VOLUME 8, NO. 2, NOVEMBER 2025

JURNAL UPI

REVIEW OF ISLAMIC ECONOMICS AND FINANCE

Journal homepage: https://ejournal.upi.edu/index.php/rief/index

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# Mapping Customer Satisfaction Research in Islamic Banking: A Bibliometric Analysis (1998–2023)

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***Article Info***

***Paper Type:***
*Research Paper*

*Received: August 29, 2025*
*Revised: October 29, 2025*
*Accepted: November 11, 2025*
*First Available online: November 30, 2025*
*Publication Date: November 30, 2025*


Ninglasari, S.Y., Himmawan, M.F., Rosdiana, L., & Gendi, M.P. (2025). Mapping customer satisfaction research in islamic banking: a bibliometric analysis (1998–2023). *Review of Islamic Economics and Finance*, *8*(2), 297-324.

***Abstract***

***Purpose*** – *This study aims to understand the driving factors of customer satisfaction in Islamic banks through a comprehensive bibliometric analysis. The focus is on identifying key themes, influential works, and trends in the literature from 1998 to 2023.*

***Methodology*** - *A bibliometric analysis was conducted using the Scopus database. The search strategy included terms related to customer satisfaction and Islamic banking. Inclusion criteria filtered documents by language, subject areas, and document types, resulting in a final sample of 144 journal articles. The analysis included citation analysis, co-word analysis, and co-authorship analysis.*

***Findings*** - *The study identified service quality, customer loyalty, and Sharia compliance as the most frequently studied factors driving customer satisfaction in Islamic banks. Malaysia and Indonesia emerged as leading contributors to the research. Key themes included the importance of service quality and customer loyalty in enhancing customer satisfaction. The analysis also highlighted the role of top-tier journals in disseminating significant research findings.*

***Implication*** - *This study contributes to the development of Islamic marketing theory by mapping the intellectual structure of customer satisfaction studies and identifying emerging themes linking religiosity and service quality.*

***Keywords:*** *Customer satisfaction, Islamic banks, Service quality, Bibliometric analysis, Customer loyalty, Sharia compliance.*

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## 1. INTRODUCTION

The current highly competitive landscape of markets necessitates organizations becoming more attuned to the needs of their customers, both to retain existing clientele and to attract new ones. Consequently, customer satisfaction has become a paramount concern for all types of organizations, including Islamic banks. To effectively satisfy customers and foster their loyalty, banks must prioritize the development of customer-oriented skills among their personnel, thereby cultivating robust relationships with customers. However, merely adopting a customer-centric approach does not ensure customer satisfaction, it also requires the delivery of high-quality services that meet the expectations of bank customers.

The distinctive nature and objective of Islamic banking involve providing services that adhere to Sharia, or Islamic law (Khan et al., 2007; Majeed & Zainab, 2018; Moosa & Kashiramka, 2023). Customers primarily choose Islamic banks as their service providers because these banks operate in accordance with Sharia principles (Mbawuni & Nimako, 2017). In Moosa & Kashiramka (2023), Muhamad & Alwi (2015) divide Islamic banking customers are categorized into five groups: the religious cluster (comprised exclusively of Muslims), the religious and economic cluster (comprised solely of Muslims), the economic cluster (including both Muslims and non-Muslims), the ethical cluster (comprised of non-Muslims), and the ethical and economic cluster (comprised of non-Muslims).

Scholarly literature highlights several key factors driving customer satisfaction in Islamic banking, including customer trust (Abror et al., 2022), service quality (Khan et al., 2023), price perception (Rama, 2020), branding (Jan & Shafiq, 2021), and performance (Ismail, 2023). It is apparent that customer satisfaction is a central focus for Islamic banks striving for successful operations. This is corroborated by Jawaid et al. (2023), who found that customer satisfaction significantly influences banks' performance, particularly in relation to service quality, which has a direct and positive correlation with customer satisfaction. Additionally, Janahi & Al Mubarak (2017) reinforced this concept, indicating that satisfied customers in Islamic banks are likely to become loyal patrons, thereby contributing positively to business growth and profitability.

There is a substantial body of literature addressing mapping in the realm of Islamic banking and finance, which aims to identify key issues, challenges, and potential directions within this field (Biancone et al., 2020; Khan et al., 2021; Narayan & Phan, 2019; Rizvi et al., 2020). Moreover, various sectors have explored factors influencing customer satisfaction, including higher education (Lal & Varaprasad, 2020), financial services (Shrivastav, 2023), tourism (Nájera-Sánchez et al., 2022; P.J et al., 2023), and e-commerce (Oh & Elango, 2024). From a marketing standpoint, this literature contributes to understanding the factors that drive customer satisfaction in Islamic banks. However, no comprehensive bibliometric mapping has yet examined how customer satisfaction research in Islamic banking has evolved over time, leaving a gap in understanding of intellectual linkages and emerging themes. Considering this context, the bibliometric analysis conducted in this study holds significance in providing a progressive view and comprehending the evolution of literature from conceptual ambiguity to theoretical examination. It also aims to clarify the central constructs and their relationships (Molina-Collado et al., 2021). Additionally, the advancement of literature involves the degree of collaboration among researchers, which forms a research community that produces and disseminates knowledge. Therefore, comprehending the growth of collaboration among researchers from various backgrounds is essential.

The objective of this investigation is to perform a bibliometric analysis of all publications on customer satisfaction in Islamic institutions that are included in the SCOPUS database. The analysis considers parameters such as the language of publication (English) and the nature of document (articles). It analyses thematic distribution of category, author keywords distribution, country of publication, authorship, publication models, and the most frequently cited articles. The multidimensionality of the bibliometric assessment of scientific impact is underscored by the diverse rankings. This investigation is guided by two primary objectives: (1) to demonstrate the intellectual progression and knowledge structure through publication counts, and (2) to investigate research trends and authorship collaboration. Zainuldin and Lui (2022) suggest the subsequent model, which illustrates the topological bibliometric analysis and its results (Figure 1).

## 2. LITERATURE REVIEW

Customer satisfaction pertains to customers' reactions regarding their level of satisfaction or their assessment of the services they receive (Khudhair et al., 2019). It is typically based on their experience with the quality of a specific service. Customer satisfaction and loyalty are closely tied to and influenced by the quality of service provided by an organization (Mochlasin et al., 2023). Research on customer satisfaction has yielded interesting results regarding the explanation of its measurements (Sureshchandar et al., 2002). As attitudinal measurements, researchers have identified inclusion and connection to a firm or service, as well as value resilience. In terms of behavioral measurements, these include repurchasing behavior, positive recommendations, and word-of-mouth. However, further research is needed to assess the combined effects of these two categories of measurements on loyalty.

Customer satisfaction plays a crucial role in the operations of commercial banks (Rahman et al., 2023). It revolves around the concept of a sequence of responses that reflect varying degrees of fondness. Moreover, it pertains to customers' evaluations of consumer products and services over a specific period (Giese & Cote, 2000). Additionally, Parker & Mathews (2001) emphasize that customer satisfaction is defined using two fundamental approaches. The first approach attributes satisfaction to the quality of services, while the second associates it with the experiences gained from consuming products or services. Giese & Cote (2000) suggest that customer satisfaction encompasses emotional (cognitive) aspects, product consumption, and the overall experience. This indicates that customer satisfaction consists of two elements that elucidate the concept: (1) expectations regarding the services offered; and (2) the actual performance of those services (Buhler et al., 2023).

However, in the context of Islamic banking, customer satisfaction transcends conventional service quality frameworks by incorporating Shariah-compliance satisfaction, a unique dimension that reflects customers' perceptions of the bank's adherence to Islamic principles. Unlike conventional satisfaction, which is often limited to functional or emotional aspects, satisfaction in Islamic banking also involves spiritual and ethical fulfillment, rooted in the concepts of *ridha* (contentment) and *maslahah* (public benefit). Customers of Islamic banks not only expect efficient service and reliability but also seek reassurance that financial practices align with Islamic ethics and the objectives of *maqāṣid al-sharīʻah*, such as the protection of faith *(din)*, wealth *(mal)*, intellect *(ʻaql),* life *(nafs)*, and progeny *(nasl)*.

Thus, the notion of customer satisfaction in Islamic banking can be understood as a holistic construct, integrating attitudinal, behavioral, and spiritual dimensions. From this perspective, Shariah-compliance satisfaction functions as a differentiating variable that shapes customer perceptions and loyalty in Islamic financial institutions. The integration of maqāṣid al-sharīʻah provides a theoretical bridge between conventional marketing theories and Islamic ethical foundations, positioning satisfaction not merely as a transactional response but as an expression of faith-based value alignment and spiritual trust *(amanah).* This conceptual synthesis offers a foundation for understanding customer satisfaction within the broader framework of Islamic marketing and value-driven service quality.

## 3. METHODOLOGY

Literature review is a commonly used method to systematically transform the contents of literature into objective formats with the aim of identifying, specifying, mapping, and evaluating the contents. However, it sometimes falls short in capturing the associated intellectual landscape (Tranfield et al., 2003). Bibliometric analysis addresses this issue by quantifying the existing literature to assess developments in scholarly publishing. Additionally, bibliometric analysis can identify research gaps and provide recommendations for future studies in emerging fields. Moreover, unlike conventional structured methods, the bibliometric technique can handle large-scale articles to establish a scientific framework for research topics (Molina-Collado et al., 2021).

