

MAPPING THE INTELLECTUAL STRUCTURE OF SERVICE QUALITY AND CUSTOMER LOYALTY RESEARCH: A GLOBAL BIBLIOMETRIC STUDY IN THE BANKING INDUSTRY

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Abstract

This study aims to map the intellectual structure and global research trends regarding service quality and customer loyalty in the banking industry through a Systematic Literature Review (SLR) and bibliometric analysis. Research data were obtained from the Scopus database covering the period from 2018 to 2025 using the keywords service quality, customer loyalty, and banking industry. The literature selection process was conducted using the PRISMA protocol, resulting in 33 scientific articles that met the inclusion criteria for further analysis. Bibliometric analysis was performed using VOSviewer software to map author collaboration networks, keyword relationships, and the evolution of research themes. The research findings indicate that the concepts of service quality, customer satisfaction, and customer loyalty are core themes dominating the research literature in the banking sector. Additionally, the study highlights the emergence of new themes related to customer experience, digital services, corporate social responsibility, and customer relationship management, which enrich the understanding of customer loyalty formation. Bibliometric visualizations also indicate that research collaboration remains relatively limited and scattered across several small groups of authors, despite the research having been reviewed on a global scale. These findings confirm that research on service quality and customer loyalty in the banking industry continues to evolve toward a more multidimensional approach in tandem with the ongoing digital transformation of services.

Keywords: *Banking Industry; Bibliometric Analysis; Customer Satisfaction; Customer Loyalty; Service Quality*

1. INTRODUCTION

The modern banking industry faces increasingly complex competitive dynamics as customer expectations regarding service quality, ease of access, and a more personalized and responsive service experience continue to rise. In this context, according to Prasetyo et al. (2025), a bank's ability to maintain customer loyalty is one of the strategic factors determining the sustainability of organizational performance. This is because customer loyalty is not only related to the repeated use of services but also reflects the level of trust,

long-term commitment, and customers' tendency to recommend services to others. Therefore, customer loyalty has long been viewed as one of the primary indicators of the success of marketing strategies in the service industry, particularly in the banking sector, which is characterized by long-term, trust-based relationships. Various studies indicate that customer loyalty significantly contributes to the stability of bank revenue, the long-term increase in customer value, and marketing cost efficiency, as retaining existing customers is generally more cost-effective than acquiring new ones. Consequently, understanding the factors influencing customer loyalty has become a critical issue in the literature on service marketing and customer relationship management.

One factor consistently identified as a primary determinant of customer loyalty in the banking industry is service quality. Service quality reflects customers' perceptions of the level of service excellence received compared to their expectations prior to using the service. In the service marketing literature, Halim et al. (2021) generally describe service quality through several key dimensions such as reliability, responsiveness, assurance, empathy, and tangible evidence, which collectively shape the customer service experience. In the banking context, service quality becomes increasingly important because interactions between banks and customers are intensive and ongoing, and involve a high degree of trust regarding the management of customers' finances. Superior service quality not only enhances customer satisfaction but also strengthens perceptions of value, builds emotional connections, and encourages customers' commitment to continue using the bank's services in the long term. Therefore, the relationship between service quality and customer loyalty has become one of the most extensively studied topics in the service marketing literature, particularly within the banking context.

As the literature on service quality and customer loyalty has evolved, research in this field has also expanded to incorporate various other conceptual variables related to the formation of long-term customer relationships. A study by Putra & Keni (2020) indicates that customer loyalty is not only directly influenced by service quality but also through more complex relational mechanisms involving variables such as customer satisfaction, trust, customer value, and Customer Relationship Management (CRM) practices. Within the framework of relational marketing, CRM is viewed as a strategic approach that enables organizations to manage customer interactions more systematically through the utilization of customer data, service personalization, and more effective communication. Thus, the relationship between service quality and customer loyalty is no longer understood as a simple linear relationship but rather as part of a broader customer relationship system involving various dimensions of the customer experience. This development indicates that the literature on service quality and customer loyalty has evolved into a complex and multidimensional field of research.

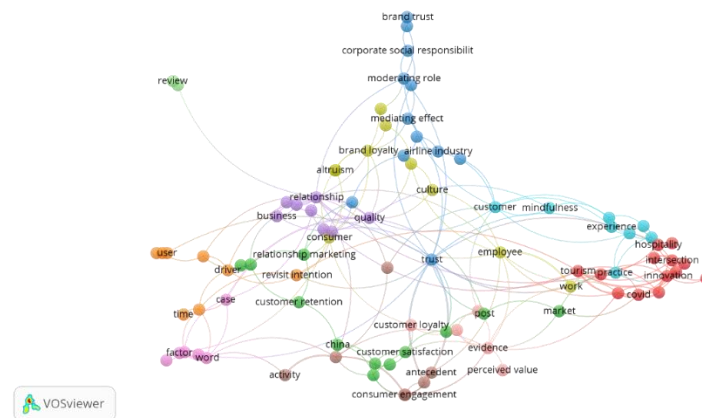


Figure 1. VOSviewer Network Visualization: Research Theme on Service Quality and Customer Loyalty in the Banking Industry

The bibliometric visualization on the VOSviewer network map illustrates the intellectual structure of research related to service quality and customer loyalty in the service and banking industries (Pratama & Utomo, 2024). Each node on the map represents a research keyword, while the connecting lines indicate co-occurrence relationships between topics that frequently appear together in scientific publications. The map displays several thematic clusters distinguished by different colors, illustrating the concentration of research focus. The blue cluster highlights topics related to the core dimensions of service quality and customers' perceptions of service performance. The purple cluster indicates research focused on relationship marketing and customer relationship management. The yellow cluster illustrates the relationship between customer satisfaction and the evaluation of service quality received by customers. The green cluster highlights dimensions of the customer experience and behavioral factors influencing the relationship between service and satisfaction. The red cluster shows research developments linking customer loyalty to the dynamics of the service sector and changes in the business environment. Other clusters reveal the relationship between customer value, trust, and service interaction dimensions, enriching the research framework on customer loyalty in the service industry.

