

DIMENSIONS OF COLLABORATION AND ACADEMIC PRODUCTIVITY IN SHARIA BANK LOYALTY RESEARCH: BIBLIOMETRIC ANALYSIS 2010 - 2024

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Abstract

Customer loyalty to Islamic banks is one of the keys to sustainability for the Islamic banking industry, especially in strong competition facing conventional banks and financial technology (fintech) innovation. Nevertheless, literature regarding this topic has not been systematically mapped. Using a bibliometric approach, this study analyzes the publication trends, leading researchers, and collaboration patterns in Islamic bank customer loyalty studies. The Web of Science (WoS) is used to collect data and the keywords for customer loyalty and Islamic banks, and the time range of 2010 to 2024 is utilized for this study. Analysis using NVivo 12 and Voyant Tools (for network mapping and descriptive statistics) In the results of the study, 174 published documents were identified, where research articles predominated, a total of 156 articles. This publication trend has been on the rise, even peaking in 2023 with 30 publications. Indonesia and Malaysia stand out geographically as the leading contributors, mirroring the role of both countries as the strategic focal point of Islamic financial development. The most highly productive institutions are establishments such as Bandung State Polytechnic (Indonesia) and International Islamic University Malaysia (Malaysia). These findings offer an invaluable literature map so that further research and strategic ante-projects could be developed, of course with some added value for Islamic banking practitioners in its context of increasing customer loyalty. This study contributes to the academic knowledge with a bibliometric method, which is not widely used in the Islamic banking context.

Keywords: Customer loyalty to Islamic banks; bibliometric; publication trends

Abstrak

Loyalitas nasabah terhadap bank syariah merupakan faktor kritis dalam memastikan keberlanjutan bisnis perbankan syariah, terutama di tengah persaingan ketat dengan bank konvensional dan inovasi finansial teknologi (fintech). Meskipun demikian, perkembangan literatur terkait topik ini belum terpetakan secara sistematis. Penelitian ini bertujuan menganalisis tren publikasi, peneliti berpengaruh, serta pola kolaborasi dalam studi loyalitas nasabah bank syariah menggunakan pendekatan bibliometrik. Data diambil dari basis data Web of Science (WoS) dengan kata kunci terkait loyalitas nasabah dan perbankan syariah, mencakup publikasi dari tahun 2010 hingga 2024. Analisis dilakukan melalui pemetaan jaringan (*network mapping*) dan statistik deskriptif dengan dukungan perangkat NVivo 12 dan Voyant Tools. Hasil penelitian mengidentifikasi 174 dokumen publikasi, dengan dominasi artikel penelitian sebanyak 156 artikel. Tren publikasi mengalami peningkatan signifikan, mencapai puncak pada tahun 2023 dengan 30 publikasi. Secara geografis, Indonesia dan Malaysia muncul sebagai kontributor utama, mencerminkan peran strategis kedua negara dalam pengembangan keuangan syariah. Institusi pendidikan seperti Politeknik Negeri Bandung (Indonesia) dan International Islamic University Malaysia (Malaysia) tercatat sebagai institusi paling produktif. Temuan ini memberikan peta literatur komprehensif yang dapat menjadi referensi bagi pengembangan riset lanjutan serta rekomendasi strategis bagi praktisi perbankan syariah dalam meningkatkan loyalitas nasabah. Penelitian ini memperkaya wawasan akademik melalui pendekatan bibliometrik yang belum banyak diaplikasikan dalam konteks perbankan syariah.

Kata Kunci: Loyalitas nasabah terhadap bank syariah; bibliometrik; tren publikasi

A. Introduction

The Islamic banking industry has come a long way in recent decades in its development.¹ Islamic banks are more than just banking institutions that operate following the rules of Sharia; they also serve as an alternative for people who want banking practices that coincide with Islamic beliefs.² But despite continued

¹ Burhanudin Harahap, Tastaftiyan Risfandy, and Inas Nurfadia Futri, "Islamic Law, Islamic Finance, and Sustainable Development Goals: A Systematic Literature Review," *Sustainability* 15 (2023): 1–21, <https://doi.org/https://doi.org/10.3390/su15086626>.

² Junaidi Junaidi et al., "Determinants to Adopt Conventional and Islamic Banking: Evidence from Indonesia," *Journal of Islamic Marketing* 14, no. 3 (2022): 892–909, <https://doi.org/https://doi.org/10.1108/JIMA-03-2021-0067>.

growth in Islamic bank assets and networks, customer loyalty remains a significant challenge for Islamic banks that needs to be addressed and improved. Because of the increasingly tight competition between Islamic banks and conventional banks and Islamic fintech, customer loyalty is a factor in the sustainability of the Islamic banking business.

Maintaining customers and cultivating loyalty are the most important aspects of fundamental strategies that are used to ensure the long-term viability of a financial service provider's evolving economy.³ Islamic banks, in particular, should take part in the development of financial services that their customers are pleased with, dependable, and comfortable with their behavior in the financial exchange of products and services.⁴ Loyalty is measured by customer retention, which, in turn, leads to revenue and increased deposits and underscores the crucial importance of customer commitment in different organizations in consumer-oriented products and services.⁵

The research findings of Amani Gration Tegambwage and Pendo Shukrani Kasoga demonstrate that religiosity plays a significant role in mitigating the relationship between service quality and customer commitment in Islamic banking, as well as the connection between customer satisfaction and loyalty. However, religiosity enhances the effectiveness of customer satisfaction to loyalty, while not affecting the reverse relationship.⁶

³ Vikas Singh et al., "Service Quality, Customer Satisfaction And Customer Loyalty: A Comprehensive Literature Review," *Journal of Survey in Fisheries Sciences* 10, no. 4S (2023): 3457–3464.

