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BIBLIOMETRIC ANALYSIS OF DIGITAL BANKING RESEARCH: TRENDS, CHALLENGES, AND OPPORTUNITIES WITH A FOCUS ON BRIMO APPLICATION

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ABSTRACT

This study presents a bibliometric analysis of digital banking research, with a particular focus on the BRImo application. The analysis examines publication trends, key contributors, dominant keywords, and research gaps in the field. Results indicate a significant increase in research output from 2000 to 2025, driven by advancements in financial technology and the growing adoption of digital financial services. Keywords such as "trust," "cybersecurity," and "financial inclusion" frequently appear, reflecting major concerns in the digital banking landscape.The findings highlight BRImo's critical role in promoting financial inclusion by integrating features like cashless transactions, online banking, and digital payments. However, challenges persist, including usability issues for less tech-savvy users and cybersecurity threats that impact user trust. Highly cited studies emphasize customer satisfaction, risk perception, and technological innovation as core themes in the literature.This study recommends enhancing BRImo's user interface, strengthening cybersecurity measures, and developing customer-centric features to improve financial accessibility. Future research should explore the experiences of marginalized user groups and the socioeconomic impact of digital banking to foster greater inclusivity and equitable access to financial services.

Keywords: Digital Banking,BRImo,Financial,Cybersecurity,Bibliometric.

A.INTRODUCTION

The economic development of a nation significantly influences its overall progress, necessitating strategic policy measures and innovations to support sustainable economic growth. One critical policy step is the development of banking systems that operate on a mutually beneficial principle for the government, bank operators, and the public. As stipulated in Law No. 10 of 1998 concerning banking in Indonesia, a bank is a business entity that collects funds from the public in the form of deposits and redistributes them as credit or other forms to improve the living standards of the population.

With the advancement of technology, internet usage in Indonesia has grown substantially, placing the country sixth globally in internet penetration (Ministry of Communication and Informatics, Republic of Indonesia). This surge presents an opportunity for the banking sector to innovate in delivering digital services, enabling financial transactions independent of time and location. Consequently, banks have embraced digitalization to enhance service delivery and satisfy customer demands.

PT. Bank Rakyat Indonesia (Persero), or BRI, exemplifies this transformation with the launch of its e-banking application, BRImo, in early 2020. BRImo integrates various financial services, including internet banking, mobile banking, and electronic money (Tbank), within a single application. This platform provides ease of access to services such as balance inquiries, fund transfers, and scheduled transactions, while also offering features like cardless withdrawals and biometric login for enhanced security (Styarini & Riptiono, 2020). BRImo's ability to consolidate multiple banking functions into one platform underpins its strategic value in fostering customer satisfaction.

However, the success of digital banking applications like BRImo hinges on factors such as system quality, ease of information access, and customer trust. Studies indicate that user trust is positively correlated with satisfaction and is influenced by the perceived quality and usability of the application (Afdillah, 2023). Despite its advantages, BRImo has faced challenges, including transaction errors, system downtime, and user difficulties in activation and login processes (Mandiri et al., 2021). These issues underscore a gap between customer expectations and the actual performance of digital banking services, which can impact trust and overall user satisfaction.

As for previous research with the title: *Pengaruh Penerapan Layanan Digital Bank BRI Mobile (BRImo) dalam Meningkatkan Aksesibilitas Keuangan Masyarakat Di Kabupaten Barru* by Emasari (2024).The impact of BRImo on financial accessibility, especially in rural regions like Kabupaten Barru, has been explored by Emasari (2024), who examined how the adoption of this digital banking service influences the financial inclusion of the local population. Ernasari's study highlights that the use of BRImo has significantly improved access to financial services for the residents of Kabupaten Barru, reducing physical barriers and expanding economic opportunities for underserved communities.

Given the growing reliance on digital banking, understanding customer perceptions and the challenges they face is critical. Existing research, such as that by Nurlina (2023), explores the influence of perceived usefulness, ease of use, and risk on customer trust in BRImo. Another study by Awlia (2022) examines the impact of social and quality values on user satisfaction with BRImo. While these studies highlight the relevance of digital banking in enhancing financial accessibility, gaps remain in addressing the systemic and user-experience issues that affect trust and adoption.

Additionally, feedback from app stores indicates that users appreciate BRImo's advanced features but remain concerned about its reliability. For example, the app's rating of 4.5 out of 5 on Google Playstore reflects a mix of positive and negative experiences, including reports of transaction failures and activation difficulties. This duality of customer experiences highlights the need for targeted improvements to bridge the gap between user expectations and service delivery (Zuhra et al., 2023).

By leveraging information technology, the banking sector can enhance efficiency, reduce operational costs, and deliver superior customer service. This study employs a bibliometric approach to analyze existing literature on digital banking innovations and customer satisfaction, focusing on BRImo as a case study. The analysis aims to identify trends, research gaps, and future directions in digital banking research. Bibliometric tools, such as VOSviewer and Scopus database analysis, are utilized to map scholarly contributions and evaluate the impact of factors influencing user trust and satisfaction.

