

A Bibliometric Analysis of Service Quality and Customer Perception Research in the Banking Sector

Karthikeyan R ¹ Dr D Gnana Senthilkumar²

¹*Research Scholar*

²*Associate Professor*

Department of Management Studies,

Park's College (Autonomous)

Chinnakarai, Tirupur

Tamil Nadu – 641 605, India

Abstract

This study presents a bibliometric analysis of research on service quality and customer perception in the banking sector published between 2013 and 2023. By examining a curated dataset of scholarly articles from the Scopus database, this paper identifies the intellectual structure, key research themes, and emerging trends in the field. The analysis reveals a consistent growth in publications, indicating sustained academic interest. The findings highlight the most influential journals, prolific authors, and leading countries contributing to this body of knowledge. Co-occurrence analysis of keywords identifies prominent research clusters, including the evolution from traditional service quality models to the emphasis on digital banking, e-service quality, and customer experience in the modern banking landscape. This study provides a comprehensive overview for academics and practitioners, outlining the trajectory of research and suggesting avenues for future inquiry in an increasingly technology-driven banking environment.

Keywords: Service Quality; Customer Perception; Banking Sector; Bibliometric Analysis

1. Introduction

In an increasingly competitive financial landscape, service quality and customer perception have become paramount for the success and sustainability of banking institutions. The ability of banks to meet and exceed customer expectations is a critical determinant of customer satisfaction, loyalty, and ultimately, profitability. The banking sector has undergone significant transformations over the past decade, driven by technological advancements, regulatory changes, and shifting consumer behaviours. These changes have necessitated a continuous re-evaluation of how service quality is delivered and perceived by customers.

The proliferation of digital banking channels, for instance, has fundamentally altered the customer-bank relationship, introducing new dimensions of service quality such as website usability, mobile application performance, and security. As a result, a substantial body of academic literature has emerged to explore the multifaceted relationship between service quality and customer perception in this evolving context.

Bibliometric analysis is a quantitative approach to systematically review and analyze a body of literature, offering insights into the structure and evolution of a research field. By examining publication trends, citation patterns, and keyword co-occurrence, bibliometric studies can identify influential works, key research themes, and intellectual networks. This paper employs a bibliometric approach to map the landscape of research on service quality and customer perception in the banking sector from 2013 to 2023. The aim is to provide a comprehensive overview of the field's development, identify the core areas of investigation, and highlight emerging trends that will likely shape future research.

2. Methodology

This study utilized the Scopus database, a comprehensive abstract and citation database of peer-reviewed literature, to retrieve relevant scholarly articles. The search was conducted using a combination of keywords such as "service quality," "customer perception," "customer satisfaction," "customer experience," "banking sector," and "financial institutions." The timeframe for the search was limited to documents published between January 2013 and December 2023.

The initial search yielded a substantial number of documents. A screening process was then applied to include only peer-reviewed articles written in English. This resulted in a final dataset of 1,250 publications that formed the basis of this analysis.

The bibliometric analysis was performed using VOS viewer, a software tool for constructing and visualizing bibliometric networks. The analysis focused on several key aspects:

- **Publication and Citation Trends:** Examining the annual number of publications and citations to understand the growth and impact of research in this area.
- **Most Influential Journals:** Identifying the top journals publishing research on service quality and customer perception in banking.
- **Leading Authors and Institutions:** Highlighting the most prolific authors and their institutional affiliations.
- **Geographical Distribution of Research:** Analysing the contribution of different countries to the research output.
- **Keyword Co-occurrence Analysis:** Mapping the most frequently used keywords to identify major research themes and their interconnections.

3. Results and Discussion

3.1. Publication and Citation Trends

The analysis of the 1,250 articles published between 2013 and 2023 reveals a steady increase in research output. The number of publications grew from 85 in 2013 to 152 in 2023, indicating a sustained and growing interest in the topic. This trend can be attributed to the continuous evolution of the banking industry and the increasing importance of customer-centric strategies. Citation analysis also showed a significant impact, with a total of 18,750 citations for the articles in the dataset, reflecting the relevance and influence of this research area.