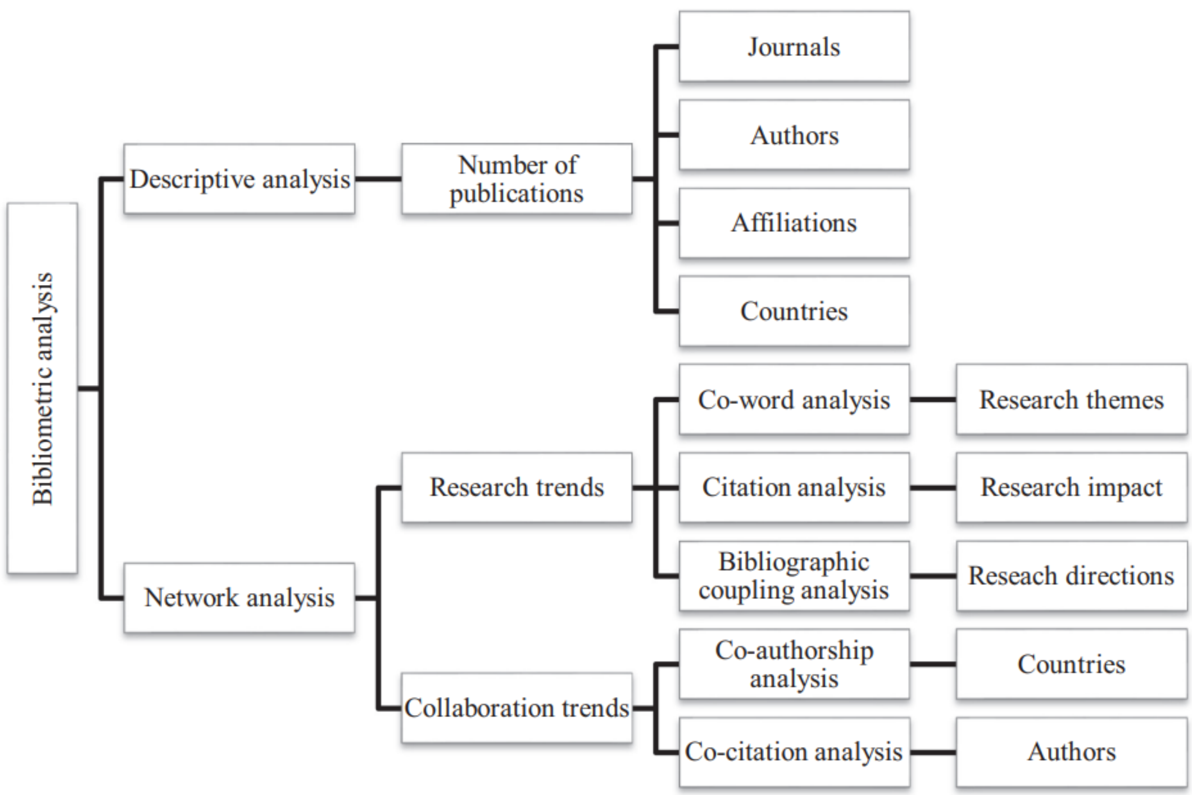


Figure 1. Topologies of Bibliometrics Analyses
Source: Zainuldin & Lui (2022)

In an algorithmic manner, bibliographic data is utilised in bibliometric analysis to establish internal relationships within literature, analyses citation and co-citation levels, and identify clusters. The two primary categories of bibliometric techniques are relational and evaluative (Benckendorff & Zehrer, 2013). Productivity metrics, such as publication counts, impact metrics, and other descriptive data, are implemented by the evaluative methodology to demonstrate intellectual advancement (Hall, 2011). In contrast, the relational technique utilises bibliographical coupling analyses, co-authorship, co-word, and co-citation to perform a systematic assessment of the knowledge structure (Koseoglu, 2016).

The data collection for this study was conducted in March 2024 with the aim of conducting precise and comprehensive research. It involved searching all references to “customer satisfaction Islamic bank” in all fields of Scopus, resulting in the identification of 144 scientific contributions. The selection criteria included a publication timeframe between 1998 and 2023. In term of Scopus, a multidisciplinary database suitable for information systems researchers, was chosen for this study, as mentioned by Okoli (2015). Additionally, Scopus includes papers indexed and ranked by the Institute for Scientific Information and Scopus, as highlighted by Oaklef (2009). This study used Scopus based on the findings of Boyack et al. (2018), which indicated an overlap between Scopus and Web of Science. Figure 2 also illustrates the framework for data collection.

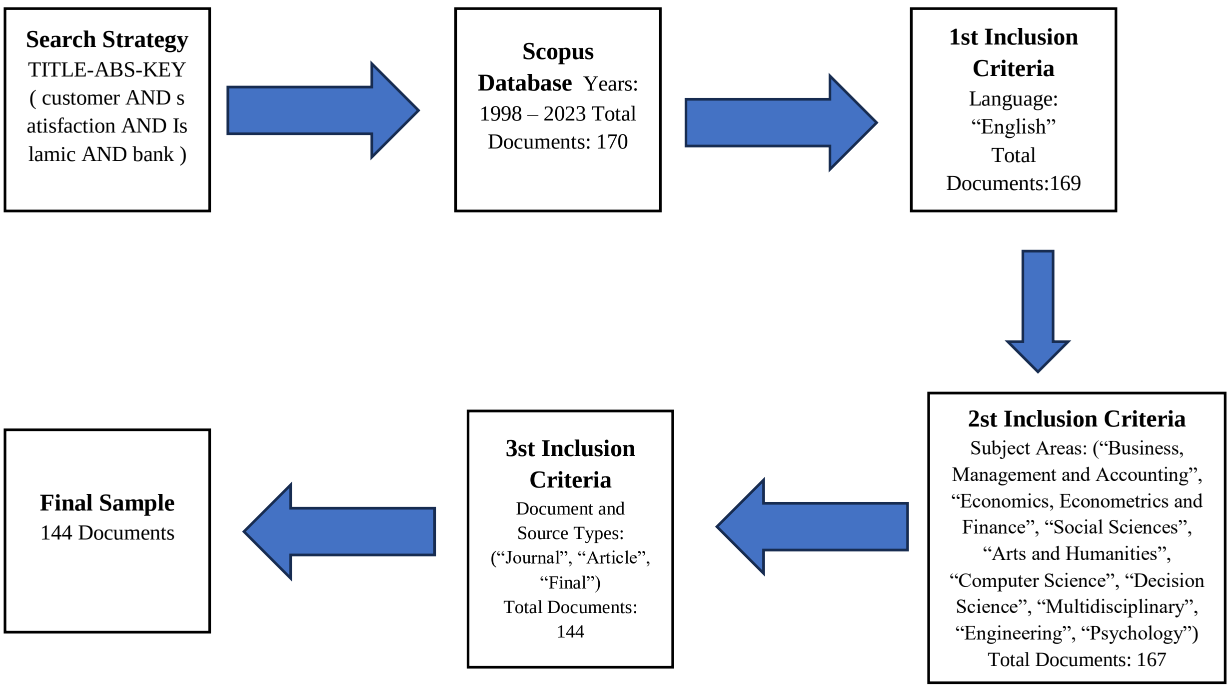


Figure 2. Data Collection Framework
Source: Figure by authors (2025)

VOSviewer van Eck & Waltman (2010) and Bibliometrix Aria & Cuccurullo (2017) are utilized in this study. The knowledge structure of the topic is examined through rigorous bibliometric and network analyses, including citation and co-citation analysis. The effectiveness of bibliometric tools in network analysis has been demonstrated in identifying both established and emerging areas of interest. Bibliometrix, an R package specifically designed for comprehensive quantitative research in bibliometrics and scientometrics, allows for the integration of bibliographic data from various sources, such as Scopus. It also assesses coupling, scientific collaboration, and co-word analyses, in addition to co-citation. The statistical analyses were performed using R-studio and VOSviewer statistical software.

To ensure the reliability and accuracy of the dataset, several validation procedures were implemented throughout the data collection and screening process. First, all bibliographic records were retrieved directly from Scopus, a database widely recognized for its rigorous indexing standards. Cross-checking procedures were conducted to prevent duplication and ensure that each entry represented a unique scholarly contribution. Metadata such as publication year, document type, author names, and source titles were manually verified to maintain consistency with the inclusion criteria (1998–2023). Additionally, the search strings were tested iteratively to confirm their specificity and relevance to the topic of customer satisfaction in Islamic banking. Although the methodological nature of this study introduces inherent constraints to applying PRISMA diagrams directly. PRISMA was originally developed for systematic reviews of empirical studies, where inclusion and exclusion decisions occur across multiple levels (e.g., screening abstracts, assessing full-text eligibility, synthesizing results). In contrast, bibliometric analysis relies on a single-stage retrieval of indexed metadata from a curated database, where the filtering process is algorithmic rather than judgment-based (Donthu et al., 2021). As a result, the selection steps do not follow the multi-layered discarding process required for a conventional PRISMA structure.

Thus, the study instead employs a data collection framework (Figure 2) that accurately represents the procedural flow of bibliometric retrieval highlighting query construction, database extraction, data cleaning, and final dataset compilation. This approach maintains methodological transparency while staying consistent with bibliometric research standards. Despite these validation measures, several limitations remain. First, reliance on a single database (Scopus) may exclude relevant publications indexed elsewhere, although prior research has shown substantial overlap between Scopus and Web of Science (Boyack et al., 2018). Second, bibliometric indicators inherently prioritise quantifiable patterns and may not fully capture the qualitative depth of individual studies. Third, keyword-based retrieval may overlook articles that discuss the topic implicitly without explicitly using the exact terms searched. Nonetheless, these limitations are common in bibliometric studies and are mitigated through the triangulation of analytical tools such as VOSviewer and Bibliometrix.