The interconnections among clusters in the network map indicate that research on service quality has strong conceptual links with customer satisfaction, customer relationships, and customer loyalty as primary outcomes in the service industry. The dense lines of connection between nodes indicate that the topic of service quality holds a central position linking several other research clusters, thereby demonstrating that service quality is a key variable in the formation of customer loyalty. Clusters related to relationship marketing and customer experience show a close relationship with the customer satisfaction cluster, which is directly connected to the customer loyalty cluster. This relationship pattern reflects a consistent conceptual flow in the literature: service quality influences customer satisfaction, which then fosters customer loyalty through service experience and customer relationship management. This network structure provides empirical support for the bibliometric research conducted, as it demonstrates that studies on service quality and customer loyalty in the banking sector have evolved through the integration of customer

satisfaction, customer relationships, and service experience as key elements in building sustainable customer loyalty. (Wungkana & Santoso, 2021)

The bibliometric network map also indicates the presence of research gaps that remain unaddressed in studies on service quality and customer loyalty within the banking sector. Most research nodes focus on the direct relationship between service quality, customer satisfaction, and customer loyalty, making this relationship the dominant theme in the existing literature. However, the network map indicates that topics related to customer relationship management and the integration of Customer Relationship Management (CRM) strategies have not yet secured a strong position within the research network structure. This situation indicates that research integrating service quality, customer relationship management, and customer satisfaction simultaneously to shape customer loyalty remains relatively limited. This gap presents a research opportunity to develop a more comprehensive model, particularly within the banking industry context, which emphasizes long-term relationships between financial institutions and customers.

In addition, the development of the banking industry over the past two decades has also shown significant changes as a result of digital transformation, financial technology innovations, and increasing competition among financial institutions (Marcellina et al., 2022; Oktaviani & Sarkawi, 2017). According to Luntungan et al., (2014), modern banking no longer operates solely through conventional face-to-face services but also through various digital platforms such as mobile banking, internet banking, and app-based services that allow customers to access financial services more quickly and flexibly. These changes have given rise to new concepts in service marketing literature, such as: e-service quality, digital customer experience, omnichannel banking, and data-driven service personalization. Consequently, the relationship between service quality and customer loyalty, as noted by Gunawan et al. (2019), has undergone a conceptual shift, where customer loyalty is now influenced by traditional service quality, digital service experience, the quality of technological interactions, and an organization's ability to build more personalized and sustainable customer relationships. In this context, it is important to understand how research themes related to service quality and customer loyalty have evolved alongside changes in the banking industry environment.

Although the literature on service quality and customer loyalty in the banking industry continues to grow, studies that specifically and comprehensively map the intellectual structure and conceptual developments of this research field remain relatively limited. Most previous research has focused on testing specific conceptual models within particular geographical or organizational contexts, thus failing to provide a comprehensive overview of how this research field has evolved at the global level (Felix, 2017; Firmansyah et al., 2020; Hanifa et al., 2019).

In particular, there remains a scarcity of research employing a bibliometric approach to identify publication trends, scientific collaboration networks, citation structures, and conceptual clusters that shape the development of the literature on service quality and customer loyalty in the banking sector. In fact, bibliometric analysis can provide a more systematic understanding of the knowledge structure of a research field, including identifying the most influential authors, leading journals, countries with the largest research contributions, and emerging research themes in the academic literature. Thus, the

bibliometric approach has the potential to provide a more comprehensive perspective on research developments in this field.

Based on this research gap, this study aims to map the intellectual structure of global research on service quality and customer loyalty in the banking industry using a bibliometric approach. Specifically, this study seeks to identify trends in scientific publications, the most influential research contributors, collaboration networks among authors and countries, as well as the conceptual structure shaping the literature on service quality and customer loyalty in the banking context. Additionally, this study aims to identify dominant research theme clusters as well as emerging research themes that have the potential to guide future research directions. The researcher utilized publication data indexed in the Scopus database along with bibliometric analysis techniques such as co-citation analysis, co-authorship analysis, and keyword co-occurrence analysis. The researcher believes that bibliometric analysis plays a crucial role because this method can identify publication trends, scientific collaboration networks, and conceptual clusters that shape the development of research on service quality and customer loyalty in the banking industry.

This study makes a significant contribution to expanding the understanding of the development of the literature on service quality and customer loyalty in the banking industry by adopting a science mapping perspective. Unlike conventional empirical studies that focus on testing relationships between variables, this study aims to uncover the intellectual structure shaping the development of this research field, including relationships between key concepts, the evolution of research themes, and scientific collaboration networks influencing the development of the literature. Furthermore, the findings of this study are expected to provide practical implications for researchers and banking practitioners by identifying research topics that still hold potential for further development. Thus, this study is important as a form of foundational academic analysis that maps the existing research landscape and guides the future research agenda regarding service quality and customer loyalty in the banking industry

2. RESEARCH METHOD

The bibliometric analysis in this study was conducted using VOSviewer software, which is used to visualize the structure of knowledge networks in the scientific literature. According to Van Eck, N. J., & Waltman (2020), VOSviewer enables researchers to map collaborative relationships among authors, institutions, and countries, as well as analyze the co-occurrence of keywords to identify key themes and the evolution of research topics related to service quality and customer loyalty in the banking industry. Additionally, this study employs several quantitative indicators, such as the annual number of publications, the distribution of author and institutional contributions, and publication citation rates, to evaluate scientific productivity and the research's influence in this field (Pratama et al., 2024); (Pratama & Utomo, 2024). Through this approach, the study aims to uncover patterns of scientific development, map the intellectual structure of research, and identify opportunities for further studies related to the relationship between service quality and customer loyalty within the global banking industry.

This study employs a bibliometric approach to identify and map the development of scientific studies discussing service quality and customer loyalty within the context of the

banking industry. The research data source is the Scopus database, selected for its extensive coverage of international publications and its provision of systematic and reliable metadata. Data collection was conducted by considering the publication timeframe from 2018 to 2025 so that the analysis could depict the dynamics and current research trends over the past decade. The literature search process was conducted using a combination of primary keywords, namely service quality, customer loyalty, and banking industry. Additionally, the researcher considered terms with conceptual relevance to the research topic to ensure a more comprehensive literature search. Referring to Wolf et al. (2022), the researcher conducted a data screening phase to remove duplicated documents and publications not directly related to the research focus. The researcher also limited the types of documents analyzed to journal articles and conference proceedings that had undergone a publication process to ensure the academic quality of the data used in the analysis. The system for selecting scientific articles used as references for the review followed the PRISMA 2020 guidelines as follows.

