

Global Evaluation of Internet Banking Research: A Scientometric Study on Trends, Growth and Impact

Mueen Ahmed KK¹, Boraiah G.B², Sateesha H³, Chandrashekara M⁴, Chaman Sab M^{2,*}

¹Phcog.Net, No. 9, St. Thomas Town, Bengaluru, Karnataka, INDIA.

²A.R.G. College of Arts and Commerce, Davangere, Karnataka, INDIA.

³A.V. Kamalamma College for Women, Davangere, Karnataka, INDIA.

⁴Department of Studies in Library and Information Science, University of Mysore, Karnataka, INDIA.

ABSTRACT

Aim: The paper assesses the global research output on "Internet banking" indexed in the Clarivate Analytics Web of Science (WoS) database. **Materials and Methods:** The Web of Science Database searched for articles published in global research output. **Results:** The 922 global internet banking was published from 2005 to 2024 and was cited 34,487 times, with an Average Citation per Paper (ACP). Internet banking received external funding support and was involved in international collaboration. The Most productive organization was the Indian Institute of Management IIM system, New Delhi, The Most productive journal was the *International Journal of Bank Marketing* with $n=55$ (5.96%), The most productive country was Peoples R China $n=184$ publications (19.957%), **Conclusion:** This study has identified core and significant authors, organizations, journals, document type, country collaborations and subject fields and significant keywords.

Keywords: Global Evaluation, Internet banking, Scientometric analysis, Growth trends, Impact.

Correspondence:

Dr. Chaman Sab M

A.R.G. College of Arts and Commerce,
Davangere, Karnataka, INDIA.
Email: chamansabm@gmail.com

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INTRODUCTION

Internet banking has, in very rapid development, changed the global financial sector to become more accessible, efficient and user-friendly. Such a revelation brought crucial academic interest in this wave of change that led to an ever-growing body of work on Internet banking, such as technological innovation, user adoption, security and regulatory challenges. Such scientometric analysis of Internet banking research would capture useful insights regarding the evaluation of these fields on production growth, geographical contributions and thematic areas. Thus, study is likely to map the global trajectory of Internet banking research, along with the most important contributors, influential publications and newly emerging areas, providing an adequate overview of the development of the field and future directions.

Modern-day trade demands massive payments to be settled fast over long distances with minimum transaction costs (Pandey, 2022). The study examines consumer perception toward digital payment. The e-transfer of money has been around for a few years and the country has greatly benefited from this technological advancement (M, 2022). The global spread and use of the internet

and mobile phones contribute to the development new forms of money and financial payments. The global spread and use of the Internet and mobile phones contribute to the development of new forms of money and financial payments (Shi and Sun, 2020). The digital payment landscape is undergoing consumer behavior. With the expected increase in e-commerce, e-wallet, transactions and digital payment user base, it is clear that digitalization is not only a continuing trend but one that is primed for major expansion (Mohd Ishar *et al.*, 2024). A digital payment, also called electronic payment, is the transfer of money from one payment account to another using a digital device such as a mobile phone, POS (point of Sales), or computer, a digital channel of communication such as mobile wireless data or SWIFT (Society for the worldwide interbank financial telecommunication (Veena and Epsheeba, 2023). Digital banking refers to the virtual procedure in which financial services are offered over the Internet by digital banks (Riani and Rusydiana, 2022). The use of money as a medium of exchange is an intermediary tool that makes it easier to sell and purchase. When a payment is made electronically, it is referred to as an e-payment (Verma and Gaur, 2023). Mobile payment are moving towards a cashless society (Susanti and Reza, 2023).

LITERATURE REVIEW

Over the past five years, scientometric analyses have shed light on internet banking, focusing on research trends, growth and impact. Studies have generally utilized data mining tools and



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citation databases like Scopus to analyze the progression of digital banking, the global spread of Internet banking adoption and its transformative role within financial systems. For instance, Alfawareh and Al-Kofahi (2021) examined the expanding FinTech domain, highlighting diversification in services like peer-to-peer lending and mobile payments, often mapped through co-occurrence networks via VOSviewer, which visualize key research connections.

Recent research emphasizes digital banking's role in economic shifts, operational efficiency and its broader financial impact. By examining thematic areas and keyword networks, these studies provide insights into collaboration trends and publication growth, revealing emerging gaps and future research avenues within global banking systems.