## 4. RESULTS AND DISCUSSION

### 4.1 Descriptive Analysis

The review indicated that the first article linking on customer satisfaction in Islamic bank was published in 1998 and altogether 144 articles are published after scholarly, language and subject filtration till 2023. The proceeding discussion outlines the bibliometric analysis and dominant research themes in the research on customer satisfaction in Islamic banks.

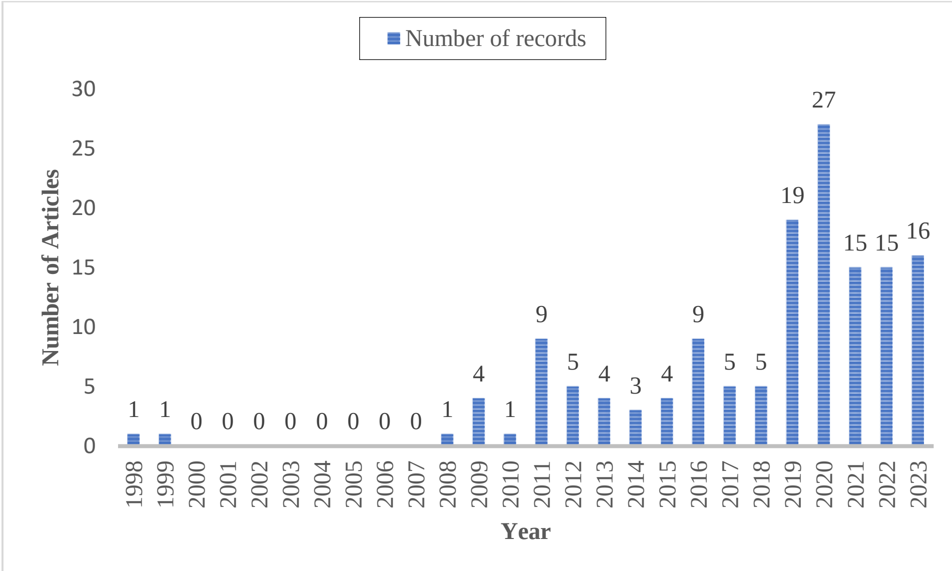


Figure 3. Publication Trends of Research on the Customer Satisfaction on Islamic Banks (1998–2023)
Source: Figure by authors (2025)

### 4.2 Publication Trends

The research on customer satisfaction in Islamic banks has progressively captured the attention of academicians over the past 26 years, as evidenced by an overview of publication trends (Figure 3). In addition, the findings indicate that the majority of articles (n = 27) on customer satisfaction in Islamic banks were published in 2020, which represents a 42.11% increase from the number of articles published in 2019 (n = 19). Another noteworthy aspect of the publication trend findings is the double-digit increase in the number of articles since 2019, which may be attributed to the innovation in Islamic bank marketing services that has encouraged researchers to contextualise the dynamic on customer satisfaction in Islamic banks.

### 4.3 Publication Sources

Table 1 summarises the findings of the publication sources. In general, the authors noted that the research on consumer satisfaction in Islamic banks has made sluggish progress, suggesting that there is a dearth of research on this topic. The Journal of Islamic Marketing is the primary source of publication (n = 29), followed by the International Journal of Bank Marketing (n = 11) and the International Journal of Islamic and Middle Eastern Finance and Management (n = 7) in the research on customer satisfaction in Islamic. The findings of publication sources disseminate this information. The Australian Business Deans Council and Association of Business Schools (ABDC) rank the majority of the publication sources, indicating that the research on customer satisfaction in Islamic is particularly popular among reputable journals.

Table 1. The Top Ten Contributing Journals to the Research on Customer Satisfaction on Islamic Banks

| Source title | ABDC Ranking | ABS Ranking | No. of articles |
|---|---|---|---|
| *Journal of Islamic Marketing* | B | - | 35 |
| *International Journal of Bank Marketing* | A | 1 | 11 |
| *International Journal of Islamic and Middle Eastern Finance and Management* | B | 1 | 7 |
| *Journal of Islamic Accounting and Business Research* | C | 1 | 6 |
| *Cogent Business and Management* | - | 1 | 4 |
| *International Journal of Business and Society* | C | - | 4 |
| *Journal of Asian Finance Economics and Business* | - | - | 4 |
| *Asian Social Science* | - | - | 3 |
| *Qualitative Research in Financial Markets* | B | 1 | 3 |
| *Al-Shajarah* | - | - | 2 |

Source: Authors' own creation (2025)

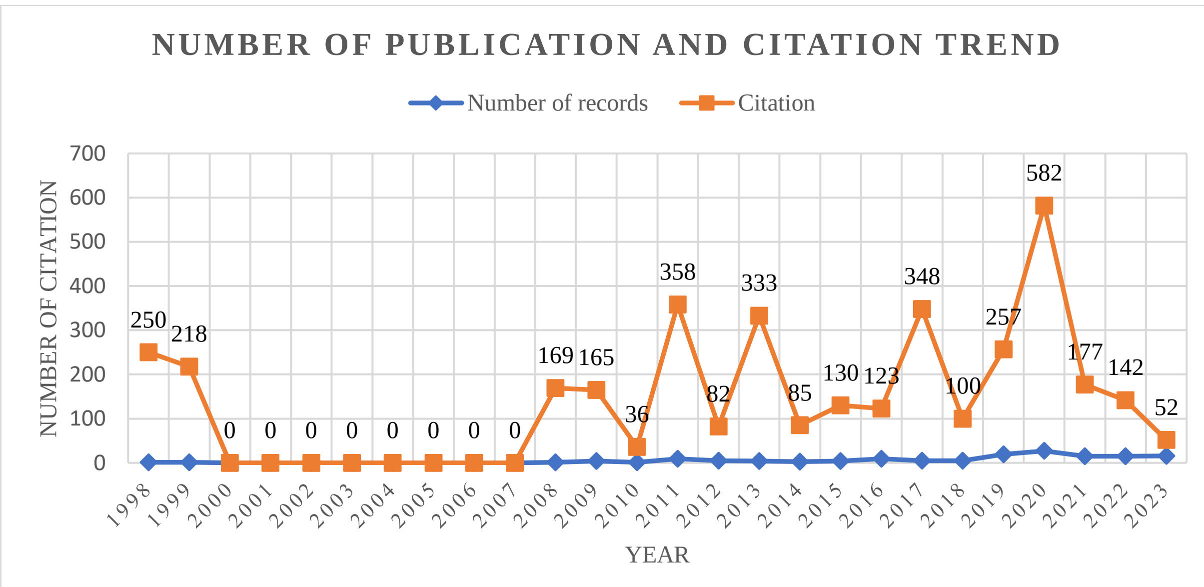


Figure 4. Citation analysis of the publications on the customer satisfaction in Islamic banks (1998–2023)
Source: Figure by authors (2025)

### 4.4 Publication Performance

To investigate the publication performance, we analyzed the number of citations received by the published articles over the years. The results of publication performance are reported in Figure 4. Following Kumar et al.'s (2021) criteria, we analyzed the global citations of the review articles without applying discipline filtration. It is observed that "Banking behavior of Islamic bank customers: Perspectives and implications" was the most cited article (n = 250) followed by "Islamic banking: A study of customer satisfaction and preferences in Jordan" (n = 218). Further, we noticed that publications in the research on customer satisfaction in Islamic bank and their citations represent an upward trend between 2017 and 2021, establishing that the research theme may remain a key research agenda among Islamic banking scholars.

*4.4.1 Leading Authors*

Several renowned scholars contributed to the research on customer satisfaction in Islamic bank. We distributed articles based on different authors and found that Amin, M. from Universiti Teknologi Malaysia, Abror, A. from Universitas Negeri Padang, Indonesia, and Baber, H. from Woosong University, South Korea, each contributing three articles. Other notable contributors include Suhartanto, D., Lone, F.A, Abdul Rehman, A., Ahmed, S., Dandis, A.O., Yusfiarto, D., and Jamshidi, D., each with two articles. These authors represent a diverse array of institutions and countries, reflecting a wide-ranging international interest in the factors influencing customer satisfaction within Islamic banking. The leading authors in the research on customer satisfaction in Islamic bank, their institutional affiliations, and the number of articles produced by each other are reported in Table 2.

Table 2. The Top Ten Authors Based on Number of Publications

| Name of Author | Affiliations | Number of Articles |
|---|---|---|
| Amin, M. | Universiti Teknologi Malaysia, Malaysia | 3 |
| Abror, A. | Universitas Negeri Padang, Indonesia | 3 |
| Baber, H. | Woosong University, South Korea | 3 |
| Suhartanto, D. | Politeknik Negeri Bandung, Indonesia | 2 |
| Lone, F.A | Prince Sattam Bin Abdulaziz University, Saudi Arabia | 2 |
| Abdul Rehman, A. | Superior University, Pakistan | 2 |
| Ahmed, S. | World University of Bangladesh, Bangladesh | 2 |
| Dandis, A.O. | De Montfort University, United Kingdom | 2 |
| Yusfiarto, D. | UIN Sunan Kaljaga Yogyakarta, Indonesia | 2 |
| Jamshidi, D. | Islamic Azad University, Iran | 2 |

Source: Authors' own creation (2025)

### 4.5 Leading Countries

Figure 5 illustrates the distribution of review articles based on publications from various geographical regions. The clustering of these articles represents contributions from authors in 33 different countries to the research on customer satisfaction in Islamic banks. It is evident that the countries represented in the publications on this topic are members of the Organisation of the Islamic Cooperation (OIC) and the Organisation for Economic Co-operation and Development (OECD). This indicates that research on the marketing of Islamic banks, particularly concerning behavioral aspects, is equally prominent in both regional and global contexts.