⁴ Ghazi Zouari and Marwa Abdelhedi, "Customer Satisfaction in the Digital Era: Evidence from Islamic Banking," *Journal of Innovation and Entrepreneurship* 10, no. 1 (2021): 1–18, <https://doi.org/10.1186/s13731-021-00151-x>.

⁵ Mohamed Albaity and Mahfuzur Rahman, "Customer Loyalty towards Islamic Banks: The Mediating Role of Trust and Attitude," *Sustainability (Switzerland)* 13, no. 19 (2021): 1–19, <https://doi.org/10.3390/su131910758>.

⁶ Amani Gration Tegambwage and Pendo Shukrani Kasoga, "Determinants of Customer Loyalty in Islamic Banking: The Role of Religiosity," *Journal of Islamic Marketing* 14, no. 12 (2023): 3150–3167, <https://doi.org/https://doi.org/10.1108/JIMA-12-2021-0396>.

A significant positive association exists between the quality of the relationship, service quality, customer satisfaction, and customer loyalty.⁷ However, the barriers to switching do not have a significant impact on customer commitment. Among the four factors, service quality has the greatest impact on customer commitment, followed by relationship quality, customer satisfaction, and barriers to switching. This implies that while satisfaction with the relationship and customer retention are significant, service quality is the most important aspect of determining customer commitment.⁸ Barriers to switching, although often considered an aspect, do not have a significant impact on the customers' decisions to maintain associations with a brand or service.

Customer commitment and retention exhibit significant variability contingent upon the level of customer satisfaction. Consumers who express satisfaction with a product or service are more inclined to engage with the brand and cultivate deeper relationships.⁹ This commitment—marked by proactive involvement, effective communication, and emotional investment—significantly impacts consumer loyalty. Loyal customers are more likely to return and share the brand with others. As a result, customer engagement is considered a crucial component of customer loyalty;¹⁰ this component promotes long-term relationships that benefit businesses by increasing retention, advocacy, and overall brand success in the real world.¹¹

⁷ Amani Gration Tegambwage and Pendo Shukrani Kasoga, "Antecedents of Customer Loyalty in Islamic Banking: Evidence from Tanzania," *Journal of Islamic Accounting and Business Research* 13, no. 4 (2022): 701–713, <https://doi.org/https://doi.org/10.1108/JIABR-10-2021-0288>.

⁸ Achmad Supriyanto, Bambang Budi Wiyono, and Burhanuddin Burhanuddin, "Effects of Service Quality and Customer Satisfaction on Loyalty of Bank Customers," *Cogent Business and Management* 8, no. 1 (2021): 1–17, <https://doi.org/10.1080/23311975.2021.1937847>.

⁹ Sulemana Bankuoru Egala and et.al., "To Leave or Retain? An Interplay between Quality Digital Banking Services and Customer Satisfaction," *International Journal of Bank Marketing* 39, no. 7 (2021): 1420–45, <https://doi.org/https://doi.org/10.1108/IJBM-02-2021-0072>.

¹⁰ Ming-Way Li and et.al., "Unlocking the Customer Engagement-Brand Loyalty Relationship in Tourism Social Media: The Roles of Brand Attachment and Customer Trust," *Journal of Hospitality and Tourism Management* 44 (2020): 184–92, <https://doi.org/https://doi.org/10.1016/j.jhtm.2020.06.015>.

¹¹ Abror Abror and et.al., "Service Quality, Religiosity, Customer Satisfaction, Customer Engagement and Islamic Bank's Customer Loyalty," *Journal of Islamic Marketing* 11, no. 6 (2019): 1691–1705, <https://doi.org/https://doi.org/10.1108/JIMA-03-2019-0044>.

Previous research confirmed that the loyalty of Islamic banking customers could be determined by several factors including service quality,¹² customer satisfaction,¹³ trust,¹⁴ religiosity,¹⁵ and brand image.¹⁶ However, they are still piecemeal and do not give comprehensive growth of the literature on customer loyalty in the area of Islamic banking. Moreover, no study systematically analyses research trends, researcher collaboration, and research gaps that could serve as a reference for further studies.

Despite a handful of studies on Islamic bank customer loyalty, some issues remain unresolved. First, there is a lack of holistic mapping of the evolution of Islamic bank customer loyalty research over time. Second, the literature currently is dominated mostly by quantitative studies based on regression analysis or SEM (Structural Equation Modeling) formal methods and few bibliometric studies that could give a macro view. Third, it is uncertain how the core topics within Islamic bank client loyalty literature are changing and if there exists a gap between the research conducted and industry requirements.

B. Research Method

Bibliometric analysis has emerged as a crucial instrument for assessing the scientific outputs of many research elements, including publications, authors,

¹² Rizaldi Yusfiarto et al., "Islamic Banking and Loyalty: Service Quality, Intimacy or Religious Driven?," *Studies in Business and Economics* 17, no. 2 (2022): 300–318, <https://doi.org/10.2478/sbe-2022-0040>.