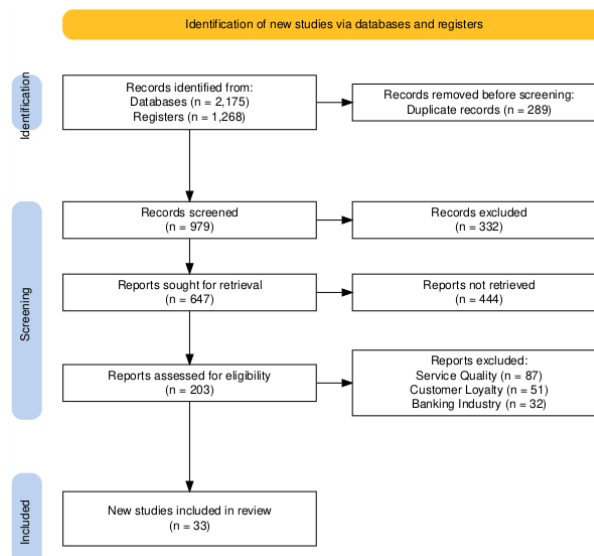


Figure 2. Literature Selection Based on the PRISMA Diagram

The results of the literature screening stage shown in Figure 2 illustrate a systematic data filtering process to identify publications relevant to the research topic of service quality and customer loyalty in the banking industry. During the identification stage, the researcher identified 2,175 documents from the database and 1,268 documents from registration sources, bringing the total number of initial publications obtained to 3,443 documents. Subsequently, the researcher removed 289 documents identified as duplicates, leaving 979 documents that then entered the initial screening stage. At this stage, the researcher evaluated the relevance of the titles and abstracts, resulting in the elimination of 332 documents due to a lack of direct relevance to the research focus. The next stage involved a more in-depth review of 647 publications; however, 444 documents could not be accessed in full and were therefore excluded from the subsequent stage. Subsequently, the researcher conducted a feasibility evaluation of the 203 fully available documents and then excluded several publications that did not meet the topic criteria: 87 publications focused solely on service quality, 51 on customer loyalty, and 32 on general studies of the banking industry. Based on all these selection stages, the researcher ultimately obtained 33 publications that met the

inclusion criteria; these documents were then used as the primary sources in the bibliometric analysis of this study.

3. RESULTS AND DISCUSSION

The researchers extracted articles for the purpose of assessing their quality using a Quality Assessment procedure to ensure that the publications used in the analysis met adequate academic standards (Ary et al., 2019). This assessment was conducted after relevant articles were successfully identified based on the alignment of their topics with the research focus on service quality and customer loyalty in the banking industry. Based on the evaluation results, all 33 articles that passed the final selection stage demonstrated a high level of Quality Assessment, as the majority of the publications originated from reputable scientific journals that had undergone a peer-review process. Thus, these articles were assessed as having good methodological quality and can therefore be used as credible literature sources in bibliometric analysis to map the intellectual structure of research on service quality and customer loyalty in the global banking industry. The summary of the meta-analysis results conducted by the researchers on scientific articles in the Scopus database is as follows

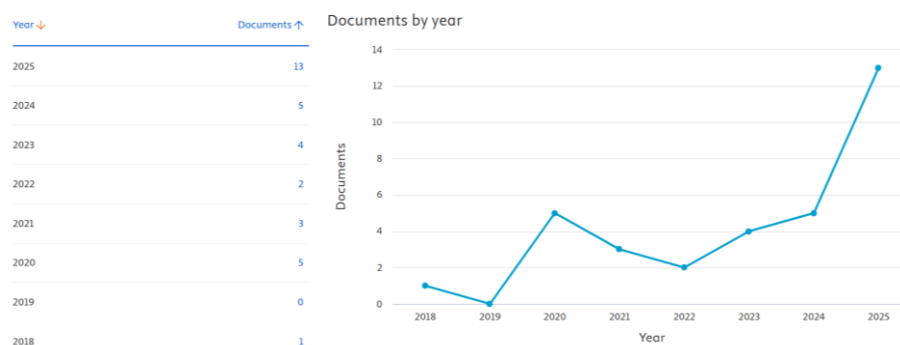


Figure 3. Graph Showing the Trend in the Number of Articles Included in the SLR from 2018 to 2025 in the Scopus Database

The graph showing the trend in the number of articles included in the Systematic Literature Review (SLR) from 2018 to 2025 illustrates the growth dynamics of research related to service quality and customer loyalty in the banking industry. Overall, the number of publications has shown an upward trend, although there have been fluctuations in certain years. In the initial period, from 2018 to 2020, the number of publications was still relatively limited, indicating that research on the relationship between service quality and customer loyalty in the banking sector had not yet become a primary focus in the global academic literature. However, in the subsequent period, a significant increase in the number of publications was observed, particularly after 2021, signaling growing researcher interest in issues related to customer experience, service quality, and customer relationship management within the financial services industry. The peak in publications occurred from 2024 to 2025, indicating that studies on service quality and customer loyalty are increasingly developing and becoming a key research theme in the literature on service marketing and banking management. This upward trend also reflects changes in the banking industry environment, which is increasingly influenced by digital transformation, service innovation,

and the growing need for financial institutions to build sustainable customer loyalty. Thus, the graph demonstrates that research on service quality and customer loyalty in the banking industry is showing rapid development and holds great potential for continued growth in future academic research.

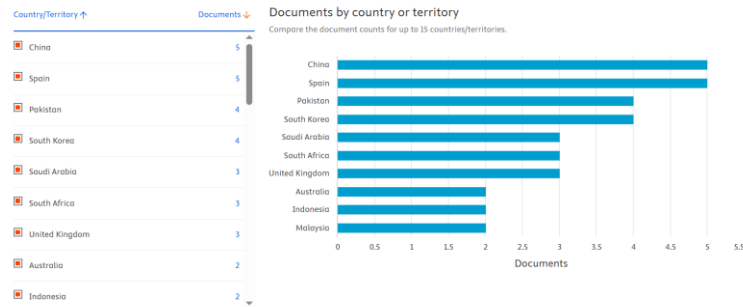


Figure 4. Summary Diagram of Countries of Publication for Articles Included in the SLR

The summary of countries of publication in Figure 4 shows that research contributions on service quality and customer loyalty in the banking industry originate from various countries, reflecting the global nature of this research topic. Based on data analyzed from the 33 articles included in the SLR, research publications are dominated by countries with high research activity in the fields of service marketing and banking management, such as China, South Korea, Indonesia, Pakistan, South Africa, Australia, and several countries in Europe. Although some articles involve research contexts in Indonesia, the institutional contributions from Indonesia remain relatively limited compared to other countries with more established research ecosystems. This situation indicates that studies on service quality and customer loyalty in the banking sector are still dominated by researchers from certain countries. This opens opportunities for researchers from developing countries, including Indonesia, to increase their scientific contributions to the development of global literature in the fields of service marketing and banking management.