Additionally, the countries that contributed most to the publications of the research on customer satisfaction in Islamic bank reveal that Indonesia is the leading country with the highest number of publications (n = 116) followed by Malaysia (n = 93) (Table 4). This result is logical as the demand for Islamic bank products among Malaysian and Indonesian consumers is relatively high and IFIs in these countries offer sufficient research funds to scholars to facilitate them in understanding on customer satisfaction in Islamic bank. Similarly, Pakistan is the third most contributor (n = 44) in the research on this domain followed by Saudi Arabia (n = 17), United Kingdom (n = 15), Iran (n = 11) and Jordan (n = 11) indicating that our research theme is equally popular among the countries concentrated with the highest number of Islamic financial assets and also gaining popularity in major non-Muslim markets. Table 4 presents the list of top countries that contributed to the research on customer satisfaction in Islamic banks.

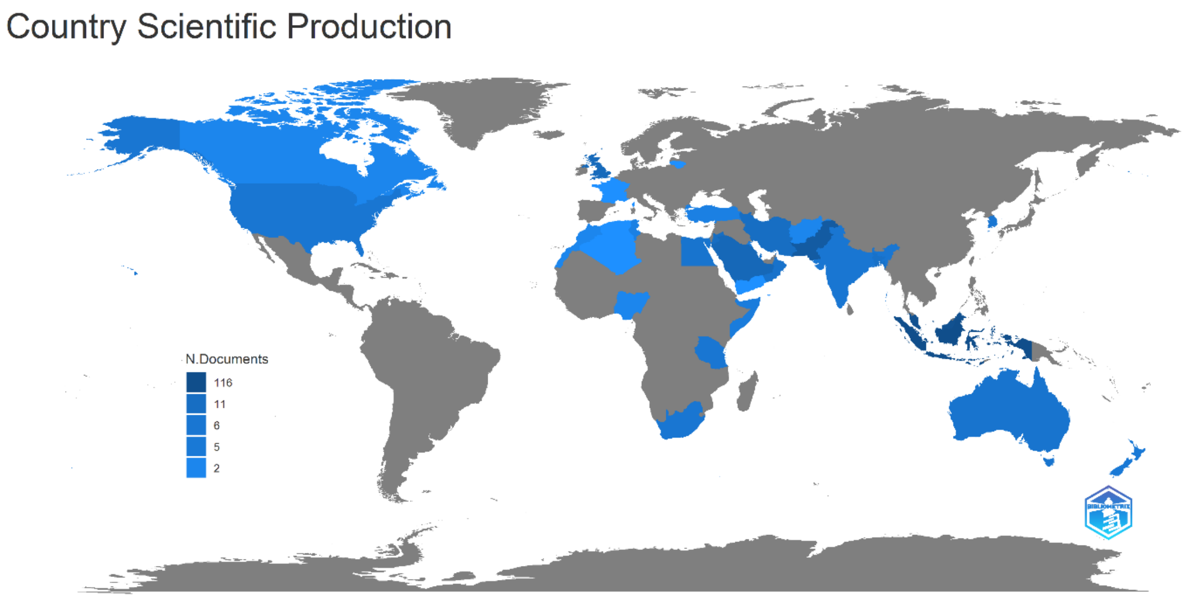


Figure 5. Countries Scientific Production to the Research on the Customer Satisfaction in Islamic Banks
Source: Bibliometrix R-Studio (2025)

### 4.6 Leading Institutions

We examined the institutional affiliations of the authors to analyze the most contributing institutions to the research on customer satisfaction in Islamic bank. The results of the top contributing institutions are presented in Figure 6. Overall, the results indicate the dominance of Indonesian educational institutions in this research discipline. However, Universitas Negeri Padang, Indonesia contributed the most publications (n = 14) followed by the International Islamic University Malaysia, Malaysia (n = 10) and Management and Science University, Malaysia (n = 6) in the research on customer satisfaction in Islamic bank. Indeed, Indonesian educational institutions have always held their reputation to research the essential strategies for marketing of Islamic bank services. Price Sattam Bin Abdulaziz University, Saudi Arabia (n = 6) and Qatar University, Qatar (n = 6) is the four and fifth-highest contributor to the research on customer satisfaction in Islamic bank. A few other leading institutions in this research discipline are King Abdulaziz University, Saudi Arabia (n = 5), The University of Dodoma, Tanzania (n = 5), Universiti Kebangsaan Malaysia, Malaysia (n = 5), Universiti Utara Malaysia, Malaysia (n = 5), and University of Johannesburg, South Africa (n = 5).

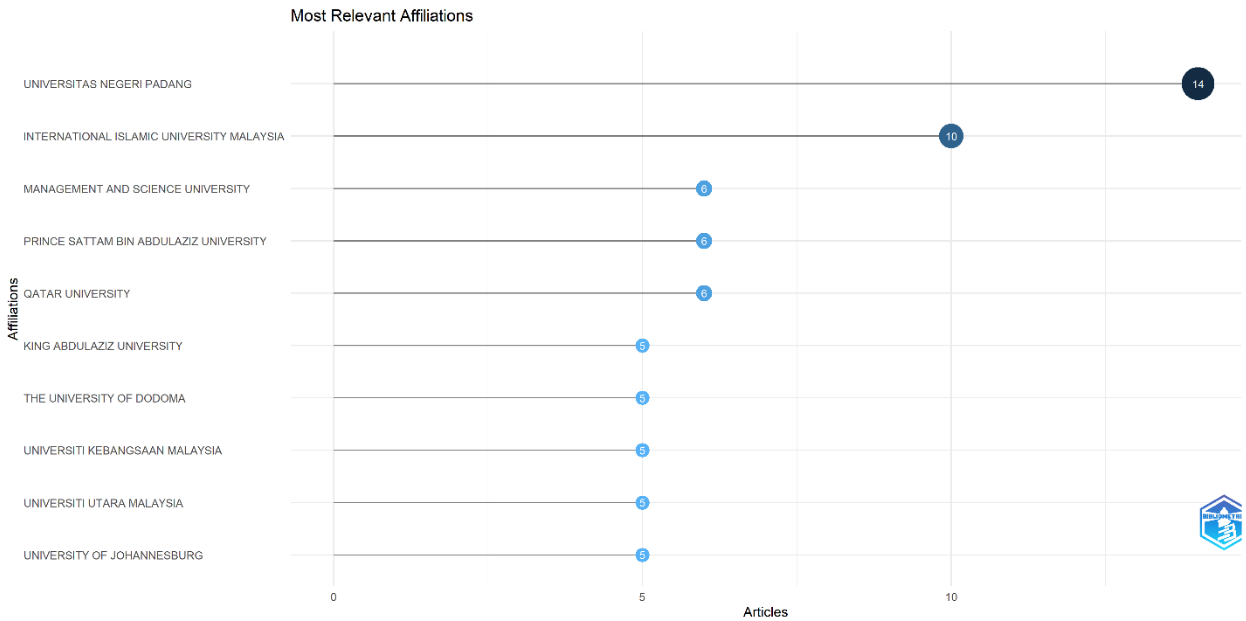


Figure 6. Top Ten Most Relevant Affiliations to the Research on the Customer Satisfaction in Islamic Banks
Source: Bibliometrix R-Studio (2025)

### 4.7 Network Analysis

Network analysis utilizes relational techniques to investigate bibliographic data, which are classified into co-authorship, co-word, citation, bibliographic coupling, and co-citation. As described in Section 2, network analysis provides a more sophisticated method for elucidating the intellectual and social structure of customer satisfaction literature within the banking industry.

*4.7.1 Co-word Analysis.*
Co-word analysis entails the aggregation of co-occurring keywords from a collection of articles within a specific discipline (Lu and Wolfram, 2012). The co-occurrence of these keywords reveals the research themes of the studies (Ding et al., 2001) and explores the relationships and trends within related sub-fields (He, 1999). Table 5 presents the top ten keywords based on the total link strength derived from co-word analysis, where total link strength indicates the intensity of an item's connections with other items (Eck and Waltman, 2017). The concept of service quality has emerged as a pivotal element in understanding customer behavior and preferences, as evidenced by its 43 occurrences and a total link strength of 107 in recent studies. Service quality's prominence is closely tied to customer loyalty, which appears 20 times with a total link strength of 56. This indicates that enhancing service quality can significantly boost customer loyalty, leading to long-term benefits for businesses. Satisfaction, another crucial factor, is mentioned 22 times with a total link strength of 54, further highlighting its role in the customer experience. These factors—service quality, satisfaction, and loyalty—are interlinked, suggesting that improvements in service quality can enhance customer satisfaction, which in turn fosters loyalty (Parasuraman et al., 1988).