¹³ Hussein M. A. Abed et al., "Customer Satisfaction Mediates the Influence of Service Quality on Customer Loyalty in Islamic Banks," *Journal of Management Information and Decision Sciences* 25, no. 4 (2022): 1–18, <https://doi.org/10.28918/ijibec.v7i1.6924>.

¹⁴ Rizaldi Yusfiarto et al., "Building Loyalty in Islamic Banking Relationship: A Multiple Mediation Approach Empirically in Indonesia," *Journal of Financial Services Marketing* 28 (2023): 306–320, <https://doi.org/https://doi.org/10.1057/s41264-022-00151-2>.

¹⁵ Tegambwage and Kasoga, "Determinants of Customer Loyalty in Islamic Banking: The Role of Religiosity."

¹⁶ Basrowi Basrowi et al., "Islamic Banking Loyalty in Indonesia: The Role Brand Image, Promotion, and Trust," *Share: Jurnal Ekonomi Dan Keuangan Islam* 12, no. 1 (2023): 75–102, <https://doi.org/10.22373/share.v12i1.15338>.

keywords, journals, organizations, and countries.¹⁷ It facilitates the evaluation of a research domain by analyzing its intellectual, social, and conceptual frameworks across time.¹⁸ This research examines the relationships and interactions among these components, offering insights into the evolution of the field. Utilizing bibliometric tools, researchers can monitor trends, identify significant works and authors, and reveal patterns that demonstrate the progression of knowledge and scientific cooperation within a certain field throughout time.¹⁹

The assessment of scientific literature is typically difficult. Bibliometry is a branch of library science and information technology that concerns the numerical evaluation of bibliometric information.²⁰ Bibliometric analysis, which primarily concerns the academic productivity of scientific literature, employs published written works (such as research articles, books, conference proceedings, etc.) to determine the amount of research conducted in a particular area.²¹

Bibliometric analysis is based on information gathered from books, articles, authors, addresses, abstracts, and published literature. Prominent databases like Web of Science, Scopus, PubMed, and Dimensions are typically

¹⁷ José A Moral-muñoz et al., "Software Tools for Conducting Bibliometric Analysis in Science: An up- to-Date Review," *El Profesional de La Informa- Ción* 29, no. 1 (2020): 1–20, <https://doi.org/https://doi.org/10.3145/epi.2020.ene.03>.

¹⁸ Naveen Donthu and et.al., "How to Conduct a Bibliometric Analysis: An Overview and Guidelines," *Journal of Business Research* 133 (2021): 285–96, <https://doi.org/https://doi.org/10.1016/j.jbusres.2021.04.070>.

¹⁹ Oğuzhan Öztürk, Rıdvan Kocaman, and Dominik K. Kanbach, "How to Design Bibliometric Research: An Overview and a Framework Proposal," *Review of Managerial Science* 18, no. 11 (2024): 3333–3361, <https://doi.org/https://doi.org/10.1007/s11846-024-00738-0>.

²⁰ Manjula Wijewickrema, "A Bibliometric Study on Library and Information Science and Information Systems Literature during 2010–2019," *Library Hi Tech* 41, no. 2 (2023): 595–621, <https://doi.org/https://doi.org/10.1108/LHT-06-2021-0198>.

²¹ Mario A. Rojas-Sánchez, Pedro R. Palos-Sánchez, and José A. Folgado-Fernández, "Systematic Literature Review and Bibliometric Analysis on Virtual Reality and Education," *Education and Information Technologies* 28, no. 1 (2023): 155–92, <https://doi.org/https://doi.org/10.1007/s10639-022-11167-5>.

preferred by scientists to gather and analyze information.²² Bibliometric analysis focuses on the numerical evaluation of citations,²³ the significance of a research subject, and the geographic scope of research.²⁴ Data located at the heart of bibliometric analysis is typically large (e.g., hundreds, if not thousands, of articles and their associated quantitative information) and objective (e.g., the number of citations received by an article, the number of published articles by an author, the presence of keywords and topics within the article), although bibliometric analysis typically interprets these quantitative details of publications.²⁵

The Web of Science (WoS) database exclusively provides the data used in the bibliometric study in this paper. The main database used was WoS because of its international standing and acknowledged relevance for scientific study.²⁶ The WoS database was searched in this work using the keywords "loyalty and Islamic banking." After bibliometric evaluation, the results revealed a total of 174 scientific articles on the topic.

C. Research Findings and Discussion

There are 174 publications listed on Web of Science that include various types of publications, namely articles, book series, and conference proceedings, as a result of searching with the keywords "loyalty" and "Islamic banking." Of this total, articles are the most dominant type of publication, with 156

²² Vivek Kumar Singh and et.al., "The Journal Coverage of Web of Science, Scopus and Dimensions: A Comparative Analysis," *Scientometrics* 126 (2021): 5113–5142, <https://doi.org/https://doi.org/10.1007/s11192-021-03948-5>.

²³ Ruchita Pangriya and Shobha Pandey, "Development in Rural Entrepreneurship and Future Scope of Research: A Bibliometric Analysis," *Journal of Global Entrepreneurship Research* 14, no. 27 (2024), <https://doi.org/https://doi.org/10.1007/s40497-024-00397-1>.