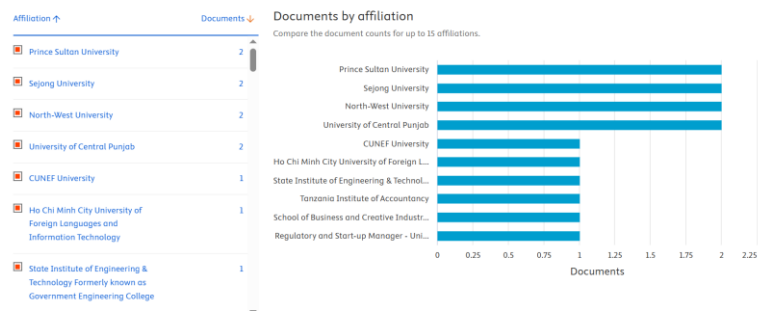


Figure 5. Publishing Institutions of the Articles Included in the SLR

An analysis of Figure 5 shows that the institutions publishing the articles included in the SLR come from various academic institutions and research organizations spread across different countries. Based on data from the 33 analyzed articles, research publications on service quality and customer loyalty in the banking industry are dominated by universities and research institutions with strong reputations in the fields of business, management, and service marketing. Several institutions making active contributions are from Asia and

Europe, regions known for high research productivity in service management and consumer behavior. Additionally, there is a contribution from Hidayah et al. (2025), representing universities in developing countries that are beginning to actively examine the relationship between service quality, customer experience, and customer loyalty in the financial services sector. The diversity of these publishing institutions indicates that research on service quality and customer loyalty in the banking industry has become a broad academic focus at the global level and involves various research centers dedicated to advancing the literature on service marketing and banking management. (Prasetyo et al., 2025; Tamimi & Orbán, 2022)

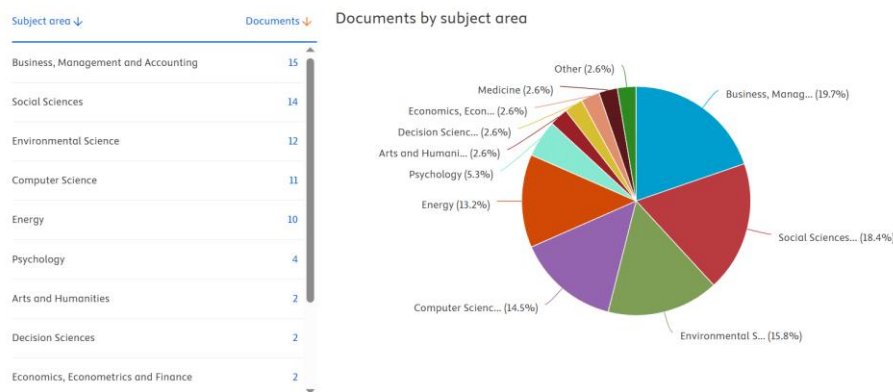


Figure 6. Article Topics Included in the SLR

The researchers attempted to classify the articles based on Figure 6. The research topics of the articles included in the SLR were dominated by fields related to business, management, and service marketing, which are directly linked to studies of service quality and customer loyalty in the banking industry. Based on a summary of data from the 33 analyzed articles, the majority of publications fall under the Business, Management, and Accounting categories, indicating that the topics of service quality and customer loyalty are central issues in the literature on marketing management and customer relationship management. Additionally, there are contributions from other fields such as Economics, Econometrics and Finance, Social Sciences, and Computer Science, reflecting the multidisciplinary nature of research on customer loyalty in the modern banking sector (Pratama et al., 2025). The involvement of these various disciplines indicates that research on service quality and customer loyalty is not only understood from a traditional marketing perspective but also incorporates behavioral economics, social analysis, and the use of digital technology in banking services. Thus, the distribution of research subjects in the figure demonstrates that studies on service quality and customer loyalty are developing across disciplines and have become a key topic in the development of financial services management literature. Based on document classification, country, affiliation, and subject area, the researchers analyzed the articles using a systematic literature review (SLR) approach, with detailed descriptions provided in Table 1

Table 1. Elaboration of Research Findings from Scientific Articles Using SLR Analysis

No	Title	Authors	Years	Research Objectives	Research Findings	Location Research
1	Predicting Customer Buying Behavior Using the BG/NBD Model to Support Business Sustainability in a Self-Service Context	Țichindelean, M., Țichindelean, M.-T., Mihaiu, D.-M., Duralia, O., Ogrean, C.	2025	This study aims to analyze customer purchasing behavior using the BG/NBD model to predict customer transaction frequency in the context of self-service.	The research findings indicate that the BG/NBD model is effective in predicting customer purchasing behavior, thereby helping companies understand customer loyalty patterns and enhance business sustainability through more targeted service strategies.	Global
2	Unpacking Customer Experience in Online Shopping: Effects on Satisfaction and Loyalty	Pires, P.B., Perestrelo, B.M., Santos, J.D.	2025	This study aims to examine the impact of the online shopping experience on customer satisfaction and loyalty.	The research findings indicate that positive customer experiences in the digital environment have a significant impact on increasing customer satisfaction and loyalty through perceptions of ease of use and the quality-of-service interactions.	Portugal
3	Brand Image and Net Promoter Score: A Repeated Cross-Sectional Study in the Banking Sector	Gudlaugsson, T., Theodorsson, U.	2025	This study aims to analyze the relationship between brand image and the Net Promoter Score in shaping customer	The research findings indicate that a strong brand image has a positive impact on the Net Promoter Score and increases customers'	Islandia

No	Title	Authors	Years	Research Objectives	Research Findings	Location Research
				loyalty in the banking sector.	likelihood of recommending the bank's services to others.	
4	Changes in the Digital World: An Explanatory Analysis of the Key Factors Linked to Virtual Interactivity	Villar-Guevara, M., García-Salirrosas, E.E., Gómez-Bayona, L., Pari-Apaza, M., Fernández-Mallma, I.	2025	This study aims to identify the key factors influencing virtual interactivity in digital environments and their impact on customer behavior.	The research findings indicate that high levels of virtual interactivity can increase customer engagement and strengthen the relationship between customers and the company through a more personalized digital experience.	Peru
5	From corporate responsibility to green loyalty: How CSR initiatives shape sustainable choices among banking consumers in China	Han, X., Samad, S., Kim, W., Wei, F.	2025	This study aims to analyze the impact of corporate social responsibility initiatives on the development of green loyalty among banking consumers.	The research findings indicate that corporate social responsibility practices can increase customer trust and foster customer loyalty toward banking services focused on environmental sustainability.	China
6	Revealing the Role of Corporate Social Responsibility, Service Quality, and Perceived Value in Determining Customer Loyalty: A	Chi, H.-K., Phan, H.-T.	2025	This study aims to evaluate the influence of corporate social responsibility, service quality, and perceived value on customer loyalty through a meta-analysis approach.	The results of the study indicate that service quality and customer value have a significant influence on customer loyalty, while CSR serves as a supporting factor that	Global