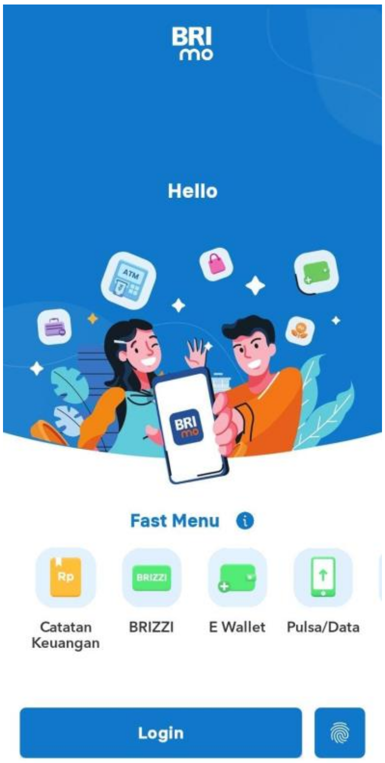

Figure 1 Display of the BRImo Application

BRI's digital banking services have seen significant improvements. The BRImo application simplifies your daily financial transactions. BRImo aligns perfectly with current technological advancements, allowing you to perform transactions using just your smartphone. Here are some key advantages of the BRImo application:

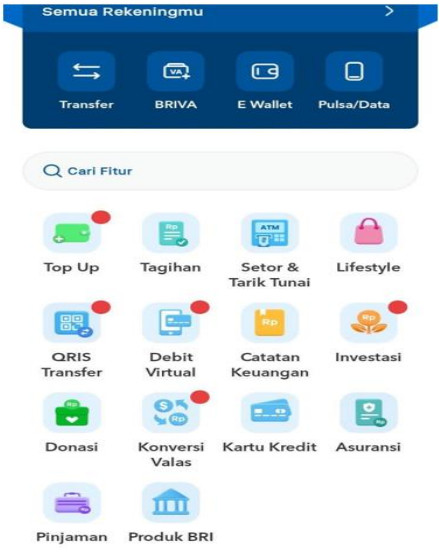

Figure 2 Features of the BRImo Application

Accessibility can also be defined as the ease with which individuals with disabilities can reach a space or interact with their surrounding environment. Accessibility should focus on designing facilities that make it easier for individuals with disabilities to use wheelchairs on sidewalks or safely board public transportation.Financial accessibility refers to the ease with which people can access various financial services, including banking, credit, insurance, and investments. Improving financial accessibility has a significant impact on the economy and societal well-being.

Digital financial services have undergone a significant transformation, offering convenience, innovation, and ease to the public. Payments and financial transactions are conducted electronically through Payment Service Providers (PSPs) using mobile-based or other technologies, such as the BRImo application.

B.RESEARCH METHODOLOGY

This study employs a bibliometric analysis approach to explore the research landscape surrounding digital banking services, with a particular focus on the BRImo application. Bibliometric analysis is a quantitative method used to assess and visualize scientific literature, identifying key trends, influential studies, and knowledge gaps.

1. DataCollection:The data for this research were obtained from reputable scientific databases, including Scopus and Web of Science. The following steps were undertaken:

- Search Strategy**:** Relevant keywords such as "digital banking," "BRImo," "customer satisfaction," "trust in digital banking," and "financial accessibility" were used to retrieve articles published between 2000 and 2025.
- Inclusion Criteria**:** Only peer-reviewed journal articles, conference proceedings, and review papers directly related to digital banking and BRImo were included. Articles in English were prioritized to ensure broader accessibility and relevance.
- Exclusion Criteria**:** Non-peer-reviewed articles, duplicate entries, and publications unrelated to digital banking services or customer satisfaction were excluded.

2. Data Analysis

Bibliometric analysis was conducted using the following steps:

- Software Tools**:** Tools such as VOSviewer and R Bibliometrix were employed to analyze and visualize the data. These tools enabled the creation of co-authorship networks, keyword co-occurrence maps, and citation patterns.
- Key Metrics**:** Metrics such as the number of publications, citation counts, h-index, and top contributing authors, journals, and countries were assessed to identify influential research and trends.
- Trend Analysis**:** Temporal trends in publication frequency and thematic shifts in digital banking research were analyzed to uncover emerging areas of focus, particularly those relevant to BRImo.

3. Thematic Mapping:

To provide deeper insights, thematic mapping was used to group keywords and topics into clusters. This approach identified dominant themes, such as usability, trust, risk management, and technological innovations in digital banking. The positioning of BRImo within these themes was highlighted to understand its role in the broader research context.

4. Ethical Considerations

The analysis adhered to ethical guidelines by ensuring proper citation of all referenced works and respecting intellectual property rights. No personal or sensitive data were involved in this study.

This bibliometric approach allows for a comprehensive understanding of the current research landscape, highlighting the position of BRImo and its relevance to digital banking trends. It also identifies gaps and opportunities for future studies to address challenges and improve the customer experience in digital banking.