Recent literature on internet banking and financial technology highlights multiple trends through scientometric analyses. Researchers, using tools like VOSviewer, have mapped keywords and collaborations, showcasing growth in digital finance topics such as open banking and FinTech. A bibliometric study by van Zeeland and Pierson (2021) explored open banking definitions, highlighting its significance in financial ecosystems and regulatory variations across regions. Another study focused on mobile banking, observing increased research output related to technological acceptance and data security in Internet banking, with implications for customer engagement and policy frameworks.

OBJECTIVES

The main objectives of the study are to study the performance of Global Internet banking publications output from 2005 to 2024, based on publications output covered in the Web of Science citation database. In particular, the study focuses on the following objectives.

- To study the global research output in Internet banking.
- To study the document type of research output.
- To study international collaboration, share the most productive countries.
- To study the Source of publications in Internet banking.
- To study the top 20 most productive organizations.
- To study the trends by identifying significant keywords.

METHODS

On October 27, 2024, the Web of Science citation database (<https://clarivate.com>) was queried to identify and download published articles in the field of Internet banking. We restricted the publication years from 2005 to 2024. The articles from the database were sorted from the most to least publications, year-wise, document type, sources-wise, institution of origin,

authors, country collaborations and significant keywords identified were exported into a spreadsheet and analyzed using Microsoft Excel Software. The VOSViewer software (version 1.6.15, Leiden University Centre for Science and Technology Studies, Leiden, Netherlands) was used to construct networks of force-authorship among countries, institutions, authors and occurrence of keywords.

RESULTS

Main Information of the study

Table 1 and Figure 1 provide an overview of data on Internet banking research years from 2005 to 2024. The dataset includes 922 documents from 385 sources, with an annual growth rate of 8.15% and an average document age of 6.27 years. Each document averages 37.42 citations, indicating significant research impact. In terms of content, 1150 keywords plus and 2453 authors keywords enhance topic specificity. Authorship includes 2353 researchers, with 29.39% of works involving international collaboration. Document types are predominantly articles (804), available reviews, editorials and conference proceedings, reflecting a robust and diverse research field.

Publications and citations Trends

Table 2 provides a comprehensive of research publications on trends in Internet banking from 2005 to 2024. Over these years, the research output has increased, with notable peaks from 2022 (110 publications, 11.94% of total) and 2023 (92 publications). The Total Citations (TC) metric highlights impactful research, especially from 2009 (2,728 citations) and 2010 (2,774 citations), indicating significant contributions in these years. Average Citations per Paper (ACP) revealed the highest influence per paper in 2014 (116.47 ACP). The h-index gradually grows, reaching a peak of 27 in 2017 and 2019, reflecting rising productivity and impact. More recent publications (2023-24) show lower citation counts due to recency, which is typical for new publications. This overall trend shows steady growth in research output and influence, with key impactful period in the late 2000s and early 2010s.

Document Types

Table 3 provides an overview of the types of documents in Internet banking research. Articles dominate the field, accounting for 93.38% (86 out of 922) of the total publications, underscoring a strong emphasis on original research. Early Access publications, representing 3.80%, indicate recent interest in timely publications. Proceeding papers comprise 2.06% reflecting conference contributions, while Review articles comprise 1.95%, offering syntheses of existing research. Other document types, such as Editorial material, Corrections and Meeting Abstracts, have lower representation, each constituting less than 1% of the total, suggesting a primary focus on original studies in the domain.

Top 20 most productive countries

Table 4 highlights the global collaboration in Internet banking research publications across various countries. People's Republic of China and the USA lead with the highest number of publications (184 and 183, respectively), making up nearly 20% of total records each. The USA also stands out with the highest Total Citations (TC) at 6,944 and the highest h-index of 38, indicating significant impact and quality of research. Taiwan boasts the highest Average Citations per Paper (ACP) at 62.68, reflecting the high quality of its fewer publications. Portugal, although contributing only 16 papers, has an exceptionally high ACP of 149.69. Other significant contributors include India, South Korea and England, all showing strong research outputs. Additionally,

Total Link Strength (TLS) values indicate notable collaborations, with the USA (151), England (71) and South Korea (55) as top collaborative hubs.