Table 3. The Top Ten Keywords of Co-word Analysis

| **Keyword** | **Occurrences** | **Total link strength** |
|---|---|---|

| | | |
|---|---|---|
| Service quality | 43 | 107 |
| Customer loyalty | 20 | 56 |
| Satisfaction | 22 | 54 |
| Loyalty | 16 | 45 |
| Trust | 11 | 43 |
| Religiosity | 7 | 20 |
| Image | 4 | 18 |
| Parkserv | 4 | 15 |
| Carter Model | 4 | 13 |
| Servqual | 3 | 12 |

Source: Authors’ own creation (2025)

Trust, cited 11 times with a total link strength of 43, plays a crucial role in shaping customer loyalty and satisfaction. Customers are more likely to remain loyal to a service provider they trust, underscoring the importance of building trust as a key strategic objective for businesses. Additionally, the influence of religiosity (7 occurrences, total link strength of 20), image (4 occurrences, total link strength of 18), and specific models such as Parkserv (4 occurrences, total link strength of 15), the Carter Model (4 occurrences, total link strength of 13), and Servqual (3 occurrences, total link strength of 12) highlights the complex nature of service quality and its assessment. These elements provide a comprehensive framework for understanding and enhancing customer relations in various contexts (Zeithaml, Berry, & Parasuraman, 1996).

Figure 7 illustrates the density mapping of popular keywords that are determined by the co-word analysis. Four significant individual clusters that demonstrate distinct relationships among various word pairs are present, similar to the results in Table 5. Initially, the customer service quality cluster is paired with the customer behaviour and retention clusters. Therefore, Kotler et al. (1999) asserted that marketers believe that religion influences the decision and behaviour of consumers when they request a service or purchase a product. Additionally, Owen and Othman (2001) recommend that Islamic institutions implement a service quality philosophy. They attributed this to the fact that Muslims consider the business practices of Islamic banks to be a component of their worship, in which all products and services are based on religion. In other words, customer retention rates are higher when service quality and satisfaction are high (Janahi & Mubarak, 2017). Secondly, the customer loyalty cluster is associated with the quality of service and religiosity. Islamic banks are distinguished from conventional banks by their religious attachment, as per Iqbal et al. (2018).


Figure 7. Overlay Mapping of Co-word Analysis
Source: VOSViewer (2025)

Articulating the overarching principles of Islamic finance is likely to influence the decision-making process of devout Muslims concerning Islamic bank products and services. Additionally, the ethical nature of these principles is likely to attract religious non-Muslims, who are increasingly patronizing Islamic banks (Aqib and Hussain, 2021). Furthermore, the assertion that service quality is the most critical determinant of loyalty implies that Islamic banks should not rely solely on religious compliance; they must also provide high service quality by improving tangibles, reliability, and empathy (Tegambwage & Kasoga, 2023).

The cluster of customer satisfaction is linked to customer service quality, incorporating the Carter and Servqual models. In the context of Islamic banking, these models have been extensively utilized by researchers to assess service quality. The Servqual model, encompassing dimensions such as assurance, reliability, tangibility, empathy, and responsiveness, concentrates on service quality and customer satisfaction by measuring perceptions of a given quality. The Carter model further emphasizes the attitude toward customers. Consequently, providing high service quality results in customer satisfaction and loyalty, an increased willingness to recommend the bank to others, a reduction in customer complaints, and significantly enhanced customer retention rates.
The trust cluster is associated with Sharia compliance and image. This encompasses adherence to Sharia law, the reliability of products and services, and personal image, which have been identified as the most significant factors for Islamic banks in satisfying their customers (Alfoqahaa, 2012; Hamzah et al., 2015; Aldarabseh, 2019).

### *4.7.2 Citation Analysis*

Citation analysis is utilized to measure influence within the academic domain (Feng et al., 2017). A research publication with a high citation index typically indicates its substantial impact within a field. Additionally, citation patterns can reveal the nature of the research's influence among scholars (De Bakker et al., 2005). Figure 8 illustrates the density mapping of influential articles based on citation analysis. Customer satisfaction is identified as a crucial driving factor in Islamic banking, as evidenced by the citation analysis in Table 4. The most cited article, "Banking behavior of Islamic bank customers: Perspectives and implications" by Metawa S.A., with 250 citations, highlights the importance of understanding customer behavior to enhance satisfaction (International Journal of Bank Marketing). Similarly, Naser K.'s study, cited 218 times, focuses on customer satisfaction and preferences in Jordan's Islamic banking sector, emphasizing its essential role in shaping banking strategies (International Journal of Bank Marketing). Ali M.'s research, with 209 citations, investigates the relationship between service quality perception and customer satisfaction in Pakistan's Islamic banks using a modified SERVQUAL model, underscoring the impact of service quality on satisfaction (Total Quality Management and Business Excellence). Amin M. significantly contributes with two articles: one comparing the drivers of customer satisfaction among Muslim and non-Muslim customers in Malaysia (183 citations), and another examining service quality perception and satisfaction in Malaysian Islamic banking using a SEM approach (169 citations). Both studies, published in the International Journal of Bank Marketing, highlight the nuanced factors influencing customer satisfaction.

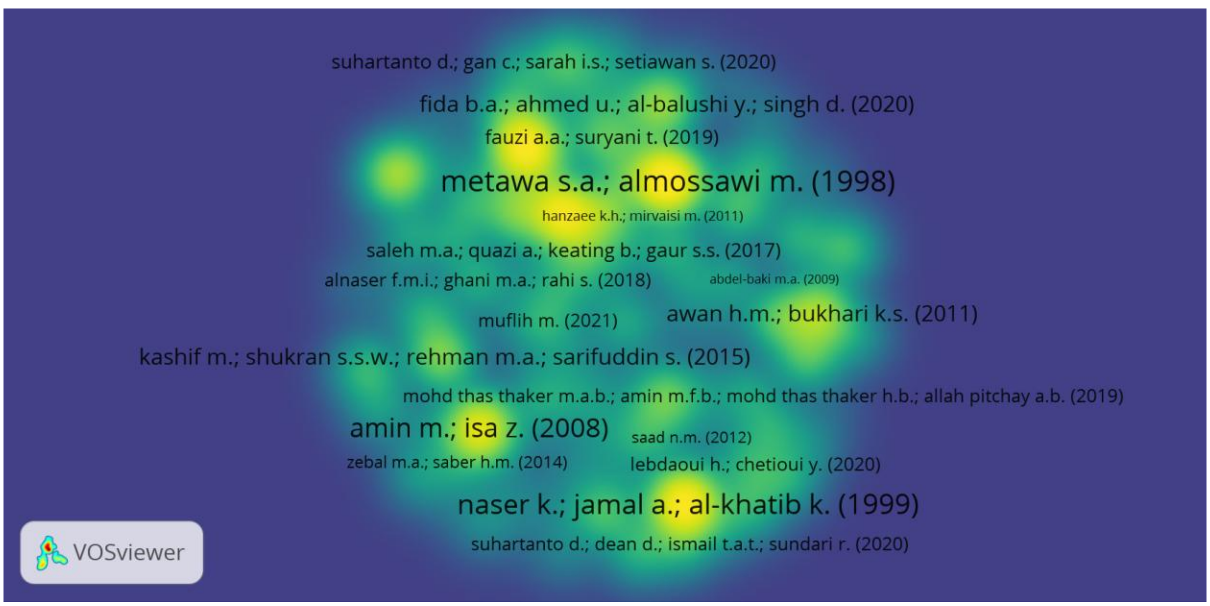


Figure 8. Overlay mapping of citation analysis
Source: VOSViewer (2025)

Further illustrating this point, Mohsin B.'s work, which integrates attitudes towards Halal banking with service quality, satisfaction, trust, and loyalty in online Islamic banking, has received 106 citations (International Journal of Bank Marketing). Awan H.M.'s study on the criteria for selecting an Islamic bank in Pakistan, cited 100 times, also highlights the importance of customer satisfaction in decision-making processes (Journal of Islamic Marketing). Fida B.A., with 92 citations, explores the impact of service quality on customer loyalty and satisfaction in Oman's Islamic banks (SAGE Open). Kashif M.'s research, with 80 citations, employs the PAKSERV model to investigate satisfaction and loyalty in Malaysian Islamic banks (International Journal of Bank Marketing). Lastly, Hossain M.'s article, with 77 citations, examines customer perceptions of service quality in retail banking in Qatar, further emphasizing the significance of customer satisfaction in the banking sector (International Journal of Islamic and Middle Eastern Finance and Management).

These highly cited works collectively highlight that customer satisfaction is not only a critical outcome but also a driving factor that influences various aspects of Islamic banking, from service quality to customer loyalty and trust. The emphasis on customer satisfaction across different regions and contexts within Islamic banking underscores its universal importance in fostering positive customer relationships and achieving long-term success.