Mapping The Intellectual Structure of Service Quality and Customer Loyalty Research: A Global Bibliometric Study in The Banking Industry
Febriyani et al, 2026

No	Title	Authors	Years	Research Objectives	Research Findings	Location Research
	Meta-Analysis Study				strengthens this relationship.	
7	Leveraging Customer Green Behavior Toward Green Marketing Mix and Electronic Word-of-Mouth	Cai, S., Liu, Y., Aduldecha, S., Junaidi, J.	2025	This study aims to analyze the influence of customer green behavior on the effectiveness of green marketing strategies and electronic word-of-mouth communication.	The results of the study indicate that customers' green behavior contributes to an increase in positive electronic word-of-mouth, thereby strengthening customer loyalty toward sustainability-oriented brands or services.	Thailand
8	Influence of consumer satisfaction on brand allegiance: An empirical investigation in Pakistan's safety and luxury automobile sector	Rehman, M., Zelin, T., Hussain, T.	2025	This study aims to analyze the influence of consumer satisfaction on brand loyalty in the automotive sector, specifically regarding luxury vehicles and safety in Pakistan.	The research results indicate that customer satisfaction has a significant influence on the formation of brand loyalty and increases customers' commitment to continue using and recommending the same product.	Pakistan
9	Love suffereth long: investigating the nexus between brand love and price tolerance in the banking industry	Amani, D., Kapipi, M.S.	2025	This study aims to examine the relationship between the concept of brand love and customer price tolerance in the banking industry.	The research results indicate that customers' emotional attachment to a bank brand increases their tolerance for price changes and strengthens long-term customer loyalty.	Tanzania

No	Title	Authors	Years	Research Objectives	Research Findings	Location Research
10	Service quality and repurchase intentions in the airline industry: a multiple mediation analysis through customer citizenship behaviour	Bakır, M., Atalık, Ö., Itani, N.	2025	This study aims to analyze the influence of service quality on repurchase intention while considering the mediating role of customer citizenship behavior.	The research results indicate that service quality has a positive influence on customers' repurchase intentions, and this relationship is mediated by customers' civic behavior, which reflects their engagement with the company.	Turki
11	Beyond Transactions: Building Customer Loyalty and Brand Value Cocreation in Vietnamese Financial Apps	Nguyen, L.-T., Tran, N.-T.T., Dang, T.-Q., Duc, D.T.V.	2025	This study aims to explore the role of digital financial applications in building customer loyalty through the process of co-creation of value between companies and customers.	The research findings indicate that customer involvement in the value co-creation process can enhance customer loyalty and strengthen brand value in digital app-based financial services.	Vietnam
12	The psychological mechanisms through which digital content marketing by online influencers affects customer loyalty: evidence from multiple countries	Zhang, Q., Abdullah, F.	2025	This study aims to analyze the psychological mechanisms that mediate the influence of digital content marketing via influencers on customer loyalty.	The research findings indicate that trust in influencers and customers' emotional engagement play a significant role in shaping customer loyalty toward the promoted brand.	Multi-country (global)
13	Bedside manner or technical	Mulcahy, R., Piplica, S., Fleischman, D.	2025	This study aims to analyze the influence of	The research findings indicate that good	Amerika Serikat

Mapping The Intellectual Structure of Service Quality and Customer Loyalty Research: A Global Bibliometric Study in The Banking Industry
 Febriyani et al, 2026

No	Title	Authors	Years	Research Objectives	Research Findings	Location Research
	quality? Building advocacy for clinical trial participation via rapport			interpersonal relationship quality and technical service quality on customer advocacy in the context of clinical trial participation.	interpersonal relationships between service providers and customers can increase customer advocacy and strengthen trust in healthcare organizations.	
14	Exploring the Role of Education and Professional Development in Implementing Corporate Social Responsibility Policies in the Banking Sector	Aivaz, K.-A., Mişa, A., Teodorescu, D.	2024	This study aims to examine the role of education and professional development in the implementation of corporate social responsibility policies in the banking sector.	The research findings indicate that employees' educational levels and professional competency development influence the effectiveness of corporate social responsibility (CSR) program implementation within banking organizations.	Rumania
15	Does brand attachment protect consumer-brand relationships after brand misconduct in retail banking?	Shimul, A.S., Faroque, A.R., Cheah, I.	2024	This study aims to analyze the role of brand attachment in maintaining the relationship between consumers and banks following brand violations or errors in the retail banking sector.	The research findings indicate that customer brand attachment can mitigate the negative impact of brand errors and help maintain customer loyalty toward banking services.	Australia
16	Consumer engagement through corporate social responsibility communication on social media:	Macca, L.S., Ballerini, J., Santoro, G., Dabić, M.	2024	This study aims to evaluate the influence of corporate social responsibility communication via social media on customer engagement in	The research findings indicate that CSR communication via social media can increase customer engagement and strengthen	Italia

No	Title	Authors	Years	Research Objectives	Research Findings	Location Research
	Evidence from Facebook and Instagram Bank Accounts			the banking sector.	customers' emotional connection with the bank's brand.	
17	Structural determinants of customer loyalty among long-term insurance consumers in Namibia	Tjizumaue, B., Olusegun Atiku, S.	2024	This study aims to identify the structural factors that influence customer loyalty in the long-term insurance industry.	The results of the study indicate that service quality, customer trust, and perceived value have a significant impact on customer loyalty in the financial services sector.	Namibia
18	The Analysis of Bank XYZ Campus Ambassador Program in Mass Media: A Branding Strategy Targeting Generation Z	Yunus, U., Divayani, A., Gunawan, M.	2024	This study aims to analyze the effectiveness of campus ambassador programs as a bank branding strategy targeting Generation Z.	The results of the study indicate that communication strategies through campus ambassador programs can increase brand awareness and build stronger relationships between banks and the younger generation.	Indonesia
19	Social ripple: Unraveling the impact of customer relationship management via social media on consumer emotions and behavior	Zhou, X., Ahmad, N., Lho, L.H., Han, H.	2023	This study aims to analyze the impact of implementing customer relationship management through social media on customer emotions and behavior.	The results of the study indicate that the implementation of social media-based CRM can increase customer engagement and foster customer loyalty through digital interaction experiences.	China
20	Impact of CSR Authenticity	Khan, I., Fatma, M.	2023	This study aims to evaluate the	The research findings indicate	India