Figure 2 shows the international collaborative landscape of this field of research can be observed from the VOSviewer visualization. The major collaborating countries, represented by larger nodes, include the USA, fostered by China, South Korea, England and India forming multiple links with other countries. The bigger the node of the country, the more power it possesses and the strongest this retention has the USA and China. Between nodes, some linkages show the existence of relations, where thicker lines joined two nodes, indicating a stronger relationship. It is noteworthy that intercontinental collaborations of the USA

Table 1: Main Information of the Study.

Description	Results	Description	Results
MAIN INFORMATION ABOUT DATA		AUTHORS	
Timespan	2005:2024	Authors	2353
Sources (Journals, Books, etc.,)	385	Authors of single-authored docs	109
Documents	922	Single-authored docs	122
Annual Growth Rate %	8.15	Co-Authors per Doc	3.03
Document Average Age	6.27	International co-authorships %	29.39
Average citations per doc	37.42	DOCUMENT TYPES	
References	34531	Article	804
DOCUMENT CONTENTS		Article; early access	34
Keywords Plus (ID)	1350	Article; proceedings paper	19
Author's Keywords (DE)	2453	Article; retracted publication	4
AUTHORS		Biographical-item	1
Authors	2353	Book review	5
Authors of single-authored docs	109	Correction	6
AUTHORS COLLABORATION		Correction; early access	1
Single-authored docs	122	Editorial material	13
Co-Authors per Doc	3.03	Letter	2
International co-authorships %	29.39	Meeting abstract	9
DOCUMENT CONTENTS		News item	5
Keywords Plus (ID)	1350	Retraction	1
Author's Keywords (DE)	2453	Review	18



Figure 1: Overall data on Internet banking.

Table 2: Growth of global publications of Internet banking research during 2005-2024.

Sl. No.	Year	TP	% of 921	TC	ACP	h index
1	2005	23	2.497	1,890	82.17	11
2	2006	15	1.629	973	64.87	9
3	2007	18	1.954	997	55.39	12
4	2008	20	2.172	700	35	13
5	2009	28	3.04	2,728	97.43	18
6	2010	29	3.149	2,774	95.66	11
7	2011	24	2.606	1,251	52.13	12
8	2012	27	2.932	1,712	63.41	15
9	2013	28	3.04	787	28.11	14
10	2014	19	2.063	2,213	116.47	15
11	2015	44	4.777	2,172	49.36	21
12	2016	46	4.995	3,110	67.61	25
13	2017	51	5.537	2,871	56.29	27
14	2018	50	5.429	2,004	40.08	23
15	2019	55	5.972	2,843	51.69	27
16	2020	79	8.578	2,128	26.94	26
17	2021	86	9.338	1,828	21.26	26
18	2022	110	11.944	1,105	10.05	18
19	2023	92	9.989	343	3.73	10
20	2024	78	8.36	58	0.75	4

TP: Total papers; TC: Total citations; ACP: Citations per paper.

Table 3: Publications types in the field of Internet banking.

Sl. No.	Document Types	TP	% of 922
1	Article	861	93.384
2	Biographical-Item	1	0.108
3	Book Review	5	0.542
4	Correction	7	0.759
5	Early Access	35	3.796
6	Editorial Material	13	1.41
7	Letter	2	0.217
8	Meeting Abstract	9	0.976
9	News Item	5	0.542
10	Proceeding Paper	19	2.061
11	Retracted Publication	4	0.434
12	Retraction	1	0.108
13	Review Article	18	1.952

and countries of developing Asia and Europe are well witnessed indicating that the international research network is distributed.

Top 20 Most Productive Journals

Table 5 shows the Important findings are revealed when contributions to journal articles in the Internet banking research

area are analyzed. The most important article is the *International Journal of Bank Marketing*, with 55 articles, which accounts for 5.965% of the total. It represents a primary source in this field of research. Sustainability comes next with 31 articles, accounting for 3.362%. This means that there is a focus on the environment and social dimensions of banking. *International Journal of*

Table 4: Profile of top 20 most productive countries in Internet banking research.