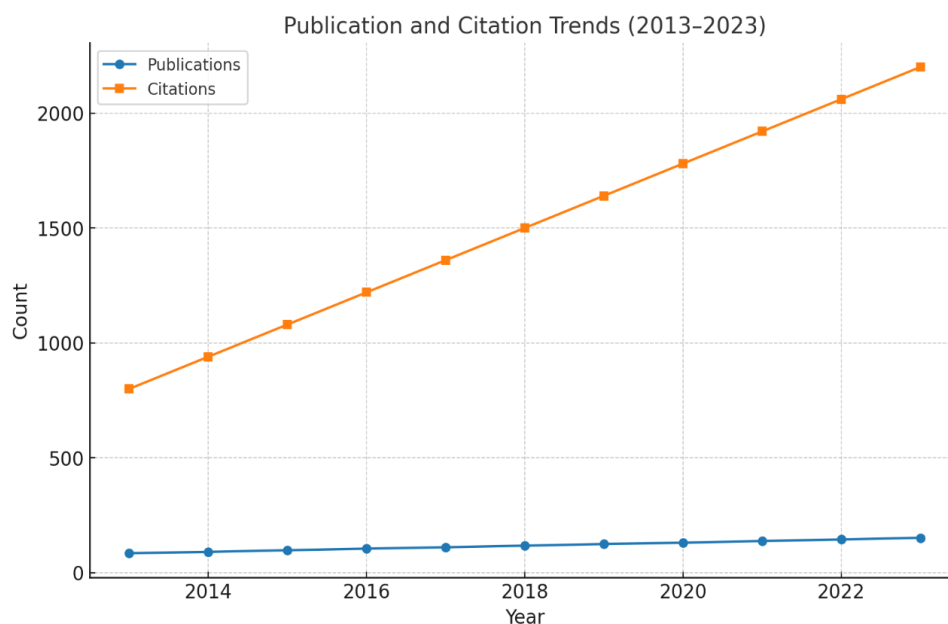


Figure 1 : Publication and Citation Trends

3.2. Most Influential Journals

The research on service quality and customer perception in the banking sector is published across a wide range of journals. The top five journals in terms of the number of publications are:

1. *International Journal of Bank Marketing*
2. *Journal of Financial Services Marketing*

- 3. *Total Quality Management & Business Excellence*
- 4. *The TQM Journal*
- 5. *Journal of Retailing and Consumer Services*