²⁴ Gricelda Herrera-Franco et al., "Research Trends in Geotourism: A Bibliometric Analysis Using the Scopus Database," *Geosciences (Switzerland)* 10, no. 10 (2020): 1–29, <https://doi.org/10.3390/geosciences10100379>.

²⁵ Manoj Kumar L., Rinu J. George, and Anisha P.S., "Bibliometric Analysis for Medical Research," *Indian Journal of Psychological Medicine* 45, no. 3 (2023): 277–282, <https://doi.org/https://doi.org/10.1177/02537176221103617>.

²⁶ Raminta Pranikutè, "Web of Science (WoS) and Scopus: The Titans of Bibliographic Information in Today's Academic World," *Publications* 9, no. 12 (2021): 1–59, <https://doi.org/https://doi.org/10.3390/publications9010012>.

publications or around 89.66%. Meanwhile, the type of conference proceedings was recorded as 12 publications, and the type of book series accounted for 6 publications. This research illustrates the dominance of articles as the most frequently published form of publication regarding loyalty in Islamic banking.

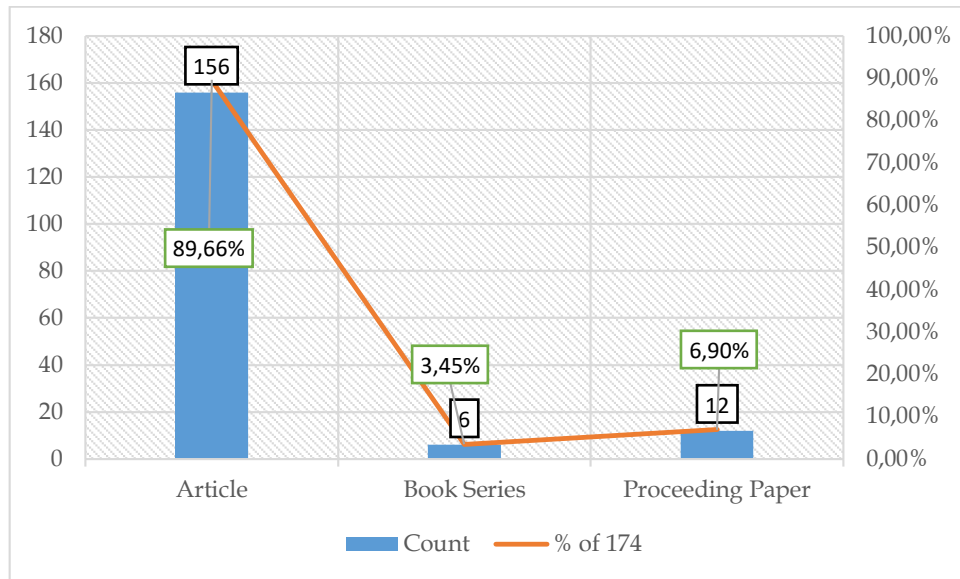


Figure 1: Publication Type Concerning Allegiance to Islamic Banks

A total of 30 publications on loyalty in Islamic banks captured in the Web of Science (WoS) metadata were published in 2023, followed by 2021 and 2022, which recorded the same number of publications (29 publications). On the contrary, a minimum number of publications on this theme were noted in 2010, 2011, and 2014, publishing only one publication each year. According to the graph, the number of publications on loyalty in Islamic banks in 2024 decreased compared to 2023, which means that in that year there was a downward trend in interest or attention to the topic.

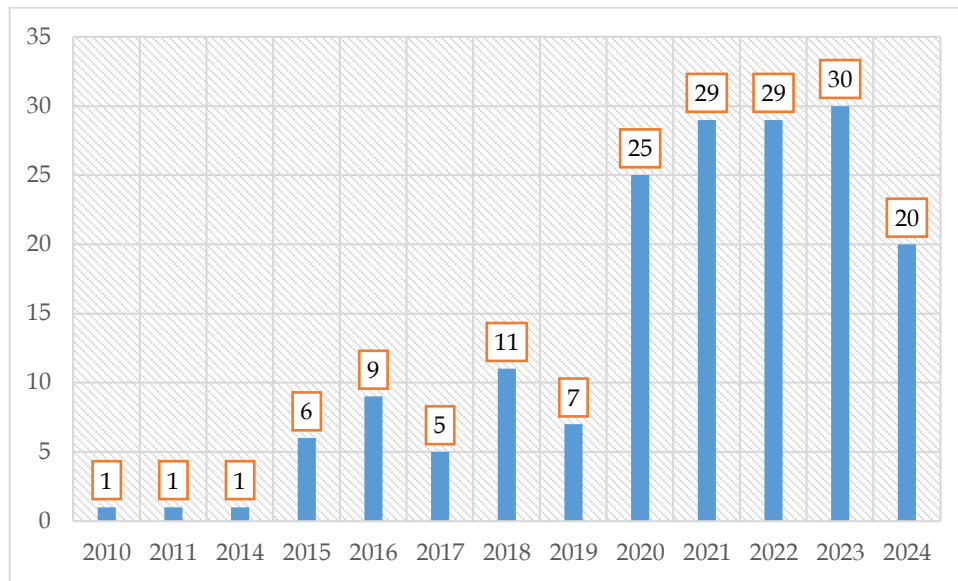


Figure 2: Publication Year Concerning Allegiance to Islamic Banks

Based on statistics from a total of 174 published works, authors discussing loyalty in Islamic banking are distributed over 37 nations. With 48, Indonesia leads followed by Malaysia with 28, and Saudi Arabia with nine among publications. Though in fewer numbers, other nations also helped with this study. This distribution indicates that writers from all around the world find attraction in the loyalty theme of Islamic banking. With a range of points of view that can enhance knowledge and help to grow literature in this field, this demonstrates the relevance of this issue in the global Islamic banking environment. The variety of the writers' regions of origin also highlights how increasingly worldwide issues of loyalty in Islamic finance are becoming of importance.