Sl. No.	Countries/Regions	TP	% of 922	TC	ACP	H Index	TLS
1	Peoples R China	184	19.957	5,448	29.61	30	87
2	USA	183	19.848	6,944	37.95	38	151
3	India	80	8.677	2,370	29.63	26	45
4	Taiwan	75	8.134	4,701	62.68	24	20
5	South Korea	67	7.267	2,619	39.09	23	55
6	England	62	6.725	1,989	32.08	34	71
7	Saudi Arabia	38	4.121	1,693	44.55	20	50
8	Spain	35	3.796	1,130	32.29	15	11
9	Malaysia	28	3.037	1,031	36.82	17	29
10	Australia	27	2.928	1,126	41.7	12	32
11	Canada	25	2.711	856	34.24	11	24
12	Iran	25	2.711	1,120	44.8	13	14
13	Pakistan	22	2.386	948	43.09	14	26
14	Brazil	18	1.952	610	33.89	11	18
15	Finland	18	1.952	1,883	104.61	14	17
16	Italy	18	1.952	295	16.39	10	16
17	Germany	17	1.844	299	17.59	9	13
18	Greece	16	1.735	485	30.31	10	12
19	Portugal	16	1.735	2,395	149.69	11	8
20	Turkey	16	1.735	374	23.38	11	7

TP: Total papers; TC: Total citations; ACP: Citations per paper.

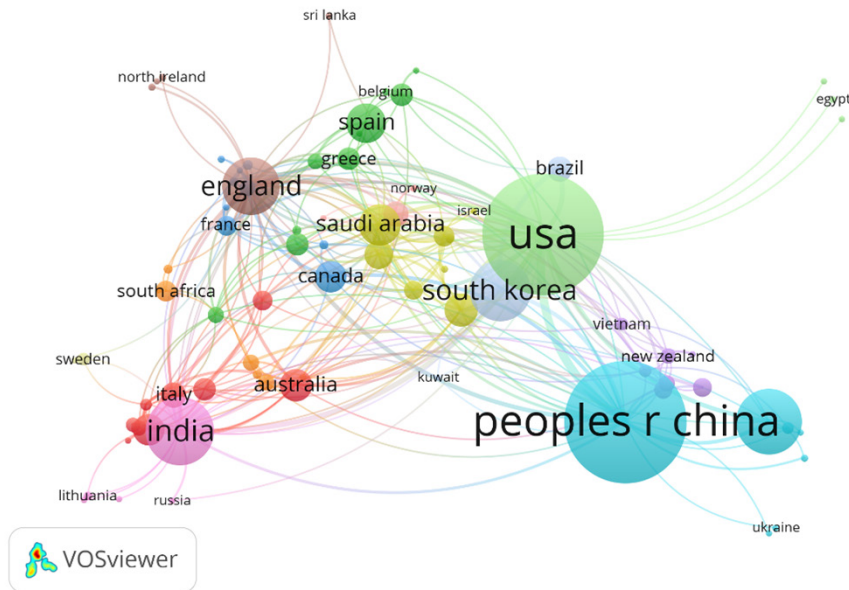


Figure 2: Coloration network map among the top 20 countries.

Mobile Communications also contributes significantly with 24 articles (2.603%), showing the relevance of mobile technology in banking research. Other journals that were also of importance in this research include *Electronic Commerce Research, Journal*

of Retailing and Consumer Services and *International Journal of Information Management*; these journals have more than 15 articles. Internet banking research is multi-disciplinary; hence the contribution comes from e-commerce, consumer services

Table 5: Most productive journals.

Sl. No.	Publication Titles	TP	% of 922
1	International Journal of Bank Marketing	55	5.965
2	Sustainability	31	3.362
3	International Journal of Mobile Communications	24	2.603
4	Electronic Commerce Research	19	2.061
5	Journal Of Retailing and Consumer Services	19	2.061
6	International Journal of Information Management	16	1.735
7	Computers in Human Behavior	15	1.627
8	Internet Research	15	1.627
9	Electronic Commerce Research and Applications	12	1.302
10	Ieee Access	10	1.085
11	International Journal of Theoretical Physics	10	1.085
12	Journal of Business Research	10	1.085
13	SAGE Open	10	1.085
14	Technology In Society	9	0.976
15	Telematics And Informatics	9	0.976
16	Decision Support Systems	8	0.868
17	Journal of Enterprise Information Management	8	0.868
18	Journal of Global Information Management	8	0.868
19	Lecture Notes in Computer Science	8	0.868
20	Service Industries Journal	8	0.868