No	Title	Authors	Years	Research Objectives	Research Findings	Location Research
	on Brand Advocacy: The Mediating Role of Brand Equity			influence of CSR program authenticity on brand advocacy while considering the mediating role of brand equity.	that perceptions of CSR authenticity enhance brand equity, which ultimately strengthens customer advocacy for the company's brand.	
21	Corporate Social Responsibility and Brand Advocacy among Consumers: The Mediating Role of Brand Trust	Fatma, M., Khan, I.	2023	This study aims to examine the influence of corporate social responsibility programs on brand advocacy while considering the mediating role of brand trust.	The research findings indicate that CSR can increase customer trust in the brand, thereby encouraging customers to provide positive recommendations for the company.	Vietnam
22	Promoting customer advocacy in the ride-hailing sector: A generational cohort perspective	van Tonder, E., Petzer, D.	2023	This study aims to analyze the factors influencing customer advocacy in the ride-hailing service sector, taking into account generational differences among customers.	The research findings indicate that service experience and customer engagement have a significant influence on customer advocacy, particularly among the younger generation.	Afrika Selatan
23	Building user engagement to mhealth apps from a learning perspective: Relationships among functional, emotional and social drivers of user value	Santos-Vijande, M.L., Gómez-Rico, M., Molina-Collado, A., Davison, R.M.	2022	This study aims to analyze the emotional and social factors influencing user engagement in digital health applications.	Research findings indicate that functional, emotional, and social values play a crucial role in enhancing user engagement, which ultimately strengthens user loyalty toward	Spain

No	Title	Authors	Years	Research Objectives	Research Findings	Location Research
					digital applications.	
24	Measuring User-Perceived Characteristics for Banking Services: Proposing a Methodology	Bitkina, O.Vl., Park, J., Kim, H.K.	2022	This study aims to develop a methodology for measuring the characteristics of banking services as perceived by users.	The results of the study indicate that a comprehensive approach to measuring customer perceptions provides a better understanding of banking service quality and its impact on customer satisfaction and loyalty.	Korea Selatan
25	Role of Service Quality in Improving Customer Loyalty towards Telecom Companies in Hungary during the COVID-19 Pandemic	Naz, F., Alshaabani, A., Rudnák, I., Magda, R.	2021	This study aims to analyze the impact of service quality on customer loyalty at telecommunications companies during the COVID-19 pandemic.	The results of the study indicate that improved service quality has a significant impact on customer satisfaction, which in turn drives customer loyalty toward telecommunications companies.	Hungaria
26	"I am Delighted!": The Effect of Perceived Customer Value on Repurchase and Advocacy Intention in B2B Express Delivery Services	Correa, C., Alarcón, D., Cepeda, I.	2021	This study aims to examine the impact of perceived customer value on repurchase intent and customer advocacy for B2B express delivery services.	The research results indicate that high customer value can enhance customer satisfaction and strengthen customers' intent to repurchase and advocate for the company's services.	Spanyol

Mapping The Intellectual Structure of Service Quality and Customer Loyalty Research: A Global Bibliometric Study in The Banking Industry

Febriyani et al, 2026

No	Title	Authors	Years	Research Objectives	Research Findings	Location Research
27	Exploring the impact of corporate social responsibility communication through social media on banking customer e-wom and loyalty in times of crisis	Zhang, D., Mahmood, A., Ariza-Montes, A., Han, H., Sial, M.S.	2021	This study aims to analyze the influence of corporate social responsibility (CSR) communication via social media on electronic word of mouth and bank customer loyalty during a crisis.	The research results indicate that CSR communication via social media can enhance customer trust, which subsequently drives positive electronic word of mouth and strengthens bank customer loyalty.	China
28	Effects of the type of CSR discourse for utilitarian and hedonic services	Pérez, A., del Mar García de los Salmones, M., Baraibar-Diez, E.	2020	This study aims to examine the influence of CSR communication types on customer perceptions of utilitarian and hedonic services.	The research results indicate that appropriate CSR communication can enhance perceptions of customer value and strengthen the relationship between customers and service companies.	Spain
29	Linking corporate social responsibility to customer loyalty through co-creation and customer company identification: Exploring sequential mediation mechanism	Raza, A., Saeed, A., Iqbal, M.K., Sadiq, I., Faraz, N.A.	2020	This study aims to analyze the relationship between CSR and customer loyalty through the mediating mechanisms of co-creation and customer identification with the company.	The research findings indicate that CSR influences customer loyalty by increasing customer participation in the co-creation of value and enhancing customers' identification with the company.	Pakistan
30	Service quality in a post-crisis context: emotional	Arguello, M.I., Monferrer Tirado, D.,	2020	This study aims to evaluate the role of service quality in	The research findings indicate that high-quality service can	Spain

No	Title	Authors	Years	Research Objectives	Research Findings	Location Research
	effects and behaviours	Estrada Guillén, M.		influencing customers' emotional responses and behavior following an economic crisis.	generate positive emotional responses that contribute to increased customer loyalty toward the service company.	
31	Social and environmental sustainability model on consumers' altruism, green purchase intention, green brand loyalty and evangelism	Panda, T.K., Kumar, A., Jakhar, S., Kazancoglu, I., Nayak, S.S.	2020	This study aims to analyze the influence of social and environmental sustainability on green purchase intentions and customers' green brand loyalty.	The research findings indicate that customers' environmental awareness and the company's sustainability practices positively influence green brand loyalty and customer advocacy.	India
32	Linking customer satisfaction with financial performance: an empirical study of Scandinavian banks	Eklof, J., Podkorytova, O., Malova, A.	2020	This study aims to analyze the relationship between customer satisfaction and bank financial performance in the Scandinavian banking sector.	The research findings indicate that high levels of customer satisfaction contribute to improved bank financial performance through increased customer loyalty and more intensive service usage.	Negara-negara Skandinavia
33	Examining customers' experience with the Nigerian Bank Verification Number (BVN) policy from the perspective of	Izogo, E.E., Jayawardhena, C., Kalu, A.O.U.	2018	This study aims to evaluate customer experiences with the Bank Verification Number policy in the Nigerian banking system.	The research findings indicate that the implementation of the BVN policy influences perceptions of banking service security and contributes to	Nigeria

No	Title	Authors	Years	Research Objectives	Research Findings	Location Research
	a dual-lens theory				customer trust and loyalty toward the bank.	

