

## Charting the Evolution from Multichannel to Omnichannel Banking: A Bibliometric Analysis and Future Directions in Digital Banking Technologies

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### **Abstract:**

The banking sector has undergone a significant transformation, moving from traditional single-channel approaches to adopting multichannel, cross-channel, and ultimately omnichannel strategies to meet the evolving needs of tech-savvy customers. However, existing research lacks a holistic analysis that maps the development of digital banking technologies, especially regarding customer interaction models. This study addresses this gap by conducting a bibliometric analysis of research published from 2000 to 2024, based on the Scopus database, to trace the evolution from multichannel systems to omnichannel platforms. The analysis identifies key trends and research gaps in the adoption of digital banking, providing insights into the sector's responses to demands for seamless, integrated services. This study emphasizes the need for future research to focus on underexplored areas and the conceptual foundations that shape the development of digital banking technologies. Findings offer valuable guidance for future innovations, aiming to enhance customer experiences and operational efficiency in an industry characterized by rapid technological change.

### **Keywords:**

Multichannel, Cross-Channel, Omnichannel, Adoption, Banking sector, Digital Transformation, Bibliometric Analysis.