Top 20 highly prolific Organisations.

and information management. Computers in Human Behavior and Internet Research with behavioral and technological aspects, make lesser but contributory contributions. The diversity of journals, from technical publications like IEEE Access to broader scope journals like SAGE *Open and Journal of Business Research*, underlines that interest in Internet banking transcends boundaries across various disciplines. In addition, specialized journals such as Technology in Society and Decision Support Systems illustrate the technological, societal and decision-making factors behind banking research. This is a variety of journals showing the interdisciplinary reach and academic interest in the subject over time.

Table 6 investigations of the most successful 20 faculty members in the field of electronic banking shows the potential of the global cooperation of a wide range of universities and scientific organizations. The Indian Institute of Management (IIM System) comes first with a substantial number of publications with authors contributing a total of 22 papers. On the other hand, Universidade Nova de Lisboa has the maximum impact with an astonishing 2,174 total citations an average of 197.64 citations per publication which indicates great impact. Likewise, Kyung Hee University has also a significant research quality h-index of 13, the highest among these institutions demonstrating both productivity and citation impact. These institutions are characterized by a definite

interest to substantial research in the field and quantitative contributions from Asia, Europe and North America, outlining the international character of the studies of Internet banking.

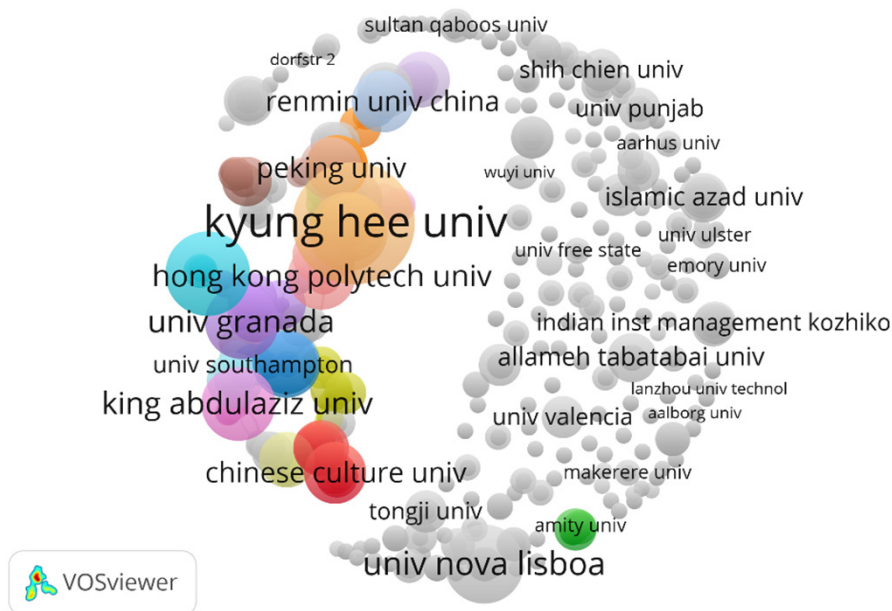
In Figure 3 VOSviewer shows the key organizations engaged in research on Internet banking are seen to be a collaborative network among institutions from different parts of the world which is much interconnected in this field. The Indian Institute of Management (IIM System) stands as a central node, indicating its active involvement and connectedness with the other institutions. With its high average citations per publication, Universidade Nova de Lisboa connects with a select few other institutions, emphasizing the factor of influence in specialized collaboration. Other prominent institutions include Kyung Hee University and King Abdulaziz University, which are also profoundly interconnected, depicting international collaboration in the sphere of research output. The map demonstrates that cross-border collaboration is more in the limelight these days, with institutions from the West and Asia playing significant roles in advancing research on Internet banking.

Top 10 Most Productive authors in Global Internet banking

Table 7 summarizes the contributions of key authors in Internet banking research. Tiago Oliveira from Universidade Nova de

Table 6: Top 20 highly productive institutions.