The results of a review of 33 scientific articles analyzed in this study indicate that research on service quality and customer loyalty in the banking industry has evolved through various conceptual approaches that emphasize the relationship between service quality, customer satisfaction, customer experience, and relational marketing practices. Most studies indicate that service quality plays a crucial role in shaping customer loyalty, both directly and through mediating variables such as customer satisfaction, customer value, customer trust, and customer engagement. Additionally, several studies by (Achmad et al., 2023; Nuryadi et al., 2023; Putri et al., 2025) also highlight the importance of other factors such as corporate social responsibility, digital customer experience, brand attachment, and customer relationship management, which further strengthen the relationship between organizations and customers in the financial services sector. These findings indicate that customer loyalty is no longer understood as a result of service quality alone but rather as the outcome of interactions among various dimensions of the increasingly complex customer experience within the modern banking industry. Therefore, further analysis is needed to understand how the relationships among these concepts are formed within the broader structure of the scientific literature. This further analysis was conducted through bibliometric mapping, presented in Figures 7 through 11, aimed at identifying patterns of author collaboration, the interrelationship of research keywords, the structure of the conceptual network, the development of the latest research themes, and the density of research topics in the literature on service quality and customer loyalty in the banking industry.

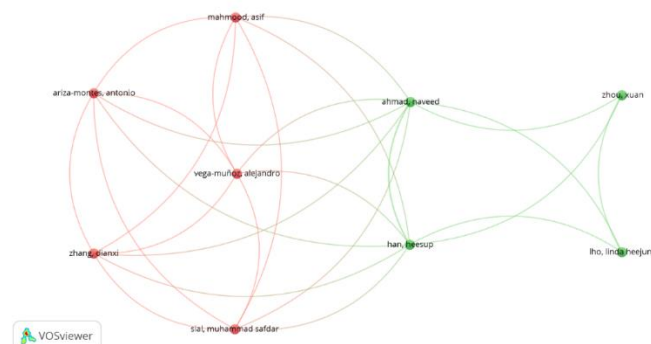


Figure 7. Linked Co-Authorship of Reviewed Articles
 Source: Data Processed by the Researchers, 2026

Figure 7, which displays a visualization of co-authorship in the reviewed articles, illustrates patterns of author collaboration in research on service quality and customer loyalty within the banking industry. The network visualization shows that most authors form small, interconnected collaboration groups within several research clusters, while collaborative relationships between clusters remain relatively limited. Each node in the network represents an author who contributed to a publication, while the connecting lines indicate collaboration

in the writing of scientific articles. Based on the mapping of the 33 analyzed articles, it is evident that most publications result from collaboration among two to four authors from different institutions or countries. However, the density of the collaborative network remains relatively low, indicating that the research community in the fields of service quality and customer loyalty within the banking sector is still developing in a fragmented manner. This situation suggests that opportunities to strengthen cross-national and cross-institutional scientific collaboration networks remain wide open, which could foster more integrated research development in the future. (Sekaran & Bougie, 2019)

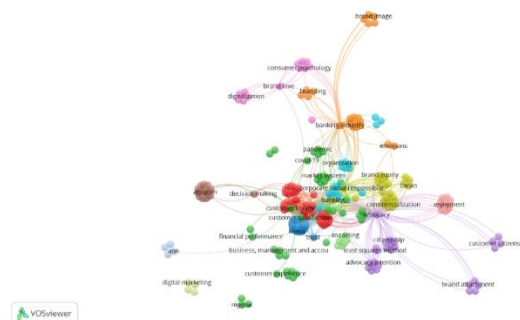


Figure 8. Co-Occurrence of Peer-Reviewed Articles

Source: Data Processed by the Researchers, 2026

The researchers analyzed the results of the keyword co-occurrence mapping (Figure 8) used in the peer-reviewed articles to illustrate the conceptual relationships between research topics in the literature on service quality and customer loyalty in the banking industry. In this visualization, each node represents a keyword appearing in scientific publications, while the connecting lines indicate the frequency of co-occurrence between two keywords within a single article. The analysis results show that the keywords service quality, customer loyalty, and customer satisfaction occupy central positions in the network, indicating the crucial role of these concepts within the research literature’s structure. Additionally, other keywords such as customer experience, corporate social responsibility, digital services, and brand loyalty emerge as supporting themes that enrich the discussion on customer loyalty within the financial services sector. This pattern of interconnections indicates that research on customer loyalty in the banking industry does not focus solely on service quality directly but has evolved to integrate factors such as customer experience, customer value, and relational marketing practices, which are increasingly relevant in the context of modern banking service transformation. (Yuliana et al., 2021)

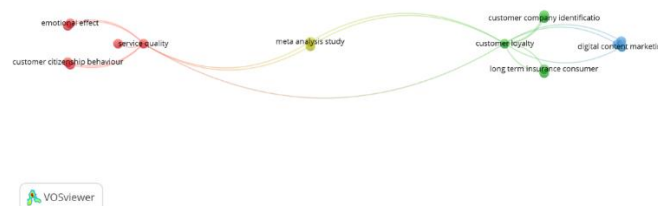


Figure 9. Network Visualization of the Reviewed Articles

Source: Data Processed by the Researcher, 2026

Figure 9 presents a research network visualization depicting the structure of relationships among the main concepts that emerge in the reviewed articles. This network mapping indicates that the topic of service quality serves as a central hub connecting various other research themes such as customer satisfaction, customer experience, brand loyalty, and corporate social responsibility. In this visualization, each node represents a concept or keyword used in the research, while the lines connecting the nodes indicate the degree of association between concepts based on the frequency of their co-occurrence in scientific publications. Analysis of the 33 articles included in the SLR reveals that the relationship between service quality and customer loyalty does not exist in isolation but evolves through connections with various supporting variables that explain the dynamics of customer relationships within the banking sector. This network structure demonstrates that the literature on service quality and customer loyalty has evolved into a multidimensional field of research because it involves various perspectives, such as relational marketing, customer experience, and customer value, which collectively form the conceptual framework of research in the banking industry.