Table 4. The Top Ten Cited Articles of Citation Analysis

| Author | Citations | Article title | Source title |
|---|---|---|---|
| (Metawa & Almossawi, 1998) | 250 | Banking behavior of Islamic bank customers: Perspectives and implications | International Journal of Bank Marketing |
| (Naser et al., 1999) | 218 | Islamic banking: A study of customer satisfaction and preferences in Jordan | International Journal of Bank Marketing |
| (Ali & Raza, 2017) | 209 | Service quality perception and customer satisfaction in Islamic banks of Pakistan: the modified SERVQUAL model | Total Quality Management and Business Excellence |
| (Amin et al., 2013) | 183 | Islamic banks: Contrasting the drivers of customer satisfaction on image, trust, and loyalty of Muslim and non-Muslim customers in Malaysia | International Journal of Bank Marketing |
| (Amin & Isa, 2008) | 169 | An examination of the relationship between service quality perception and customer satisfaction: A SEM approach towards Malaysian Islamic banking | International Journal of Islamic and Middle Eastern Finance and Management |
| (Butt & Aftab, 2013) | 106 | Incorporating attitude towards Halal banking in an integrated service quality, satisfaction, trust and loyalty model in online Islamic banking context | International Journal of Bank Marketing |
| (Awan & Bukhari, 2011) | 100 | Customer's criteria for selecting an Islamic bank: Evidence from Pakistan | Journal of Islamic Marketing |
| (Fida et al., 2020) | 92 | Impact of Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman | SAGE Open |
| (Kashif et al., 2015) | 80 | Customer satisfaction and loyalty in Malaysian Islamic banks: A PAKSERV investigation | International Journal of Bank Marketing |

| | | | |
|---|---|---|---|
| (Hossain & Leo, 2009) | 77 | Customer perception on service quality in retail banking in Middle East: the case of Qatar | International Journal of Islamic and Middle Eastern Finance and Management |

Source: Authors' own creation (2025)

*4.7.3 Bibliographic Coupling Analysis*

Bibliographic coupling transpires when two articles cite the same reference (Kessler, 1963), as depicted in Figure 9. The objective of assessing bibliographic coupling is to identify the current active research within a discipline (Zhao and Strotmann, 2008). This method offers a dynamic approach to examining the intellectual structure of a field (Koseoglu, 2016).

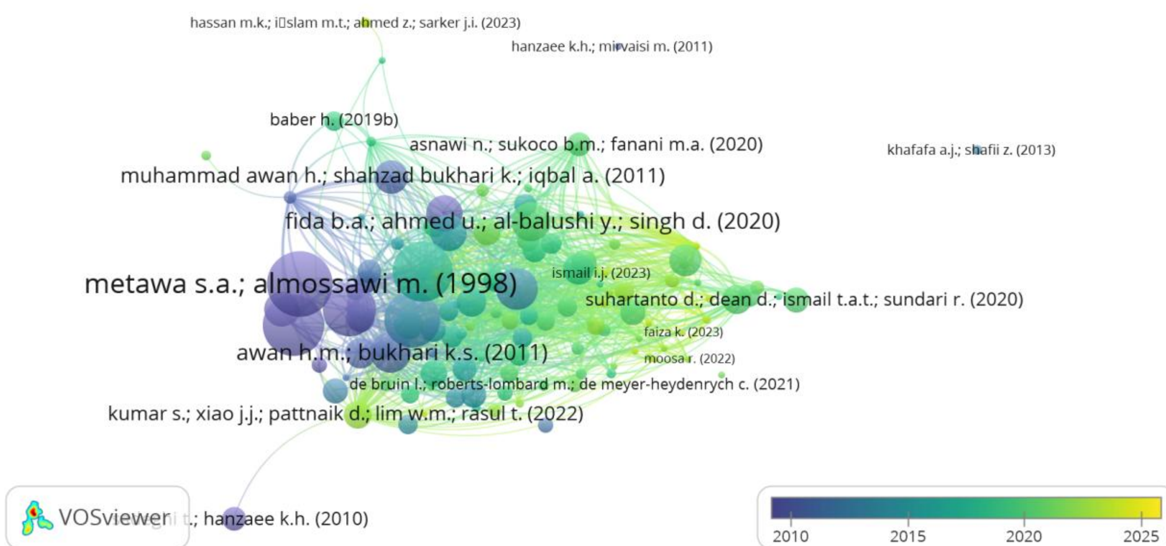


Figure 9. Overlay mapping of citation analysis
Source: VOSViewer (2025)

Table 5 lists the top ten cited articles based on the total citations from the bibliographic coupling analysis. These articles underscore various strategic approaches to enhance service quality and customer satisfaction. Metawa and Almossawi (1998) highlight the importance of service quality, internal marketing, and employee satisfaction in achieving customer satisfaction. Similarly, Naser et al. (1999) emphasize the significance of understanding customer perceptions and improving service delivery processes.

Table 5. The Top Ten Cited Articles of Bibliographic Coupling Analysis

| Author | Citations | Directions |
|---|---|---|
| (Metawa & Almossawi, 1998) | 250 | The role of service quality, internal marketing, and the satisfaction of bank employees in achieving customer satisfaction. |
| (Naser et al., 1999) | 218 | Underscores the importance of understanding customer perceptions and improving service delivery process as drivers customer satisfaction. |

| | | |
|---|---|---|
| (Ali & Raza, 2017) | 209 | Focusing on strategic choices and innovative products to enhance service quality and customer satisfaction. |
| (Amin et al., 2013) | 183 | Focus on enhancing customer satisfaction and image to build trust and loyalty among both Muslim and non-Muslim customers. |
| (Amin & Isa, 2008) | 169 | Financial counseling and promotions targeted at Muslim customers can attract more users to Islamic banking products and services |
| (Butt & Aftab, 2013) | 106 | Focus on improving their e-service quality and ensuring Sharia compliance to enhance customer satisfaction and loyalty |
| (Awan & Bukhari, 2011) | 100 | Focus on product features and service quality to position their financial instruments effectively and maximize customer satisfaction |
| (Fida et al., 2020) | 92 | Focus on improving empathy and responsiveness to enhance customer satisfaction |
| (Kashif et al., 2015) | 80 | Banks are recommended to adopt a "network marketing" approach to maintain desirable levels of customer satisfaction and loyalty |
| (Hossain & Leo, 2009) | 77 | Focus on improving customer support, resolving customer grievances, and reducing service charges to enhance customer satisfaction |

Source: Authors’ own creation (2025)

Ali and Raza (2017) advocate for strategic choices and innovative products to boost service quality and satisfaction. Amin et al. (2013) focus on enhancing customer satisfaction and image to build trust and loyalty among both Muslim and non-Muslim customers, while Amin and Isa (2008) suggest targeted financial counseling and promotions for Muslim customers. Butt and Aftab (2013) stress the importance of improving e-service quality and ensuring Sharia compliance. Awan and Bukhari (2011) recommend focusing on product features and service quality to effectively position financial instruments. Fida et al. (2020) highlight the need for empathy and responsiveness. Kashif et al. (2015) recommend a "network marketing" approach to maintain customer satisfaction and loyalty. Hossain and Leo (2009) suggest improving customer support, resolving grievances, and reducing service charges to enhance satisfaction. These articles collectively provide a comprehensive view of the multifaceted strategies necessary for achieving customer satisfaction in Islamic banking.

#### *4.7.4 Co-authorship Analysis*

Co-authorship pertains to the collaboration between two or more authors who jointly publish research (Lu and Wolfram, 2012). This collaboration can be identified by examining co-authorship networks using bibliometric methods (Glanzel and Schubert, 2004). With the increasing collaboration among researchers in recent years (Koseoglu, 2016), it is crucial to understand the extent of collaboration and network trends among researchers in the field of customer satisfaction within Islamic banks. Co-authorship analysis elucidates the robust social connections among researchers from diverse backgrounds. Additionally, it highlights the outcomes of these collaborations and identifies factors influencing the level of co-authorship (Zupic and Cater, 2014). Table 6 presents the top ten countries that are based on the total link strength of coauthorship analysis. Malaysia leads the chart with 44 publications, 1406 citations, and the highest total link strength of 29, indicating its central role in this research domain and its strong collaborative networks. Indonesia follows with 36 publications, 521 citations, and a total link strength of 10, highlighting its active research participation and substantial contributions. The United Kingdom, despite having only 10 publications, shows a high impact with 456 citations and a link strength of 10, reflecting its influential research and strong international collaborations.

Table 6. The Top Ten Countries of Co-Authorship Analysis

| Country | Number of publications | Total citations | Total link strength |
|---|---|---|---|
| Malaysia | 44 | 1406 | 29 |
| Indonesia | 36 | 521 | 10 |
| United Kingdom | 10 | 456 | 10 |
| Pakistan | 18 | 788 | 9 |
| Bangladesh | 5 | 80 | 8 |
| India | 5 | 102 | 8 |
| United States | 4 | 70 | 8 |
| New Zealand | 5 | 148 | 7 |
| Saudi Arabia | 8 | 104 | 7 |
| Australia | 4 | 109 | 6 |

Source: Authors' own creation (2025)

Pakistan, with 18 publications and 788 citations, demonstrates significant research impact, supported by a total link strength of 9. Bangladesh and India each have 5 publications, with 80 and 102 citations respectively, and both have a total link strength of 8, indicating emerging research contributions and growing collaborative networks. The United States, with 4 publications and 70 citations, also shows a total link strength of 8, suggesting steady contributions and collaboration in the field. New Zealand, Saudi Arabia, and Australia each have a modest number of publications (5, 8, and 4 respectively), with corresponding citation counts (148, 104, and 109) and lower link strengths (7 for New Zealand and Saudi Arabia, 6 for Australia), indicating their participation in collaborative research efforts and contributions to the global understanding of customer satisfaction in Islamic banking. Overall, these countries collectively highlight the international and collaborative nature of research in this area, with varying levels of impact and network strength.

Figure 10 depicts the network mapping of countries that are based on co-authorship analysis. Malaysia emerges as the central hub in the network, with the largest node and numerous strong links to other countries, highlighting its significant role and extensive collaborations in this research domain. Indonesia also shows a substantial presence with strong connections to Malaysia and other Southeast Asian countries, reflecting its active participation and regional research collaborations. The United States and Bangladesh, represented in yellow, indicate newer research activities and increasing involvement in recent years. Other countries like Pakistan, Saudi Arabia, and Australia also contribute to the research landscape, although to a lesser extent, as evidenced by their smaller nodes and fewer connections. Overall, the map illustrates a well-connected network of international collaborations, with Malaysia and Indonesia playing pivotal roles and newer contributions emerging from countries like the United States and Bangladesh.