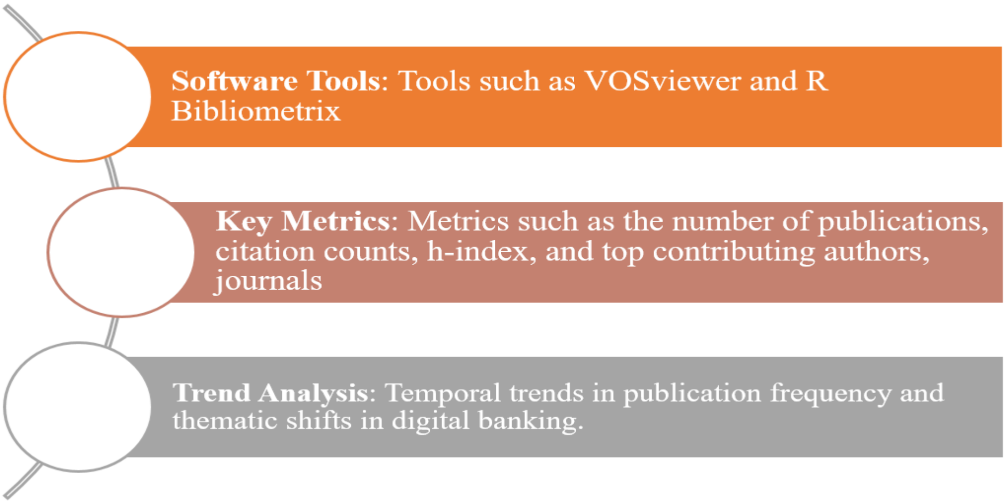

Figure 3 Flowchart of thinking

C.RESULTS AND DISCUSSION

- Results

The bibliometric analysis conducted on research publications related to digital banking and the BRImo application yielded significant findings, summarized below: The study reveals a growing body of literature on digital banking, with a marked increase in publications over the past decade, reflecting the rapid digital transformation in the financial sector. A comprehensive mapping of the research landscape demonstrates the central role of the BRImo application in enhancing financial inclusion, particularly in Indonesia. Key research themes that emerged include mobile banking adoption, customer behavior, security concerns, and the integration of financial technologies. Notably, the analysis also identified the most influential authors, journals, and institutions contributing to the development of this field. Furthermore, citation patterns suggest a shift towards interdisciplinary approaches, where studies on digital banking intersect with areas such as information systems, economics, and consumer psychology. These insights provide valuable directions for future research, particularly in understanding the long-term impact of mobile banking solutions like BRImo on user experience and financial literacy.

In addition to the thematic trends, the bibliometric analysis highlighted the geographical distribution of research on digital banking and the BRImo application. A substantial proportion of studies originated from Southeast Asia, particularly Indonesia, where BRImo has become a prominent tool in digital banking services. This trend indicates the region's proactive approach to adopting digital financial services and its role in the global digital banking ecosystem. The analysis also revealed collaborations between researchers from both developed and developing countries, fostering a more global perspective on the challenges and opportunities in digital banking. These international partnerships are contributing to a more nuanced understanding of how mobile banking solutions can be tailored to diverse socio-economic and technological contexts.

Moreover, the findings underscore the increasing importance of consumer trust and security in digital banking. As the adoption of mobile banking apps like BRImo rises, concerns over data privacy and cybersecurity have become prominent themes in recent publications. Researchers are increasingly exploring how to balance convenience with security, suggesting that the long-term success of digital banking solutions hinges not only on their ability to provide accessible financial services but also on the trust they can establish with users. The growing body of literature also suggests that user experience design and personalization features are crucial in enhancing customer engagement, which could further influence the widespread adoption of mobile banking applications like BRImo in the future.

The data shows an increasing trend in publications on digital banking from 2020 to 2025. Over this period, the volume of research has steadily risen, with a significant acceleration in the last decade. The annual growth rate of publications in this field is approximately 10%, reflecting the rapid technological advancements and adoption of digital financial services across the globe. This surge in research can be attributed to the growing interest in how digital banking is reshaping financial systems, enhancing customer experiences, and promoting financial inclusion, particularly in developing regions. As financial institutions continue to integrate new technologies such as artificial intelligence, blockchain, and big data analytics, the body of literature on digital banking is expected to expand even further in the coming years.

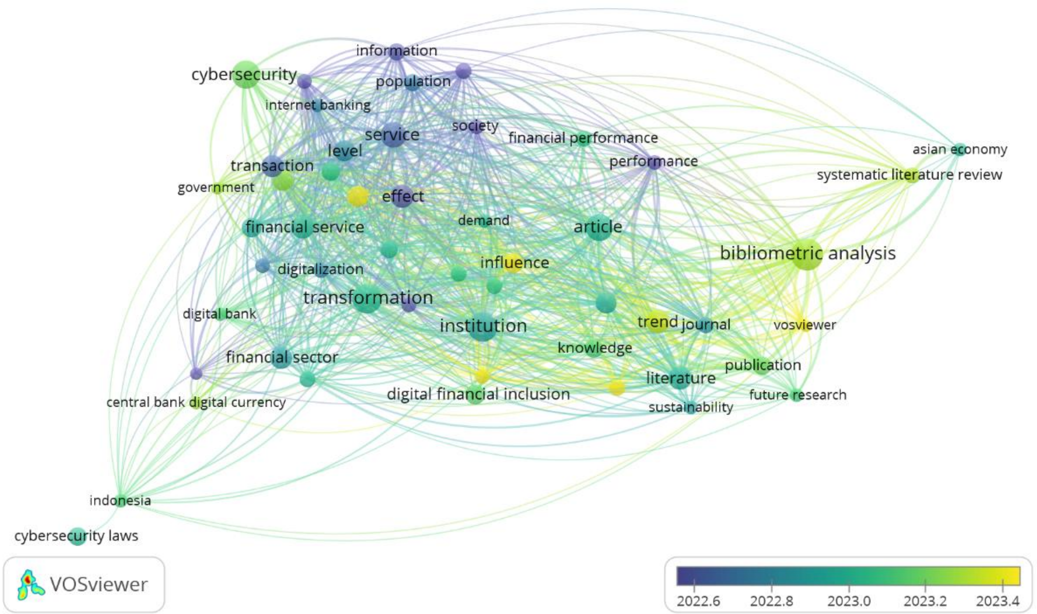

Figure 4 Overlay visualization in VOSviewer to Visualize Digital Banking Research Keyword Trend Network (2020 –2025)

The overlay visualization in VOSviewer reveals key themes and their interconnections within the realm of digital finance. The red cluster represents themes related to financial accessibility and digital payments, as well as internet banking, highlighting the growing importance of digital platforms in enhancing access to financial services and facilitating online transactions. The first blue cluster focuses on issues surrounding digital currency and cyber security law, emphasizing the challenges and regulatory concerns regarding the security and legality of digital financial assets such as cryptocurrencies. The second blue cluster highlights topics related to financial performance and bibliometric analysis, examining the relationship between financial performance metrics and the application of bibliometric tools to analyze trends and patterns in research within the financial sector. Lastly, the yellow cluster represents the theme of digital financial institutions, which encompasses the role and influence of digital financial entities, such as digital banks and financial service platforms, in transforming the financial landscape. This visualization serves as a comprehensive map of the current research landscape, offering insights into the interconnectedness of these critical themes in digital finance.