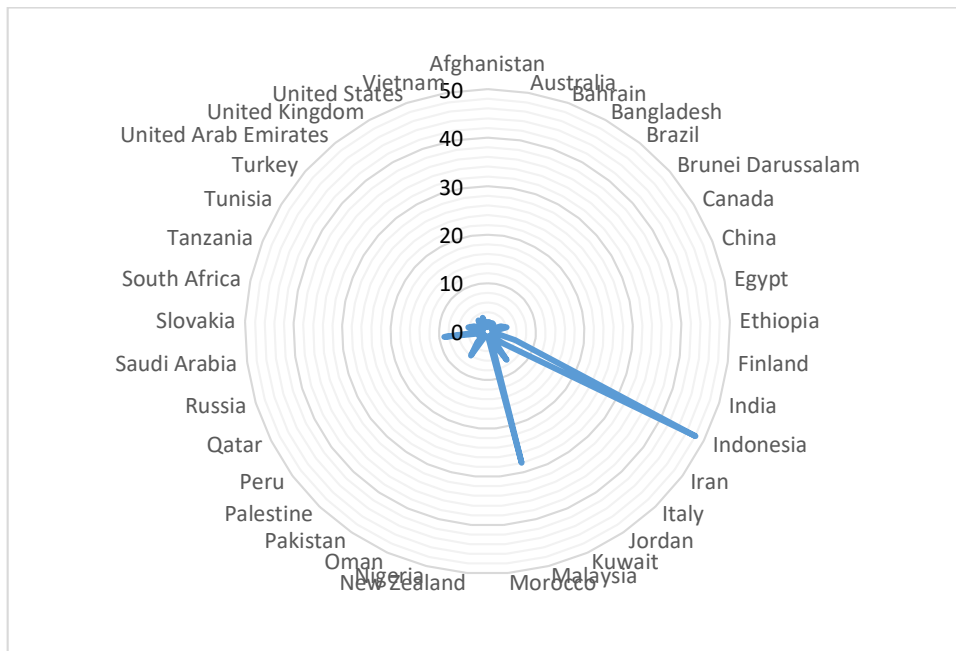


Figure 3: The Allocation of The Author's Allegiance to Islamic Banks by Country

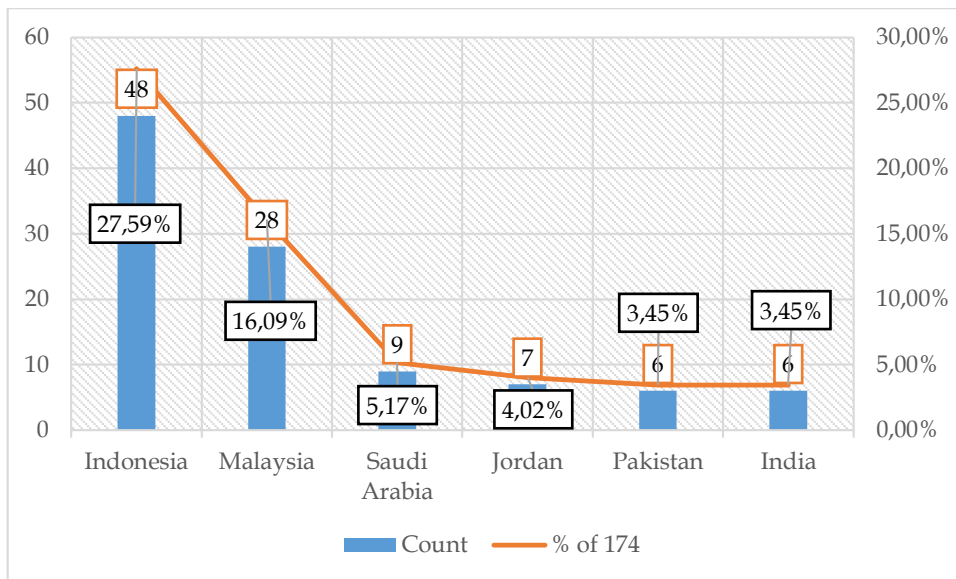


Figure 4: Countries with the Highest Number of Authors Investigating Loyalty in Islamic Banking

The majority of writers dealing with the concept of loyalty in Islamic banking are from Indonesia and Malaysia, the authors' connections to the campus are primarily from these countries, and their output in terms of writing

is also primarily from these countries. Politeknik Negeri Bandung has the greatest number of publications regarding this topic, with a total of seven, followed by Universiti Teknologi MARA and International Islamic University Malaysia, each having four articles. Additionally, Universitas Indonesia and Universitas Negeri Padang, both located in Indonesia, each had four publications. The distribution of publications suggests that institutions in Indonesia and Malaysia have a significant impact on the study of devotion to Islam in the banking industry. This information indicates the great interest of scholars in both countries in investigating the topic, this may also have an impact on the expansion of knowledge regarding Islamic banking in the Southeast Asian region as a whole.