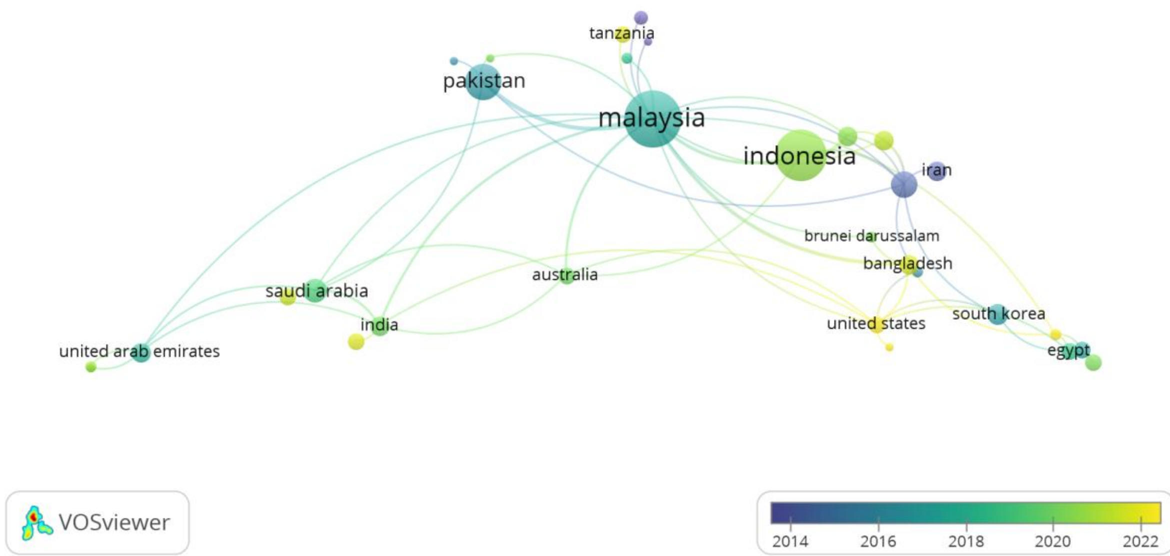


Figure 10. Network Mapping of Co-authorship Analysis
Source: VOSViewer (2025)

*4.7.5 Co-citation Analysis*

Co-citation, introduced by Small (1973), is considered the most influential method for assessing relatedness measures. Co-citation occurs when two articles are cited together by other articles. In contrast to bibliographic coupling, co-citation measures the dynamic relationships among citing authors (Lu and Wolfram, 2012). The aim of co-citation analysis in this study is to uncover hidden patterns of author relationships based on their publications, revealing authors who, despite not actively collaborating, are frequently cited together by other articles, indicating a similar research focus (Feng et al., 2017).

Table 7 lists the top five cited authors based on the total citations from the co-citation analysis. Information about the authors, including their designation and areas of expertise, was gathered from their respective university websites. A. Parasuraman, with 181 citations, holds the position of Professor Emeritus of Marketing and is renowned for his expertise in service quality, consumer behavior, and the role of technology in services. His development of the SERVQUAL model has significantly influenced the measurement of service quality across various industries, including Islamic banking.

Table 7. Top Five Cited Authors in Co-Citation on the Customer Satisfaction in Islamic Banks

| Author | Citations | Designation | Areas of expertise |
|---|---|---|---|
| Parasuraman a. | 181 | Professor Emeritus of Marketing | Service quality, consumer behavior, and technology in services |
| Zeithaml v.a. | 158 | Professor Emeritus of Marketing | Customer relationship management, customer service, consumer perception, and customer value |
| Berry l.l. | 141 | Professor of Marketing | Service marketing, Customer relationship management, Healthcare service quality, and Service innovation |
| Hair j.f. | 90 | Professor of Marketing | Multivariate data, Statistical methods in social sciences, consumer behavior, entrepreneurship and small business |
| Naser k. | 74 | Professor of Accounting and Finance | Accounting and financial reporting, Corporate governance, Islamic banking and finance (particularly in customer satisfaction, service quality, and the unique aspects of financial services in Islamic financial institutions), Financial performance, Auditing |

Source: Authors' own creation (2025)

Zeithaml v.a., cited 158 times, is a Professor Emeritus of Marketing renowned for her work in customer relationship management, customer service, consumer perception, and customer value. Her collaborative development of the SERVQUAL model with Parasuraman and Berry underscores her pivotal role in service quality research. Berry l. l., with 141 citations, is a Professor of Marketing who has made significant strides in service marketing, customer relationship management, healthcare service quality, and service innovation. His work has influenced how service excellence is perceived and delivered across various sectors. Hair j. f., cited 90 times, is a Professor of Marketing recognized for his expertise in multivariate data analysis, statistical methods in social sciences, consumer behavior, and entrepreneurship. His contributions to statistical methodologies have become essential tools for researchers in marketing and related fields. Lastly, Naser k., with 74 citations, is a Professor of Accounting and Finance, specializing in accounting and financial reporting, corporate governance, and Islamic banking and finance. Naser's research focuses particularly on customer satisfaction and service quality in Islamic financial institutions, providing insights into their unique financial services.

Figure 11 depicts the network mapping of authors derived from the co-authorship analysis. The map reveals three significant clusters, each distinguished by different colors. This network mapping highlights the collaborative networks among researchers in the field of customer satisfaction within Islamic banks. The green cluster, featuring prominent authors like A. Parasuraman and Leonard L. Berry, indicates strong collaborative ties among researchers who have significantly contributed to the development and understanding of service quality, particularly through the SERVQUAL model. This cluster suggests a focus on foundational research in service quality and customer satisfaction.

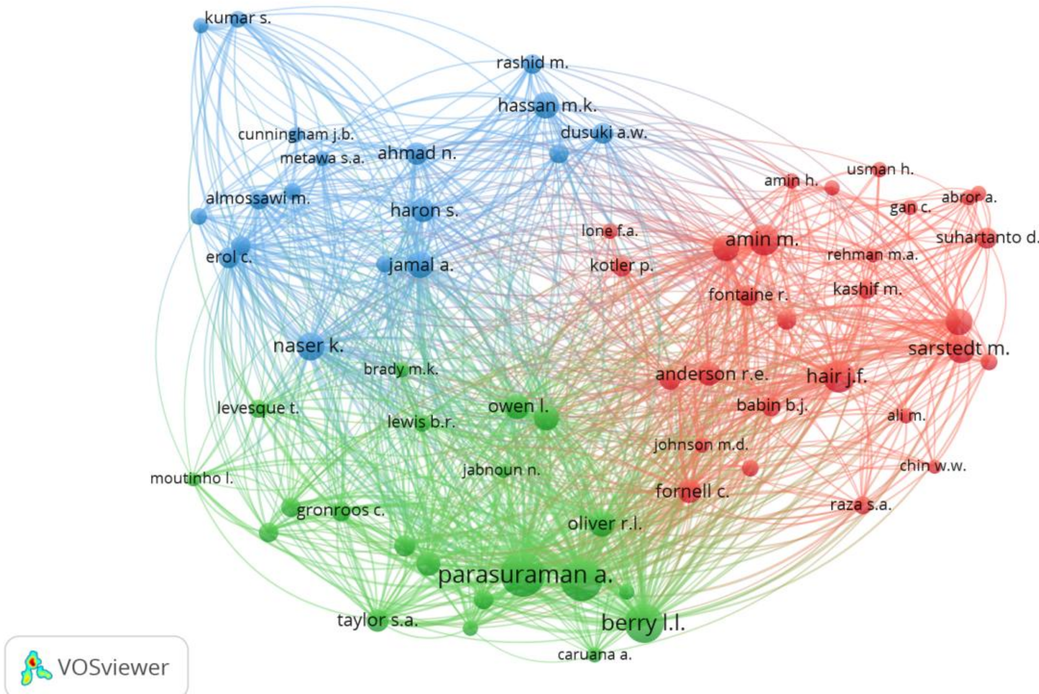


Figure 11. Network Mapping of Co-citation Based on Authors
Source: VOSViewer (2025)

The red cluster includes influential researchers such as Valarie Zeithaml and represents a network of scholars who have extensively explored customer relationship management, consumer perception, and customer value. The collaborations within this cluster emphasize applying service quality principles across various industries, including Islamic banking, and understanding consumer behavior. The blue cluster consists of researchers, including Joseph F. Hair, Jr., known for their work in multivariate data analysis and statistical methodologies. This cluster highlights the integration of advanced statistical techniques in analyzing customer satisfaction and service quality.

## 4.8 Trend Topics

The topics covered in the research on customer satisfaction in Islamic bank are analyzed using co-occurrence author keywords in VOSviewer. The keywords analysis represents the content of the article and co-occurrence of keywords allow enhancing the intellectual structure of the domain through a periodical lens (Comerio and Strozzi, 2019; Donthu et al., 2021). Accordingly, the co-occurrence of author keywords is analyzed to unpack the different topics covered in the context of this research. The common keywords in all 144 articles are analyzed to encapsulate different factors discussed customer satisfaction as driving factor in Islamic bank. The results of co-occurrence of author keywords are presented in Figure 12.