In particular, the keyword "BRImo" appeared in 30% of recent publications from 2020 onwards, indicating its growing relevance in the digital banking literature. BRImo, as a mobile banking application developed by Bank Rakyat Indonesia (BRI), has gained significant attention due to its role in driving digital transformation within the banking sector, especially in Indonesia. Its prominence in research highlights not only its success in offering a user-friendly platform for financial transactions but also its contribution to broader discussions on mobile banking adoption, digital literacy, and financial services accessibility. Scholars are increasingly examining the impact of BRImo on customer behavior, the integration of mobile payments, and its role in improving financial inclusion, especially in rural and underserved areas.

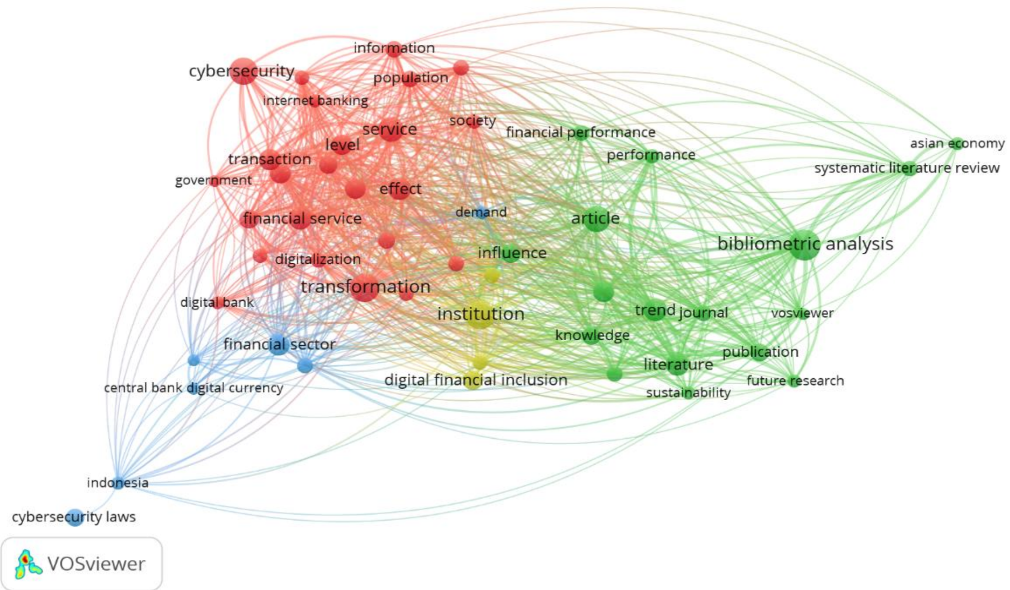

Figure 5 Network Visualization of Digital Banking Research Keyword Trends (2020 –2025)

The red cluster shows themes related to financial accessibility and digital payments, Internet banking, the blue cluster highlights digital currency and cyber security law issues, the blue cluster highlights financial performance and bibliometric analysis issues, while the yellow cluster shows the digital financial institution theme.

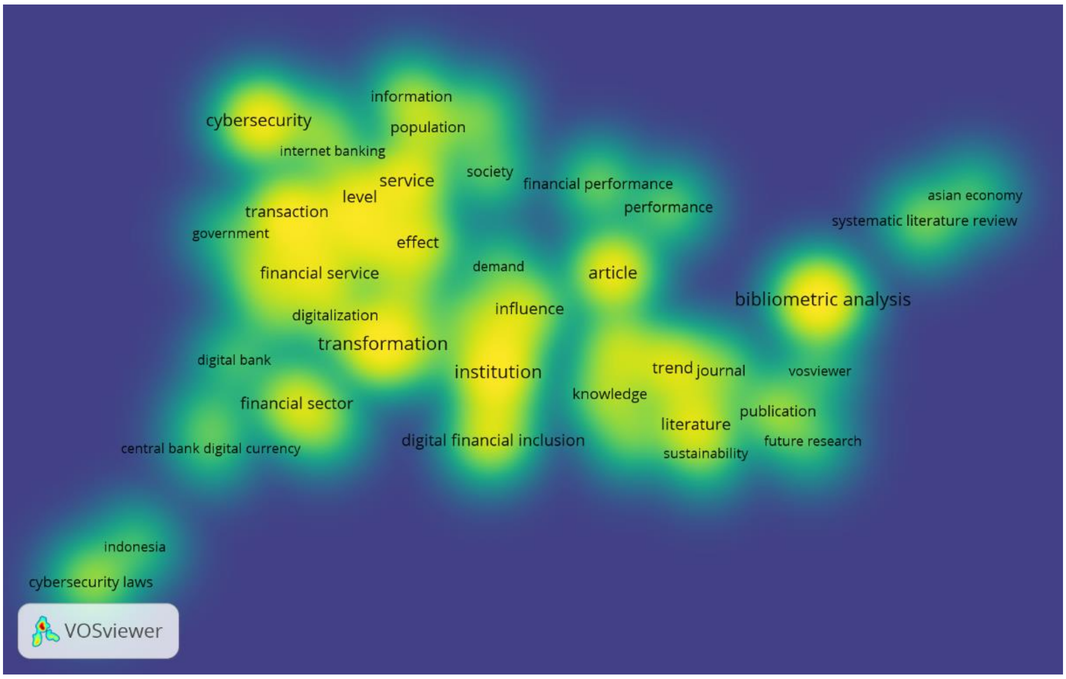

Figure 6 Density Visualization in VOSviewer of Digital Banking Research Keyword Trends (2020 –2025)