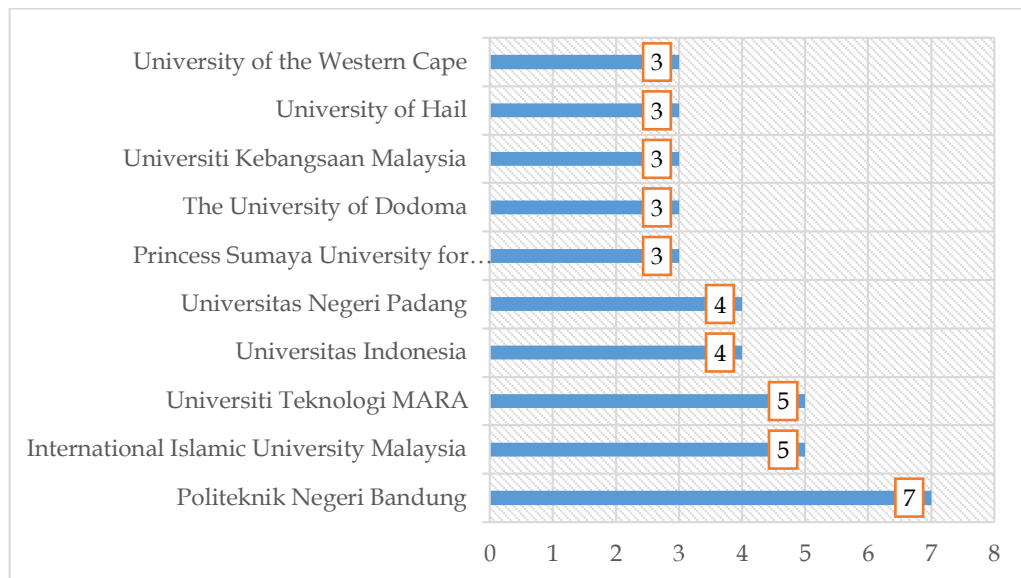


Figure 5: University with the Most Authors on Loyalty to Islamic Banks

Concerning the number of citations, Bashir Ahmad Fida et al.'s 2020 paper has the most—680. Reflecting the relevance and importance of the issues discussed, this work makes a significant contribution to the expansion of knowledge in the field of Islamic banking loyalty. This study follows the work of Syed Ali Raza et al., cited 615 times since their 2020 publication. Attracting much

interest from academics and professionals, this paper also greatly shapes studies on loyalty in Islamic banking. Though it has a much smaller number of references, Mirza Tabrani et al.'s publication comes in third with 441 citations, most of which significantly add to the discussion on this issue. These three studies expose the great interest academics show in the subject of loyalty in Islamic banking, with research that is significant and beneficial for the evolution of theory and practice in the Islamic banking industry worldwide. The great reference count shows the quality and impact of the carried-out research.

Table 1: The Most-Cited Article Regarding Loyalty to Islamic Banking

Author	Title	Year	Source	Citation
Fida, Bashir Ahmad; Ahmed, Umar; Al-Balushi, Yousuf; Singh, Dharmendra ²⁷	Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman	2020	Sage Open	680
Raza, Syed Ali; Umer, Amna; Qureshi, Muhammad Asif; Dahri, Abdul Samad ²⁸	Internet banking service quality, e-customer satisfaction and loyalty: the modified e-SERVQUAL model	2020	TQM Journal	615
Tabrani, Mirza; Amin, Muslim; Nizam, Ahmad ²⁹	Trust, commitment, customer intimacy and customer loyalty in Islamic banking relationships	2018	International Journal of Bank Marketing	441

²⁷ Bashir Ahmad Fida et al., "Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman," *SAGE Open* 10, no. 2 (2020): 1–10, <https://doi.org/10.1177/2158244020919517>.

²⁸ Syed Ali Raza et al., "Internet Banking Service Quality, e-Customer Satisfaction and Loyalty: The Modified e-SERVQUAL Model," *TQM Journal* 32, no. 6 (2020): 1443–66, <https://doi.org/10.1108/TQM-02-2020-0019>.

²⁹ Mirza Tabrani, Muslim Amin, and Ahmad Nizam, "Trust, Commitment, Customer Intimacy and Customer Loyalty in Islamic Banking Relationships," *International Journal of Bank Marketing* 36, no. 5 (2018): 823–48, <https://doi.org/10.1108/IJBM-03-2017-0054>.