Sl. No.	Affiliations	TP	% of 922	TC	ACP	h Index
1	Indian Institute of Management IIM System.	22	2.386	650	29.55	9
2	Kyung HEE University.	19	2.061	1,181	62.16	13
3	State University System of Florida.	16	1.735	248	15.5	9
4	Universidade Nova DE Lisboa.	11	1.193	2,174	197.64	10
5	University of California System.	11	1.193	108	9.82	4
6	Yonsei University.	11	1.193	597	54.27	6
7	Depaul University.	10	1.085	552	55.2	7
8	King Abdulaziz University.	9	0.976	559	62.11	6
9	Universidade Federal DE Uberlandia.	9	0.976	426	47.33	7
10	University of Granada.	9	0.976	437	48.56	8
11	Chinese Academy of Sciences.	8	0.868	346	43.25	6
12	European Central Bank.	8	0.868	158	19.75	6
13	Hong Kong Polytechnic University.	8	0.868	504	63	6
14	King Fahd University of Petroleum Minerals.	8	0.868	502	62.75	2
15	Allameh Tabataba I University.	7	0.759	749	107	6
16	National Institute of Technology NIT System.	7	0.759	135	19.29	5
17	Peking University.	7	0.759	49	7	5
18	Renmin University of China.	7	0.759	52	7.43	4
19	Shaanxi Normal University.	7	0.759	120	17.14	7
20	Sungkyunkwan University SKKU.	7	0.759	351	50.14	3

**Figure 3:** Highly collaborative organisation.

Lisboa leads with 9 publications, a remarkable Total Citation count (TC) of 2,153 and an Average Citation per Publication (ACP) of 239.22, indicating his significant contribution. Yogesh K. Dwivedi from Swansea University follows, with 6 publications and a high ACP of 249.5, which indicates influential research.

Other key contributing authors with their respective TCs of 434 and 424 are Walid Chaouali and Francisco J. Liebana-Cabanillas, respectively. TLS also displays Chaouali's excellent collaborative network as 19; he had many research relations.

Table 7: Most contributing authors.

Sl. No.	Author	Organization	TP	TC	ACP	h Index	TLS
1	Oliveira, Tiago	Universidade Nova de Lisboa.	9	2,153	239.22	8	7
2	Chaouali, Walid	University of Jendouba, Tunisia.	8	434	54.25	7	19
3	Liebana-Cabanillas, Francisco J.	University of Granada.	7	424	60.57	7	6
4	Xie, Shucu	Xian, Peoples R China.	7	120	17.14	7	6
5	Hwang, Yujong	Driehaus Coll Business, USA.	5	244	34.86	7	6
6	Malaquias, Rodrigo F	Universidade Federal de Uberlândia (UFU).	7	399	57	6	5
7	Dwivedi, Yogesh K	Swansea University.	6	1,497	249.5	5	15
8	Zhang, Jianzhong	(Zhang, Jianzhong).	6	98	16.33	6	11
9	Hughes, Sarah J	La Trobe University, Austrilia.	5	22	4.4	4	4
10	Malaquias, Fernanda F. O	Universidade Federal de Uberlandia.	5	72	14.4	4	5

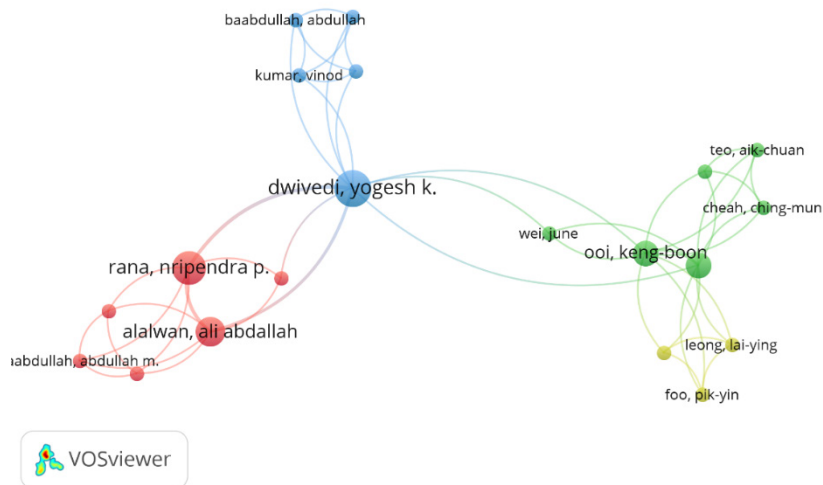
**Figure 4:** Top 20 highly prolific authors' collaboration.