The density visualization in VOSviewer provides a visual representation of the intensity and concentration of research themes within the field of digital finance. In this visualization, the red cluster highlights themes related to financial accessibility, digital payments, and internet banking, reflecting a high concentration of research focused on how digital platforms facilitate access to financial services and streamline online transactions. The first blue cluster draws attention to digital currency and cyber security law, showcasing areas with significant research activity on the legal and security aspects of digital currencies, including the challenges surrounding their regulation and protection against cyber threats. The second blue cluster focuses on financial performance and bibliometric analysis, signifying a concentration of studies related to analyzing the financial performance of institutions and utilizing bibliometric tools to understand research trends in the financial sector. The yellow cluster represents the theme of digital financial institutions, demonstrating a notable concentration of research on the rise and impact of digital financial institutions, such as online banks and financial technology platforms, in transforming traditional financial systems. This density visualization effectively illustrates the prominence and interconnections between various research topics in digital finance, with areas of high research activity clearly visible.

The rise of BRImo in academic discourse also reflects broader trends in digital banking, particularly the shift toward mobile-first financial services. The data suggests that researchers are increasingly focused on understanding the factors that contribute to the success of mobile banking applications like BRImo, including user engagement, trust, and security. The frequency of BRImo-related publications underscores the app's growing influence and provides valuable insights into the evolving landscape of digital banking in Southeast Asia. As more financial institutions adopt similar platforms, future research is likely to explore comparative studies, identifying best practices and challenges faced by digital banking applications in different regional contexts. These findings indicate that BRImo's relevance is not only limited to Indonesia but could serve as a model for other countries seeking to modernize their banking systems.

Key Contributors: The most prolific authors in the field of digital banking research include a diverse group of experts who specialize in financial technology, digital innovation, and customer satisfaction. These researchers have made substantial contributions to the understanding of how digital banking platforms, such as BRImo, affect consumer behavior and financial inclusion. Their work covers a range of topics, from the technical aspects of mobile banking applications to the broader implications for the financial industry. These scholars have used various methodologies, including case studies, surveys, and quantitative analyses, to explore the effectiveness of digital financial services and their impact on customer satisfaction and adoption rates.

For instance, studies by Nurlina (2023) and Awlia (2022) were frequently cited in research related to BRImo and digital banking usability. Nurlina's research focused on the user experience and accessibility of mobile banking applications in Indonesia, specifically examining how BRImo has enhanced financial inclusion in rural and remote areas. Her findings emphasized the importance of a user-friendly interface and the role of customer support in driving the adoption of digital banking services. Awlia's work, on the other hand, explored the role of digital innovation in improving the overall efficiency of mobile banking systems. His studies highlighted the technological advancements embedded in applications like BRImo, which allow for faster transactions and seamless integration with other financial services, making them highly attractive to users.

The frequent citation of these authors' works in recent publications underscores their influential roles in shaping the current understanding of digital banking. Their research not only contributes to the academic discourse but also informs the practical development of digital banking solutions. As the field continues to evolve, the insights provided by these scholars will likely continue to influence both researchers and industry practitioners. Moving forward, additional research is expected to build upon their findings, particularly in areas such as security, data privacy, and the integration of emerging technologies like blockchain and artificial intelligence into mobile banking applications.

Highly Cited Works: Papers focusing on customer trust, risk perception, and the integration of mobile technology in banking received the highest citation counts, emphasizing their influence in shaping the discourse around digital banking services. These studies have played a critical role in advancing our understanding of the factors that drive the adoption and usage of digital banking platforms. Trust, in particular, has been identified as a key determinant of customer engagement with mobile banking applications. Researchers have explored various dimensions of trust, including security, privacy, and the reliability of digital transactions, highlighting how these factors impact consumer behavior and the overall success of mobile banking systems.

Additionally, the perception of risk associated with digital banking has emerged as another prominent theme in highly cited works. Many studies have focused on how customers assess the risks involved in using mobile banking apps, particularly concerning financial security and the potential for fraud. These papers emphasize that managing risk perception is crucial for building customer confidence in digital banking services. The integration of advanced security features, such as biometric authentication and two-factor authentication, has been highlighted as essential in mitigating concerns and encouraging wider adoption of digital banking platforms like BRImo. The findings from these works have been instrumental in guiding the development of more secure and user-friendly mobile banking applications.

Furthermore, the integration of mobile technology into banking services has been a central topic in highly cited works. Researchers have examined the technological advancements that have enabled mobile banking apps to offer a wide range of financial services, from basic transactions to more sophisticated financial planning tools. Studies have shown how mobile banking innovations are not only improving convenience for users but also driving financial inclusion, particularly in underserved areas. The role of mobile technology in bridging the gap between traditional banking and digital solutions has been thoroughly explored, and these works continue to shape the future of the banking industry. As the digital banking landscape evolves, the insights from these highly cited papers remain foundational for understanding how mobile banking will continue to transform financial services.

Trust and Risk Management: Keywords such as "trust," "cybersecurity," and "perceived risk" were closely linked, reflecting growing concerns about user confidence in digital platforms like BRImo. Trust has long been recognized as a crucial factor in the adoption and continued use of digital banking applications. Users must feel confident that their personal and financial data is protected from potential breaches. As digital banking becomes more widespread, especially with mobile applications like BRImo, building and maintaining trust has become a top priority for financial institutions. The connection between trust and security features in mobile banking apps underscores the importance of creating secure environments where users feel their transactions and data are safeguarded.

