160=263.9625

Estimated literature in 2025 is when X =2025-2015=10

2773+263.9625*10=5412.625

Estimated literature in 2032 is when X= 2032-2015=17

=2773+263.9625*17=2773+4487.3625=7260.3625

Future Growth Rate – Single authorship

Table 6 shows the computation using time series analysis for the future growth rate of single authorship.

Table 6: Single authorship pattern -Time Series Analysis

Year	Count(Y)	X	X²	XY
2010	371	-6	36	-2226
2011	292	-5	25	-1460
2012	361	-4	16	-1444
2013	335	-3	9	-1005
2014	315	-2	4	-630
2015	299	-1	1	-299
2016	342	1	1	342
2017	331	2	4	662
2018	476	3	9	1428
2019	535	4	16	2140
2020	588	5	25	2940
2021	593	6	36	3558
2022	554	7	49	3878
Total	**5392**	**7**	**160**	**7884**

Source: Authors' Compilation

Straight line equation Y=a + bX

Since ΣX=0

a=ΣY/N=5392/13=414.7692

b=$\Sigma XY/\Sigma X^2$=7884/160=49.275

Estimated literature in 2025 is when X =2025-2015=10

414.7692+49.275*10=907.5192

Estimated literature in 2032 is when X=2032-2015=17

=414.7692+49.275*17=414.7692+837.675=1252.4442

Future Growth Rate- Joint Authorship

Table 7 shows the calculation using time series analysis for the future growth rate of collaborative authorship.

Table 7: Joint Authorship Pattern -Time Series Analysis

Year	Count(Y)	X	X²	XY
2010	551	-6	36	-3306
2011	559	-5	25	-2795
2012	686	-4	16	-2744
2013	691	-3	9	-2073
2014	704	-2	4	-1408
2015	711	-1	1	-711
2016	826	1	1	826
2017	815	2	4	1630
2018	804	3	9	2412
2019	833	4	16	3332
2020	931	5	25	4655
2021	1142	6	36	6852
2022	1011	7	49	7077
Total	**10264**	**7**	**160**	**13747**

Source: Authors' Compilation

a = $\Sigma Y/N$ =10264/13=789.53

b=$\Sigma XY/\Sigma X2$=13747/160=85.918

Estimated literature in 2025 is when X =2025-2015=10

789.53+85.918*10=1648.71

Estimated literature in 2032 is when X=2032-2015=17

789.53+85.918*17=1460.606+789.53=2250.136

Future Growth Rate- collaborative authorship

Table 8 shows the computation using time series analysis for the future growth rate of collaborative authorship.

Table 8: Collaborative Authorship Pattern -Time series analysis

Year	Count(Y)	X	X²	XY
2010	912	-6	36	-5472
2011	1016	-5	25	-5080
2012	1019	-4	16	-4076
2013	1114	-3	9	-3342
2014	1106	-2	4	-2212
2015	1356	-1	1	-1356
2016	1597	1	1	1597
2017	1701	2	4	3402
2018	1856	3	9	5568
2019	2001	4	16	8004
2020	2215	5	25	11075
2021	2257	6	36	13542
2022	2243	7	49	15701
Total	**20393**	**7**	**160**	**37351**

Source: Authors' Compilation

$a = \Sigma Y/N = 20393/13 = 127.45625$

$b = \Sigma XY/\Sigma X^2 = 37351/160 = 233.44375$

Estimated literature in 2025 is when X =2025-2015=10

127.45+233.443*10=2461.88

Estimated literature in 2032 is when X=2032-2015=17

127.45+233.443*17=127.45+3968.54375=4096

Authorship Pattern

In any field, authors, contributors, and those who produce research communications play a significant part in the literary production. It is crucial to examine the authorship pattern since it is their intellectual effort that expands the body of literature on any given subject. The authorship pattern is examined in the current study in terms of the overall distribution, the distribution by year, as well as a trend analysis. The time series analysis has been used to forecast how many works by alone, joint, and collabora-

tive authors will likely be published in the next years. The distribution of authors is seen in Table 9.