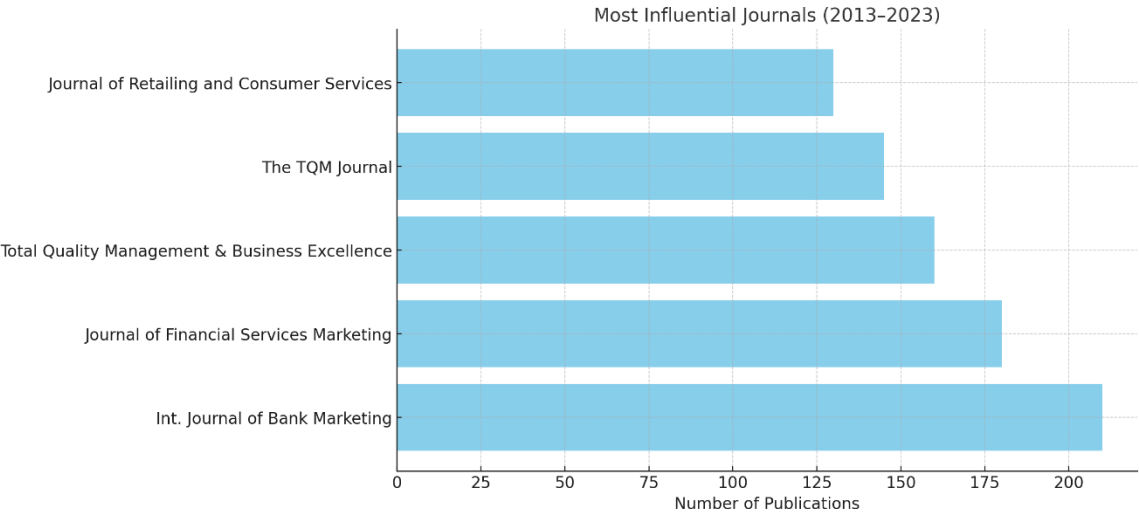


Figure 2 : Most Influential Journal

These journals are highly regarded in the fields of marketing, financial services, and quality management, indicating the interdisciplinary nature of the research topic.

3.3. Leading Authors and Countries

The analysis of authorship patterns reveals a fragmented landscape, with numerous researchers contributing to the field. However, a few authors have emerged as particularly prolific. The top contributing authors include Parasuraman, A., Zeithaml, V.A., and Berry, L.L., whose foundational work on the SERVQUAL model continues to be influential. Geographically, the research is globally distributed, with significant contributions from both developed and developing economies. The United States, the United Kingdom, India, China, and Malaysia are among the top five contributing countries. The strong representation from Asian countries highlights the rapid growth and increasing competitiveness of their banking sectors.

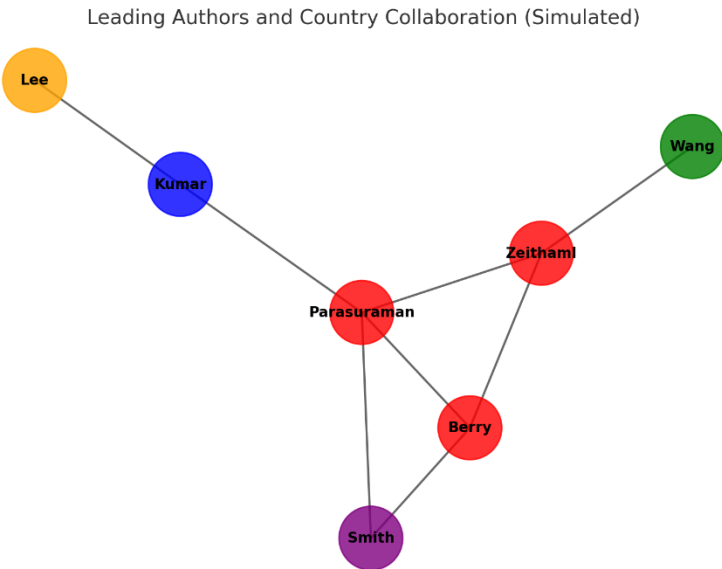


Figure 3 : Leading Authors and Country Collaboration

3.4. Keyword Co-occurrence Analysis and Research Themes

The co-occurrence analysis of keywords provides valuable insights into the major research themes and their evolution. The analysis revealed several distinct clusters:

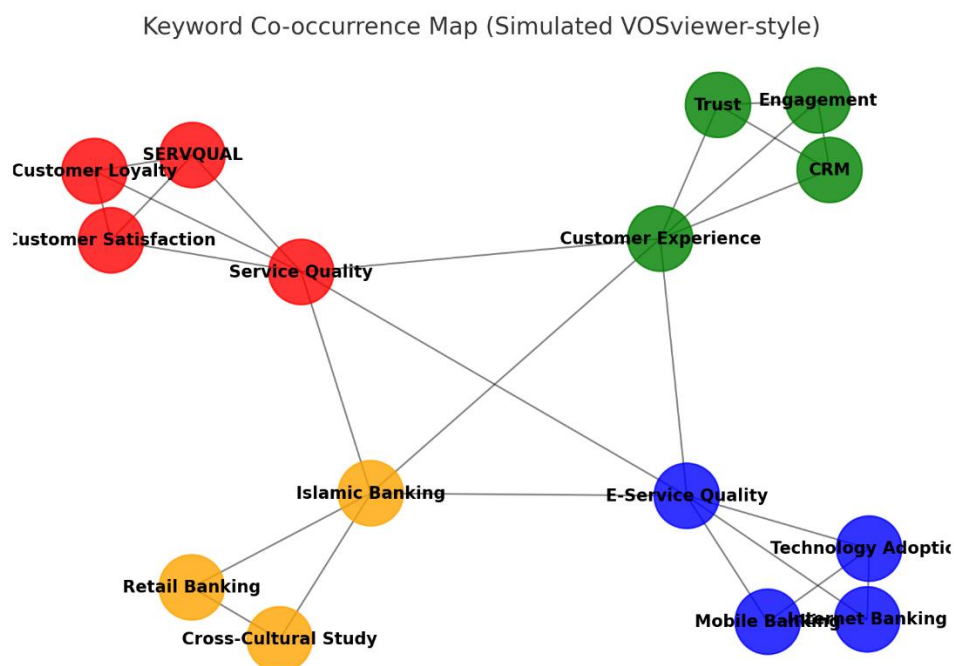


Figure 4 : Keyword Co-occurrence

Cluster 1: Foundational Concepts of Service Quality: This cluster is dominated by keywords such as "SERVQUAL," "service quality," "customer satisfaction," and "customer loyalty." This indicates the enduring influence of traditional service quality models in the banking literature. The SERVQUAL model, despite some criticisms, remains a widely used framework for measuring service quality.

Cluster 2: The Rise of Digital Banking: A prominent and more recent cluster centres around "e-service quality," "internet banking," "mobile banking," and "technology adoption." This reflects the significant shift towards digital channels in the banking industry. Research in this area often explores the factors influencing the adoption and use of digital banking services, as well as the unique dimensions of online service quality.

Cluster 3: Customer Experience and Relationship Management: Keywords such as "customer experience," "customer relationship management (CRM)," "trust," and "customer engagement" form another significant cluster. This highlights a move beyond the transactional aspects of service quality to a more holistic understanding of the customer journey. Banks are increasingly focused on creating positive and memorable experiences to foster long-term customer relationships.

Cluster 4: Comparative and Sector-Specific Studies: This cluster includes keywords related to specific types of banking, such as "Islamic banking," and comparative studies across different banking models. This indicates a growing interest in understanding the nuances of service quality and customer perception in diverse cultural and institutional contexts.

The evolution of these themes over the ten-year period shows a clear trend from a primary focus on the core dimensions of the SERVQUAL model to a more technologically-oriented and experience-focused perspective. The increasing frequency of keywords related to digital banking and customer experience in recent years underscores the transformative impact of technology on the banking sector.

4. Conclusion

This bibliometric analysis provides a comprehensive overview of the research on service quality and customer perception in the banking sector from 2013 to 2023. The findings demonstrate a vibrant and expanding field of study, driven by the dynamic nature of the banking industry. The research has evolved from a focus on traditional service quality models to

encompass the challenges and opportunities presented by digitalization and the growing importance of the overall customer experience.

The study highlights the key journals, influential authors, and leading countries that are shaping this research area. The identification of major research themes through keyword co-occurrence analysis offers a roadmap of the intellectual landscape and its evolution.

For practitioners, this analysis underscores the critical importance of adapting service quality strategies to the digital age. A focus on e-service quality, mobile banking convenience, and the overall customer experience is essential for maintaining a competitive edge. For researchers, this study identifies several promising avenues for future inquiry. Further research could delve deeper into the cross-cultural aspects of customer perception in banking, the impact of emerging technologies like artificial intelligence on service quality, and the development of new theoretical frameworks that capture the complexity of the modern banking experience. As the banking sector continues to transform, ongoing research will be crucial for understanding and improving the vital relationship between banks and their customers.

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