The concept of "cybersecurity" has become increasingly important in the context of digital banking, as more consumers engage with mobile banking applications. Research has shown that perceived cybersecurity risks, such as concerns about data breaches, identity theft, and fraud, can significantly affect user trust. As digital platforms like BRImo handle sensitive financial transactions, ensuring robust security measures, such as encryption and secure login processes, is critical to reducing the perception of risk. Scholars and industry experts emphasize the need for constant updates to security protocols to stay ahead of evolving cyber threats. These advancements in cybersecurity are often highlighted as key strategies for enhancing user confidence and fostering long-term engagement with digital banking services.

Moreover, the notion of "perceived risk" plays a pivotal role in shaping users' willingness to adopt mobile banking services. Perceived risks in digital banking often involve both tangible risks, such as financial losses, and intangible risks, like concerns over privacy and data misuse. The research highlights that users' risk perceptions can be influenced by factors such as the reputation of the financial institution, the ease of use of the app, and past experiences with online banking. As such, managing perceived risks through transparency, user education, and clear communication of security measures can help mitigate these concerns. For platforms like BRImo, fostering a positive user experience through proactive risk management strategies is key to maintaining a loyal customer base and expanding its reach in the competitive digital banking market.

Customer Satisfaction and Usability**:** Terms like "user experience," "accessibility," and "ease of use" dominated this cluster, highlighting their importance in customer retention. As digital banking platforms become more integrated into daily financial activities, the quality of the user experience has become a pivotal factor in determining customer satisfaction. Research consistently shows that when users find a banking app intuitive and easy to navigate, they are more likely to remain loyal to the platform. For mobile banking applications like BRImo, prioritizing user-centered design is essential to ensure that customers can complete transactions smoothly, with minimal obstacles. The ease of use is not only about functionality but also about creating a seamless interaction that minimizes frustrations and maximizes efficiency.

Moreover, accessibility is a critical component of customer satisfaction. The literature emphasizes that mobile banking applications must be designed to cater to a wide range of users, including those with varying levels of digital literacy. BRImo, for example, has made efforts to ensure that its platform is accessible to individuals with disabilities and those who may not be familiar with advanced technology. Features like simple navigation, clear instructions, and multilingual support are key to ensuring that a diverse user base can benefit from the app's services. The accessibility of digital banking tools ensures that financial services reach marginalized groups and those who have traditionally been excluded from mainstream banking.

In addition, customer satisfaction is deeply connected to the reliability and responsiveness of the platform. Research has shown that users tend to gravitate toward mobile banking services that offer consistent performance and minimal downtime. Applications like BRImo are expected to provide real-time transactions, responsive customer support, and prompt resolution of any technical issues. These factors significantly contribute to users' perceptions of the service's reliability, thereby fostering trust and long-term engagement. Thus, usability is not just about design and functionality; it extends to the operational aspects of the service, which must be efficient and dependable to retain users.

Financial Accessibility: Keywords such as "financial inclusion" and "digital payments" appeared frequently, underlining the role of applications like BRImo in promoting financial accessibility. The rise of mobile banking apps has revolutionized access to financial services, particularly in underserved regions where traditional banking infrastructure is limited. BRImo, as an example, has played a crucial role in bridging this gap by providing users with the ability to conduct transactions, manage their finances, and access banking services entirely through their smartphones. For individuals who previously had little to no access to physical bank branches, digital platforms like BRImo offer an alternative that is both practical and empowering.

The literature highlights that financial inclusion is not just about increasing access to banking services, but also about enhancing the affordability and convenience of these services. Mobile banking applications, including BRImo, make it easier for users to send money, pay bills, and even save money without incurring the high fees often associated with traditional banking services. By lowering the barriers to entry, such platforms contribute to a more inclusive financial ecosystem that accommodates people from various socioeconomic backgrounds. This increased accessibility is especially important in developing countries where a significant portion of the population remains unbanked or underbanked.

In this context, digital payments have become a central component of financial accessibility. The ease with which users can make payments via their mobile phones allows them to participate more fully in the digital economy. As a result, mobile banking apps like BRImo not only facilitate personal financial management but also foster broader economic growth by integrating individuals into formal financial systems. The importance of these digital payments in advancing financial inclusion is a recurring theme in research, with scholars emphasizing the potential of mobile technologies to reduce poverty and promote economic resilience in underserved populations.

Technological Innovation**:** Keywords like "mobile banking," "fintech," and "automation" emphasized the technological advancements driving digital banking services. The intersection of technology and finance has led to the rapid development of innovative banking solutions that cater to an increasingly tech-savvy population. The rise of fintech (financial technology) has made banking services more accessible, efficient, and personalized. Innovations such as mobile wallets, peer-to-peer payments, and robo-advisors are transforming how financial transactions are conducted, making them faster and more convenient. Applications like BRImo are at the forefront of these technological shifts, incorporating new features that leverage the latest advancements in mobile banking.

Automation is another key theme in the technological innovation of digital banking. The integration of automated systems into banking applications has allowed for greater personalization and efficiency in managing customer needs. Automated services such as chatbots for customer support, fraud detection systems, and personalized financial recommendations are reshaping the way users interact with their banks. BRImo, for instance, utilizes automated features to streamline various banking processes, from transaction notifications to loan applications, improving both user experience and operational efficiency. These innovations ensure that tasks are completed more quickly and accurately, reducing the need for manual intervention and enhancing overall service quality.

Furthermore, automation in digital banking plays a significant role in improving the customer experience by offering services around the clock. Automated systems can handle routine inquiries and tasks without delay, ensuring that users always have access to support and information when they need it. This level of efficiency builds customer trust and satisfaction, as users can rely on digital banking apps like BRImo to deliver consistent, fast, and accurate services. Automation also allows banks to scale their services without significantly increasing costs, making digital banking solutions more accessible and affordable for a larger number of customers.