Abror, Abror; Patrisia, Dina; Engriani, Yunita; Evanita, Susi; Yasri, Yasri; Dastgir, Shabbir ³⁰	Service quality, religiosity, customer satisfaction, customer engagement and Islamic bank's customer loyalty	2020	Journal of Islamic Marketing	396
Nomran, Naji Mansour; Haron, Razali; Hassan, Rusni ³¹	Shari'ah supervisory board characteristics effects on Islamic banks' performance: Evidence from Malaysia	2018	International Journal of Bank Marketing	331
Do Thanh Nguyen; Van Thanh Pham; Dung Manh Tran; Duyen Bich T Pham ³²	Impact of Service Quality, Customer Satisfaction and Switching Costs on Customer Loyalty	2020	Journal of Asian Finance Economics and Business	272
Kashif, Muahmmad; Shukran, Sharifah Suzana Wan; Rehman, Mohsin Abdul; Sarifuddin, Syamsulang ³³	Customer satisfaction and loyalty in Malaysian Islamic banks: a PAKSERV investigation	2015	International Journal of Bank Marketing	261
Suhartanto, Dwi; Gan, Christopher; Sarah, Ira Siti; Setiawan, Setiawan ³⁴	Loyalty towards Islamic banking: service quality, emotional or religious driven?	2020	Journal of Islamic Marketing	213
Asnawi, Nur; Sukoco, Badri Munir; Fanani,	The role of service quality within Indonesian customers satisfaction and	2020	Journal of Islamic Marketing	193

³⁰ Abror and et.al., "Service Quality, Religiosity, Customer Satisfaction, Customer Engagement and Islamic Bank's Customer Loyalty."

³¹ Naji Mansour Nomran, Razali Haron, and Rusni Hassan, "Shari'ah Supervisory Board Characteristics Effects on Islamic Banks' Performance: Evidence from Malaysia," *International Journal of Bank Marketing* 36, no. 2 (2018): 290–304, <https://doi.org/10.1108/IJBM-12-2016-0197>.

³² Do Thanh Nguyen et al., "Impact of Service Quality, Customer Satisfaction and Switching Costs on Customer Loyalty," *Journal of Asian Finance, Economics and Business* 7, no. 8 (2020): 395–405, <https://doi.org/10.13106/JAFEB.2020.VOL7.NO8.395>.

³³ Muahmmad Kashif et al., "Customer Satisfaction and Loyalty in Malaysian Islamic Banks: A PAKSERV Investigation," *International Journal of Bank Marketing* 33, no. 1 (2015): 23–40, <https://doi.org/10.1108/IJBM-08-2013-0084>.

³⁴ Dwi Suhartanto et al., "Loyalty towards Islamic Banking: Service Quality, Emotional or Religious Driven?," *Journal of Islamic Marketing* 11, no. 1 (2020): 66–80, <https://doi.org/10.1108/JIMA-01-2018-0007>.

Muhammad Asnan ³⁵	loyalty and its impact on Islamic banks			
Sayani, Hameedah ³⁶	Customer satisfaction and loyalty in the United Arab Emirates banking industry	2015	International Journal of Bank Marketing	174
Amin, Muslim; Isa, Zaidi; Fontaine, Rodrigue ³⁷	The role of customer satisfaction in enhancing customer loyalty in Malaysian Islamic banks	2011	Service Industries Journal	173
Moghavvemi, Sedigheh; Lee, Su Teng; Lee, Siew Peng ³⁸	Perceived overall service quality and customer satisfaction A comparative analysis between local and foreign banks in Malaysia	2018	International Journal of Bank Marketing	170
Kartika, Tika; Firdaus, Achmad; Najib, Mukhamad ³⁹	Contrasting the drivers of customer loyalty; financing and depositor customer, single and dual customer, in Indonesian Islamic bank	2020	Journal of Islamic Marketing	161
Abu Saleh, Md; Quazi, Ali;	Quality and image of banking services: a comparative study of conventional and Islamic banks	2017	International Journal of Bank Marketing	161

³⁵ Nur Asnawi, Badri Munir Sukoco, and Muhammad Asnan Fanani, "The Role of Service Quality within Indonesian Customers Satisfaction and Loyalty and Its Impact on Islamic Banks," *Journal of Islamic Marketing* 11, no. 1 (2020): 192–212, <https://doi.org/10.1108/JIMA-03-2017-0033>.

³⁶ Hameedah Sayani, "Customer Satisfaction and Loyalty in the United Arab Emirates Banking Industry," *International Journal of Bank Marketing* 33, no. 3 (2015): 351–375, <https://doi.org/10.1108/IJBM-12-2013-0148>.

³⁷ Muslim Amin, Zaidi Isa, and Rodrigue Fontaine, "The Role of Customer Satisfaction in Enhancing Customer Loyalty in Malaysian Islamic Banks," *The Service Industries Journal* 31, no. 9 (2011): 1519–32, <https://doi.org/10.1080/02642060903576076>.

³⁸ Sedigheh Moghavvemi, Su Teng Lee, and Siew Peng Lee, "Perceived Overall Service Quality and Customer Satisfaction: A Comparative Analysis between Local and Foreign Banks in Malaysia," *International Journal of Bank Marketing* 36, no. 5 (2018): 908–30, <https://doi.org/10.1108/IJBM-06-2017-0114>.

³⁹ Tika Kartika, Achmad Firdaus, and Mukhamad Najib, "Contrasting the Drivers of Customer Loyalty; Financing and Depositor Customer, Single and Dual Customer, in Indonesian Islamic Bank," *Journal of Islamic Marketing* 11, no. 4 (2020): 933–59, <https://doi.org/10.1108/JIMA-04-2017-0040>.