Figure 4 VOSviewer model of co-authorship based on the top 20 most productive authors' bibliographies in Internet banking research shows the presence of cooperative networks between the authors. It is worth mentioning that each color depicts different research cluster patterns. Each color has its associated research cluster where nodes are synonymous with authors. The number of nodes, in turn, can be interpreted as the amount of research produced, meaning the author's productivity. For instance, Dwivedi, Yogesh K. (in blue) is a prominent author who has an extensive network connecting himself to many other prolific writers such as Rana, Nripendra P. and Baabdullah, Abdullah. Other prominent clusters comprise Ooi, Keng-Boon (in green) and Alalwan, Ali Abdallah (in red) who all have done collaborative work within their respective teams. The whole map summarizes the effect brought by international collaborations on improving the state of the affairs in this field.

Significant Keywords

Around 284 significant keywords have the potential to identify comparative research trends in Internet Banking. Figure 5 shows the VOSViewer map of keywords reflects the prominent themes and relationships among these studies on mobile and internet banking, e-commerce and technology adoption. Central to these concepts is "mobile banking" and "internet banking," which connects very well with terms such as "consumer adoption," "technology internet," "behavioral intention," and "satisfaction." All these connect to user interactions with digital banking platforms, the acceptance factors, including "perceived usefulness," "security," and "risk." Other notable clusters are related to "consumer trust," "loyalty," and "service quality," indicating focus on user trust and satisfaction in the adoption of technology. Concepts of TAM, UTAUT are dominantly used which depicts how those elements have influences on the study of consumer behavior in digital finance. This analysis gives a better

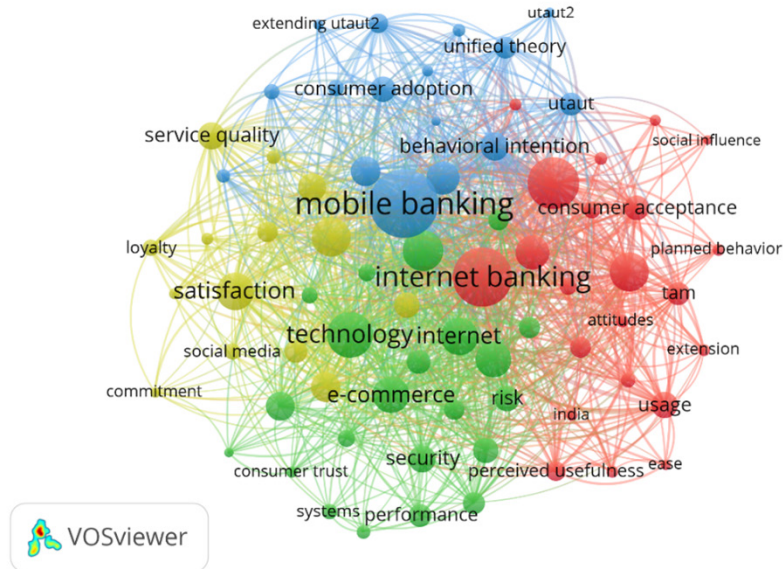


Figure 5: Significant Keywords Network.

insight into how technology, user behavior and service quality interact within the digital banking area.

CONCLUSION

This study ultimately offers an exhaustive account of the development and influence of internet banking research in the world. It points toward a sudden upsurge in the output of the publication, identifies influential authors, journals and institutions and maps keyword clusters representing core themes based on a scientometric method. This study underlines the fact that topics like mobile banking, consumer trust and security are the central areas that reflect not only the advance in technology but also in changing expectations from consumers. This review is very informative and will help in further suggesting directions for internet banking research into the future while putting great emphasis on interdisciplinary approaches to solving complex challenges in digital finance that concern trust.

CONFLICT OF INTEREST

The authors declare that there is no conflict of interest.

ABBREVIATIONS

CPP: Citations per Paper; **TLS:** Total Link Strength; **TP:** Total Papers; **TC:** Total Citations; **USA:** United States of America.

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