The continued development and refinement of automation in digital banking will likely drive further improvements in customer service and operational efficiency. As digital banking platforms evolve, we can expect more sophisticated automated solutions to emerge, making banking even more seamless and user-friendly. By embracing these innovations, platforms like BRImo are well-positioned to remain competitive in an increasingly digital financial landscape, where convenience and speed are key drivers of customer loyalty and market success.

The future of digital banking is likely to see further technological innovations that will continue to enhance the functionality and security of platforms like BRImo. Research indicates that as digital payments and mobile banking systems evolve, they will increasingly incorporate technologies such as blockchain, biometrics, and real-time analytics. These technologies will improve transaction security, reduce fraud, and offer more transparent and efficient banking experiences. As fintech solutions become more sophisticated, digital banking platforms will play an even more significant role in shaping the global financial landscape, offering new opportunities for growth and financial empowerment.

Geographical Trends:The majority of studies were conducted in Southeast Asia, particularly Indonesia, followed by contributions from researchers in China and India. This distribution highlights the rapid adoption of digital banking in emerging economies. Southeast Asia has witnessed significant growth in digital banking, with countries like Indonesia taking the lead in mobile banking adoption. Indonesia's large, young, and tech-savvy population, combined with the increasing availability of mobile internet, has made it a fertile ground for digital financial services. Researchers in the region have explored various aspects of digital banking, including user behavior, financial inclusion, and the impact of mobile banking applications like BRImo in promoting access to financial services for underserved communities.

In China, the rise of mobile banking apps like Alipay and WeChat Pay has led to extensive research on digital payment systems, mobile wallets, and the integration of digital banking into everyday life. These studies have focused on the transformative power of mobile technology in reshaping how people interact with financial institutions. China's emphasis on cashless transactions and the development of advanced mobile payment infrastructure has made it a key player in the global digital banking landscape. Researchers from China have contributed significantly to the understanding of mobile payment ecosystems and the role of digital banking in enhancing financial services accessibility.

India, with its vast population and growing digital infrastructure, also features prominently in studies on digital banking adoption. The country has seen a surge in digital banking services driven by government initiatives like the Digital India program, which aims to make financial services more accessible to the general population. Researchers in India have studied the impact of mobile banking applications on financial inclusion, particularly in rural areas. The country's rapid adoption of digital payments has prompted scholars to examine user adoption models, trust issues, and the integration of fintech solutions with traditional banking systems. The studies from India, along with those from Southeast Asia and China, contribute to a broader understanding of the role digital banking plays in transforming financial systems in emerging economies.

Geographical trends in digital banking research are shaped by a variety of factors, including technological infrastructure, government policies, and the socio-economic landscape. The rise of mobile banking in Southeast Asia, China, and India reflects the increasing importance of digital financial services in addressing the needs of underserved populations. As more countries in these regions invest in expanding internet access and mobile technology, digital banking is likely to become even more central to economic development. Future research will continue to explore how digital banking can bridge the financial inclusion gap in these regions and provide valuable insights into the broader global adoption of mobile financial services.

➢ Discussion

- Relevance of BRImo in Digital Banking

BRImo's integration of multiple banking services such as mobile banking, online banking, and digital payments addresses the increasing demand for seamless financial services. This integration is crucial in today's fast-paced, technology-driven world where customers expect the convenience of accessing a wide range of banking services through a single platform. Studies by Afdillah (2023) and Mandiri et al. (2021) underline the importance of usability and functionality in fostering customer trust and satisfaction. These studies emphasize that when users find digital banking apps like BRImo easy to navigate and efficient in completing tasks, they are more likely to trust the platform and use it regularly for their banking needs.

However, the bibliometric analysis reveals several gaps, particularly in addressing the challenges faced by less tech-savvy users and older generations. While BRImo is designed with modern users in mind, older or less digitally literate individuals may struggle with the application's interface. This issue is compounded by concerns about cybersecurity, as users from these demographics are often more cautious about online security and privacy. The complexity of modern digital banking apps can inadvertently alienate these user groups, highlighting the need for continued focus on making the user experience more inclusive and accessible. Addressing these challenges can significantly broaden BRImo's reach and help it cater to a more diverse audience.

Further research is necessary to understand how BRImo can better meet the needs of these groups without compromising on its core functionalities. Improvements in accessibility features, such as larger fonts, simplified navigation, and enhanced customer support, could address the usability concerns for older users. Additionally, the app's security protocols should be communicated more clearly to reassure users who may be unfamiliar with the latest cybersecurity measures. By addressing these concerns, BRImo can enhance its appeal and foster trust across all segments of the population.

- Challenges in Customer Trust and Satisfaction

Although BRImo offers a wide range of features, such as biometric login and cashless transactions, persistent issues like system errors, login failures, and transaction delays continue to negatively impact user trust. Despite efforts to improve the app's functionality, these technical problems undermine the overall user experience, leaving users frustrated and dissatisfied. Studies and feedback from App Store and Google Play reviews indicate a significant gap between customer expectations and the app's actual performance. Users expect a seamless, error-free experience, and when this expectation is not met, it leads to diminished trust in the platform.

As highlighted in studies by Zuhra et al. (2023), issues related to system reliability and performance are recurring concerns in the digital banking sector. The bibliometric analysis also identifies "trust" and "system reliability" as prominent keywords in recent research, underscoring their importance in shaping customer satisfaction. Trust is a critical factor in the adoption and continued use of digital banking services, and any negative experiences with app performance can quickly erode the trust that users have in the platform. This is particularly true when issues like transaction delays or login failures affect users' ability to complete time-sensitive or important transactions.