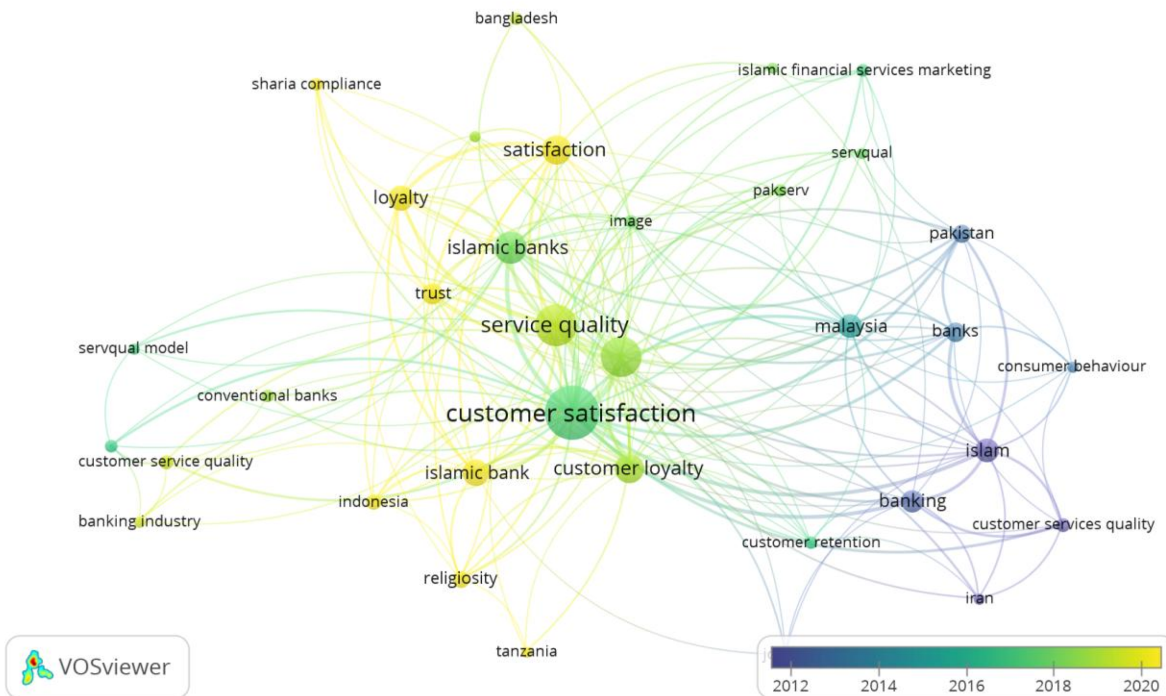


Figure 12. Network Mapping of Co-occurrence Based on Authors Keywords
Source: VOSViewer (2025)

The networks formed by the co-occurrence of author keywords, as illustrated in Table 7, provide valuable insights into the evolving research trends on customer satisfaction as a driving factor in Islamic banks. Between 2012 and 2014, the predominant focus was on "service quality" and "consumer behavior." This early emphasis underscores the foundational role that service quality plays in shaping customer perceptions and behaviors within Islamic banking, highlighting its critical impact on customer satisfaction. From 2016 to 2018, the research scope broadened to include additional factors such as "customer loyalty," "image," "parkserv model," "customer retention," and "Islamic financial service marketing." This period reflects a shift towards understanding the mechanisms through which service quality translates into customer loyalty and retention. The introduction of the "parkserv model" signifies an interest in advanced frameworks for evaluating service quality, while the focus on "image" and "Islamic financial service marketing" indicates a recognition of the importance of strategic marketing and brand image in fostering customer satisfaction. The dominance of service quality and loyalty themes suggests that Islamic banking research remains customer-centric but insufficiently explores emotional and ethical dimensions such as religiosity and trust, which are distinct to Sharia-based institutions.

Table 8. The Drivers of Customer Satisfaction in Islamic Banks

| **Author Keywords** | **Average publication years** | | |
|---|---|---|---|
| | **2012-2014** | **2016-2018** | **2020-2023** |
| Service quality | X | x | |
| Customer loyalty | | x | x |
| Sharia compliance | | | x |

| | | | |
|---|---|---|---|
| Image | | x | |
| Trust | | | x |
| Religiosity | | | x |
| Parkserv model | | x | |
| Consumer behaviour | X | | |
| Customer retention | | x | |
| Islamic financial service marketing | | x | |

Source: Authors' own creation (2025)

Table 8. depicts in the most recent period from 2020 to onwards, the research trends have shifted to incorporate more specialized factors like "Sharia compliance," "trust" and "religiosity." This shift highlights the increasing importance of religious adherence and trust in influencing customer satisfaction within Islamic banks. The persistent focus on "customer loyalty" during this period underscores the ongoing relevance of building and maintaining strong customer relationships as a core driver of satisfaction. The emerging emphasis on "trust" further accentuates its critical role in customer satisfaction, especially in the context of Islamic banking, where compliance with Sharia principles is paramount. A theoretical reflection on this pattern indicates that customer satisfaction in Islamic banks is shaped not only by functional aspects of service quality but also by the perceived integrity of Sharia compliance. In this context, service quality builds operational credibility and efficiency, while Sharia compliance provides an ethical and religious assurance that strengthens trust and reduces perceived uncertainty. Together, these elements interact to form a dual foundation of satisfaction in Islamic banking, where high service quality enhances customer perceptions at a functional level, and strong Sharia adherence reinforces psychological comfort and moral alignment. This interplay suggests a conceptual model in which both service quality and Sharia compliance jointly influence customer satisfaction, which subsequently drives loyalty and long-term engagement.

## 5 CONCLUSION

This study analyzed the extant literature for mapping the bibliometric characteristics and the knowledge structure of customer satisfaction in Islamic bank. Particularly, we shed light on the leading leading authors, countries, institutions, publication outlets, articles, themes and topics of the research on customer satisfaction in Islamic bank from 1998 to 2023 which covers a period of 26 years. Particularly, we deliberated leading network mapping of co-authorship analysis, highly cited articles based bibliographic coupling analysis, co-word analysis, co-citation, co-authorship analysis and co-occurrence based on author keywords to understand customer satisfaction as driving factors in Islamic banks.

The trends indicate a growing interest and academic output over the years, with notable contributions from various countries and institutions. Malaysia and Indonesia emerge as leading contributors, reflecting the prominence of Islamic banking in these regions. Additionally, the analysis underscores the critical role of top-tier journals in disseminating research findings, which are instrumental in shaping the understanding and practices related to customer satisfaction in Islamic banks. Citation and co-word analyses further highlight the influential works and prevailing themes within the literature. The consistent emphasis on service quality and customer loyalty suggests that these elements are foundational to customer satisfaction. Moreover, the integration of religiosity and Sharia compliance aspects underscores the unique considerations that differentiate Islamic banking from conventional banking systems.

The findings of this study have several important implications for both practitioners and researchers in the field of Islamic banking. Firstly, the emphasis on service quality, customer loyalty, and Sharia compliance as critical factors driving customer satisfaction indicates that Islamic banks should strategically focus on enhancing these elements. By improving service quality and ensuring adherence to Sharia principles, Islamic banks can significantly boost customer satisfaction and retention rates. For the academic community, this study provides a comprehensive overview of the literature on customer satisfaction in Islamic banks, serving as a valuable resource for researchers. The identification of key themes and influential works within this domain can guide future research efforts, helping scholars to build on existing knowledge and explore new avenues. Additionally, the regional insights highlighting the substantial contributions from Malaysia and Indonesia suggest that policymakers and financial institutions in these areas can leverage this information to tailor their strategies and policies more effectively, thereby enhancing the performance and customer satisfaction of Islamic banks.

Furthermore, the study underscores the influence of top-tier journals in disseminating significant research findings. This insight can guide researchers in selecting appropriate publication outlets to achieve maximum impact and visibility within the academic community. The methodology and findings of this study also provide a robust framework for future bibliometric analyses in related fields, enabling researchers to map the intellectual structure and trends in other areas of Islamic finance or customer satisfaction studies. Despite its contributions, this study has several limitations that need to be acknowledged. The reliance on the Scopus database, although comprehensive, may not include all relevant research articles. Databases such as Web of Science or Google Scholar might have additional pertinent studies that could provide a more complete picture. The temporal scope of the analysis, covering publications from 1998 to 2023, captures a broad range of research but may miss earlier foundational works or very recent publications that have not yet been indexed or widely cited. Additionally, the focus on journal articles may overlook important contributions from other sources such as conference proceedings, books, or industry reports, which could provide additional insights and context.

This study provides a theoretical consolidation by positioning customer satisfaction as a mediating construct linking Sharia compliance and customer loyalty in Islamic financial services. In addition to these contributions, the results of this study also open meaningful directions for future research. While bibliometric techniques are powerful in mapping intellectual structures and identifying thematic evolutions, they do not provide in-depth qualitative synthesis or effect-size estimation. Future studies may therefore benefit from integrating bibliometric analysis with more rigorous forms of evidence synthesis, such as systematic literature reviews or meta-analysis. A combined bibliometric–systematic approach would allow researchers to not only visualize the development of the field but also critically evaluate methodological designs, theoretical frameworks, and empirical findings within Islamic banking research. Similarly, meta-analytic studies could quantify the strength of relationships between service quality, Sharia compliance, customer satisfaction, and loyalty, offering stronger empirical validation for the conceptual pathways identified in this review. Such methodological integration would enrich the understanding of customer satisfaction in Islamic banks and provide a more robust foundation for theoretical refinement and policy formulation in the future.

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