Keating, Byron; Gaur, Sanjaya S ⁴⁰				
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Islamic, customer, banking, and loyalty earn highlights based on the focus of the study on frequently appearing keywords. Islamic has the highest frequency (124 mentions in total), which implies its significant relevance in the context investigated within the study. Next up is the term customer, which comes with 90 instances to further underscore its importance in the discourse; followed by loyalty, cited 76 times, and banking, cited 74 times, which both emphasize their contributions to the conversation as vital diversions. Such a high occurrence of all these words indicates a heavy density on the economic part of the study which is Islamic banking and relationship management and clients' loyalty. In this area of banking, it can be concluded the prominence of customer loyalty emphasizes the need for satisfaction and retention of this type of client. One of the study's focuses which means the relationship between religion and financial services, and consequently a client interaction, is revealed by these findings in the Islamic banking context.

⁴⁰ Md Abu Saleh et al., "Quality and Image of Banking Services: A Comparative Study of Conventional and Islamic Banks," *International Journal of Bank Marketing* 35, no. 6 (2017): 878–902, <https://doi.org/10.1108/IJBM-08-2016-0111>.



Figure 6: Visualization of Keywords on Papers on Loyalty to Islamic Banks in The WoS

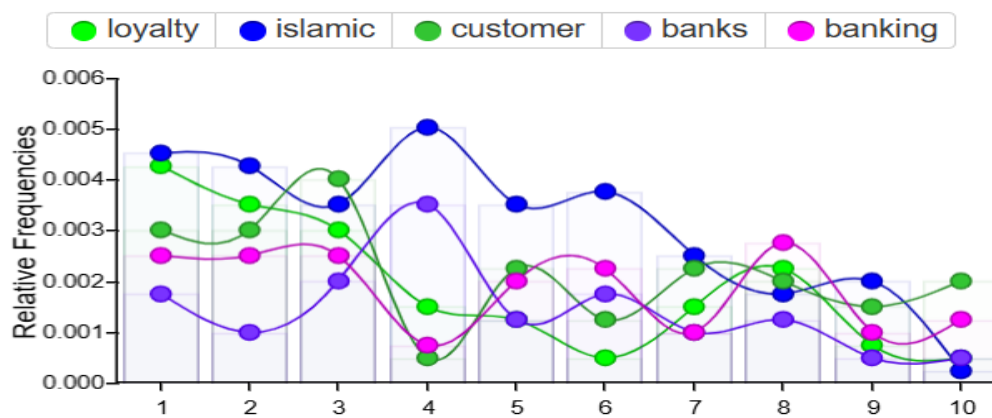


Figure 7: Visualization of Terms Frequently Found in Publications Regarding Allegiance to Islamic Banks in the WoS

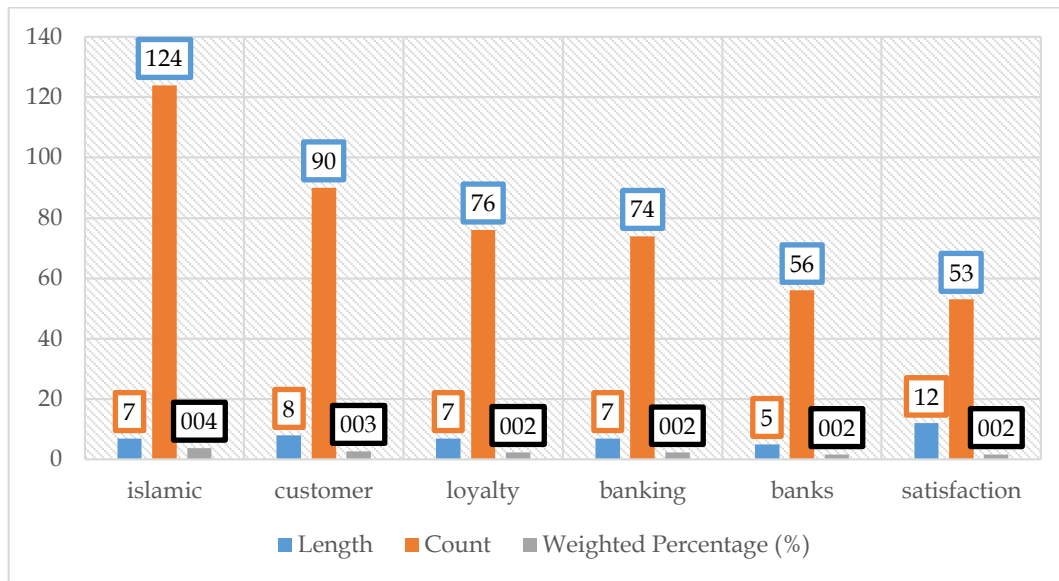


Figure 8: Visualization of Terminological Details Frequently Found in Publications On Loyalty towards Sharia Banks in WoS

D. Conclusion

The results of this research confirm the study of Islamic bank customer loyalty has been significantly developed, particularly in the last decade, where Indonesia and Malaysia are the major contributors. Using a bibliometric analysis of 174 documents, our research presents a trend of increasing publications with a peak in 2023. The shows of strength from both of these Southeast Asian states highlight their strategic position in the international Islamic finance landscape. There is a need for better global and institutional collaboration, built on international research networks. This not only creates a holistic literature map but also helps practitioners create evidence-driven approaches to enhance customer loyalty. The novelty of the study is to conduct a bibliometric approach, which has yet to be widely explored in this area; so that the development of research space can open up specific factors that affect loyalty in the dynamics of the competition that occurs in the contemporary financial industry.

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