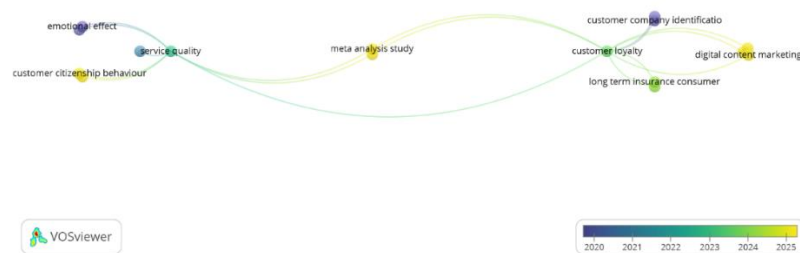


Figure 10. Timeline Visualization of Reviewed Articles

Source: Data Processed by the Researcher, 2026

The timeliness visualization (overlay visualization) in Figure 10 shows the temporal development of research topics appearing in the reviewed articles. In this map, the color of the nodes represents the period of emergence of the research topic, where darker colors indicate older themes, while lighter colors indicate newer themes in the literature. The mapping results indicate that classical concepts such as service quality, customer satisfaction, and customer loyalty emerged earlier and have become the primary foundation in service marketing research. Meanwhile, topics with lighter colors—such as customer experience, digital services, corporate social responsibility, and brand engagement—suggest that recent research is beginning to adopt a broader approach in understanding customer loyalty within the banking sector. This pattern, as noted by Almadury & Pratama (2025), indicates that the direction of research development is no longer solely focused on traditional service quality but also integrates dimensions of customer experience and digital transformation that influence the relationship between banks and customers. Thus, this visualization of the latest trends illustrates the evolution of research themes, shifting from conventional service approaches toward more complex studies that are relevant to the dynamics of the modern banking industry.

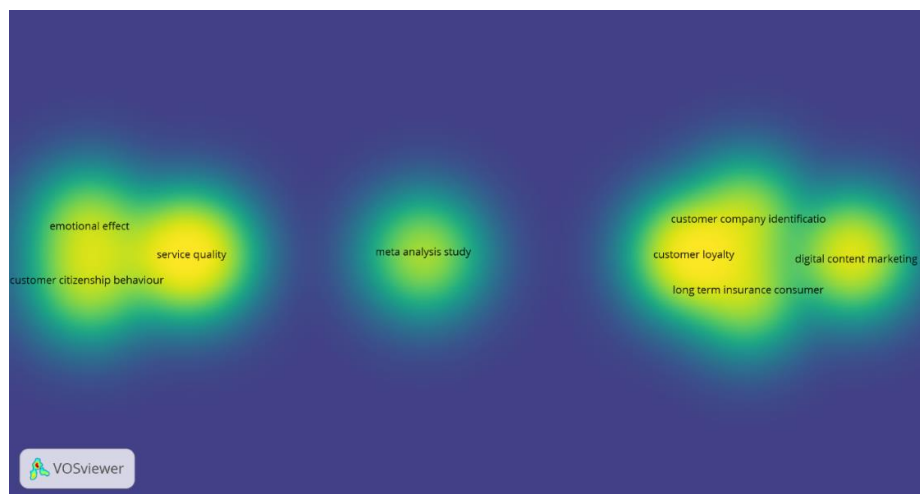


Figure 11. Density Visualization of Peer-Reviewed Articles

Source: Data Processed by the Researcher, 2026

The density visualization in Figure 11 illustrates the frequency of keyword occurrences within the analyzed research network. In this map, lighter colors indicate areas with high keyword frequency, while darker colors indicate topics that appear relatively rarely in the literature. The mapping results show that the concepts of service quality, customer satisfaction, and customer loyalty are located in the areas with the highest density, indicating that these three concepts are the primary themes most frequently discussed in research on the banking industry. Surrounding this core area are several supporting topics such as customer experience, brand loyalty, and corporate social responsibility, which appear with moderate density and indicate a broadening direction of research development. Meanwhile, several other concepts appear with lower intensity, suggesting that these topics are still relatively new or have not been extensively explored in the literature. According to (Nuryadi et al., 2025), this density pattern indicates that research on service quality and customer loyalty in the banking sector is still dominated by traditional approaches emphasizing the relationship between service quality, customer satisfaction, and customer loyalty; however, it is simultaneously beginning to evolve toward integration with the concept of customer experience and more modern marketing strategies. (N. Hidayah & Pratama, 2025)

Further analysis through bibliometric mapping in Figures 7 through 9 reveals that the research structure regarding service quality and customer loyalty in the banking industry is shaped by patterns of author collaboration and conceptual interconnections among research topics. The co-authorship visualization indicates that collaboration among researchers is still developing within small groups, suggesting that the research network in this field is not yet fully integrated on a global scale. Meanwhile, keyword co-occurrence analysis and concept network visualizations indicate that the concepts of service quality, customer satisfaction, and customer loyalty occupy central positions in the research literature. The strong interconnection among these three concepts suggests that most studies still regard service quality as the primary factor in shaping customer satisfaction and loyalty. Additionally, other concepts such as customer experience, brand loyalty, corporate social responsibility, and customer relationship management are beginning to emerge as supporting themes that enrich the research framework on customer loyalty in the banking sector.

The findings in Figure 10 and Figure 11 also illustrate the dynamics of research theme development and the density of topics examined in the scientific literature. The novelty visualization reveals that recent research is increasingly focusing on the integration of customer experience concepts, digital services, and sustainable marketing practices in understanding customer loyalty during the era of banking digital transformation. Meanwhile, the density visualization indicates that the topics of service quality, customer satisfaction, and customer loyalty have the highest density levels, thereby serving as the core of the intellectual structure within this research field. On the other hand, several topics such as digital banking experience, green marketing, and customer engagement remain in areas of lower density, indicating research opportunities that remain open for future development. Overall, the results of this analysis confirm that research on service quality and customer loyalty in the banking industry continues to evolve toward a more multidimensional approach, taking into account changes in customer behavior and advancements in financial service technology.

4. CONCLUSION

This study leads to the conclusion that service quality remains a core concept that dominates the literature and is strongly associated with the development of customer loyalty in the banking sector. The researchers found that the majority of articles describe an orientation toward customer loyalty that is influenced not only directly by service quality but also through various mediating variables such as: customer satisfaction, customer value, customer trust, customer experience, and customer relationship management practices. Furthermore, bibliometric analysis indicates that research in this field continues to grow globally with the involvement of various countries and academic institutions, although the network of collaboration among researchers remains relatively limited. Findings from bibliometric visualization also suggest that research themes are beginning to shift toward the integration of digital services, customer experience, and sustainable marketing practices relevant to the dynamics of the modern banking industry. Thus, this study addresses the urgent need for systematic literature mapping to understand the conceptual structure and direction of research on service quality and customer loyalty in the banking industry.

This study makes a significant contribution to the development of academic literature on service marketing and customer relationship management in the banking sector. In the long term, the results of this study can serve as an important reference for researchers and practitioners to develop more effective service strategies in building sustainable customer relationships within the banking industry. Future research is recommended to expand the scope of analysis by integrating bibliometric approaches with empirical studies to directly test the relationship between service quality, customer experience, and customer loyalty within the context of the continuously evolving digital banking landscape. Thus, further research is expected to broaden the understanding of the dynamics of customer loyalty in the banking industry and make a greater contribution to the development of service marketing and banking management literature at the global level.

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