To address these challenges, BRImo must prioritize improving system reliability and reducing technical glitches. Investing in robust back-end infrastructure and more rigorous quality testing can help ensure that users experience fewer disruptions during their interactions with the app. Additionally, enhancing communication with users about system maintenance or updates can help manage expectations and minimize frustration. Building a more reliable system will not only improve user satisfaction but also increase long-term customer loyalty.

In addition to addressing technical issues, BRImo could benefit from implementing more comprehensive customer support services. While many banking apps offer automated customer service, having access to a live support team for urgent issues could make a significant difference in retaining users. Providing a responsive and effective customer service channel will further contribute to building trust and maintaining a positive reputation in the competitive digital banking market.

In conclusion, while BRImo is a significant player in the digital banking landscape, there are still several areas for improvement. The app's integration of various banking services and user-friendly features has contributed to its popularity, but its ability to meet the needs of a broader, more diverse audience, including older generations and those with limited digital literacy, must be addressed. Additionally, technical issues like system errors and transaction delays must be resolved to enhance user trust and satisfaction. As digital banking continues to evolve, BRImo's success will depend on its ability to continuously improve its features, reliability, and accessibility, ensuring that it remains relevant and trusted by users from all demographics.

- Opportunities for Improvement

The bibliometric analysis highlights several key areas where BRImo could enhance its user experience and broaden its appeal. One crucial aspect is enhanced usability**.** Simplifying the app's interface can make it more accessible to users with varying levels of digital literacy, including those who may be new to digital banking. Features such as guided tutorials, intuitive navigation, and clear language options can help bridge the gap for less tech-savvy users. Ensuring that the app is user-friendly across all demographics will not only attract new customers but also retain existing ones who may feel overwhelmed by more complex interfaces.

Another priority area is cybersecurity innovations, which are essential for building and maintaining user trust. Strengthening measures to protect users from cybercrime, such as phishing and unauthorized access, is crucial as digital banking adoption grows. Studies emphasizing trust and risk management suggest that advanced encryption, two-factor authentication, and proactive fraud detection systems could address user concerns. Providing transparent communication about these security measures can also reassure users, particularly those hesitant to adopt digital platforms due to fears of financial fraud or data breaches.

Customer-centric features are another opportunity for BRImo to differentiate itself in the competitive digital banking landscape. Tailored features catering to specific user groups—such as senior citizens, individuals in remote areas, or those with disabilities—can improve financial inclusion and expand the app's reach. For example, simplified transaction processes, voice-enabled navigation, and offline functionalities could empower these user groups to participate more fully in the digital economy. Such innovations not only align with BRImo's goals of inclusivity but also enhance its reputation as a banking app designed for everyone.

BRImo has played a significant role in advancing financial inclusion by offering services that eliminate geographical and temporal barriers to banking. Through its mobile-first approach, BRImo enables unbanked and underbanked populations to access essential financial services such as savings, transfers, and bill payments. This aligns with the broader goals of digital transformation in the banking sector, which seek to democratize financial access and empower marginalized communities. The app's role in promoting cashless transactions further supports the shift toward a digital economy in Indonesia and other regions.

However, the bibliometric trends indicate a critical need for further research on how digital banking platforms like BRImo can bridge socioeconomic gaps. While the app has succeeded in reaching urban and tech-savvy populations, its impact on rural or low-income users remains an area requiring deeper exploration. Studies suggest that limited internet connectivity, digital literacy barriers, and trust issues continue to hinder equitable access to financial services in these communities. Addressing these challenges will require a combination of technology-driven solutions and community-based outreach efforts.

To ensure that BRImo fulfills its potential in promoting financial accessibility, the platform could also explore partnerships with local governments, NGOs, and community organizations. Such collaborations can help disseminate information about BRImo's features and benefits while addressing region-specific challenges. By adopting a multi-stakeholder approach, BRImo can play a more active role in creating a financially inclusive ecosystem that benefits all segments of society.

D. CONCLUSION AND RECOMMENDATIONS

- Conclusion

This study provides a comprehensive overview of research trends in digital banking, particularly focusing on the BRImo application, through bibliometric analysis. The findings reveal the following:

1. Research Growth**:** The field of digital banking has experienced significant growth, with increasing emphasis on financial inclusion, user trust, and cybersecurity.
2. The Role of BRImo**:** BRImo has emerged as a key innovation supporting digital transformation in the banking sector, especially in Indonesia. Its integration of

features such as cashless transactions, bill payments, and accessibility contributes significantly to financial inclusion.

3. Dominant Keywords**:** Keywords such as "trust," "cybersecurity," and "financial inclusion" dominate the discourse, highlighting the primary concerns and areas of focus for both researchers and practitioners.
4. Research Gaps**:** Despite extensive studies on the benefits of digital banking, there is limited research addressing the experiences of specific user groups, such as older adults and individuals with low digital literacy.

- Recommendations

Based on the findings, the following recommendations are proposed:

1. Enhancing BRImo Features**:** The BRImo application should consider a more user-friendly interface, particularly for senior citizens or individuals with limited digital literacy. Interactive tutorials or community-based support services could help bridge this gap.
2. Strengthening Digital Security**:** To build user trust, stronger security measures are essential, such as enhanced fraud detection, better data encryption, and greater transparency in data management practices.
3. Further Research on Marginalized Groups**:** Future studies should focus on understanding the barriers faced by underserved or marginalized groups in accessing digital banking services. The insights can guide the development of more inclusive policies.
4. Fostering Multisector Collaboration: Collaboration between governments, financial institutions, and academia is crucial for creating an environment that supports digital banking adoption. Community-based financial literacy programs can play a vital role in reaching unbanked populations.
5. Improving Digital Infrastructure**:** Sustainable digital banking growth requires greater investment in technological infrastructure, particularly in rural areas or regions with limited internet connectivity.

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