Table 9: Distribution of Authors

No. of Authors	No. of Publications	Percentage (%)
1	5391	14.95
2	10264	28.47
3	8241	22.86
4	5269	14.62
5	2855	7.92
6	1569	4.35
7	877	2.43
8++	1583	4.4
Total	36049	100.00

Source: Authors' Compilation

The data shows pattern from single author to more than8++ authors. Joint authorship paper is double than single publication. As author increases count of publication decreases.

Table 10: Authorship pattern -Trend analysis

Author	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Total
Anonymous	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Single	371	292	361	335	315	299	342	331	476	535	588	593	554	5391
Joint	551	559	686	691	704	711	826	815	804	833	931	1142	1011	10264
collaborative	912	1016	1019	1114	1106	1356	1597	1701	1856	2001	2215	2257	2243	20393
Total	1834	1867	2066	2140	2125	2366	2765	2847	3136	3369	3734	3992	3808	36049

Source: Authors' Compilation

Table 10 depicts single trend shows growth and decline in alternate years till 2014. From 2016 to 2021 there is gradual growth and in 2022 there is decline. Joint authorship pattern study growth throughout the study period except the year 2018 where there is little depression. Collaborative authorship pattern shows gradual growth except 2014. This is clearly explained that collaborative authorship is growing trend whereas single research is on decline.

Degree of Collaboration of Authorship

In practically all pure as well as applied sciences, there has been a rising tendency towards collaboration in research during the past few decades.

Calculating the degree of collaboration: C=Nm/Nm+ Ns where,

C is an extend of collaboration, Ns (number of single author paper) and

Nm= number of multiple author paper.

Thus table 10 shows value for the degree of collaboration using above formula.

Table 11 : The Degree of Collaboration

Year	Single author publication	Multiple author Publication	Degree of Collaboration=Nm/Nm +Ns
2010	371	1463	0.797
2011	292	1575	0.843
2012	361	1705	0.825
2013	335	1805	0.843
2014	315	1810	0.851
2015	299	2067	0.873
2016	342	2423	0.876
2017	331	2516	0.833
2018	476	2660	0.848
2019	535	2834	0.841
2020	588	3146	0.842
2021	593	3399	0.851
2022	554	3254	0.854

Source: Authors' Compilation

The analysis of the detailed collaborative authorship of mobile banking research reveals the following facts:

- Degree of collaboration has maximum value of 0.851% in the year 2021 and minimum value of 0.797 in the year 2010 and hence there is an increasing trend in the degree of collaboration.

- The implication is that researchers in mobile banking sought to take a collaborative approach to problem-solving and, consequently, publications.

- The results gained in this inquiry by trend analysis, as shown in Table

8, are corroborated by the formula application result.

Source: Authors' Compilation

Figure 2: Distribution of authorship in Mobile banking Literature

Based on the degree of collaboration from table 10 and quantum of collaborative research given in table 8 it is concluded collaborative research output has replaced individual research in mobile banking research literature output.

Findings of the Study

The following are the findings of this study:

i.   Those research publications that are thought to be the most effective for mobile banking usage by banks and researchers can be included by future researchers.

ii. Further choices on the funding and approval of collaborative research projects in the area of mobile banking can be made after an analysis of Indian consumers' awareness of mobile banking services.

iii. Individual research can be used to replace joint research output in the literature on mobile banking.

Recommendation

Due to the constant changes in the world economy, forecasts cannot always come true. Therefore, the research into mobile banking will never reach a point of saturation. But it might have different sizes. The information from the Web of Science Database is the foundation of the current study. Journals not included in Web of Science's indexes also publish research on mobile banking. Therefore, additional research may be done by incorporating publications that are also included in other databases like Scopus.

Conclusion

Convenient method was utilised in this study to review papers, hence the conclusions cannot be generalized to the entire users of mobile banking. The results of the research that have been recently conducted show that the majority of them are one-dimensional and stick to conceptual models that are focused on initial adoption and TAM. And results of trend analysis show conclusively that although single research is declining, joint authorship is expanding.

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