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A Bibliometric Review of Customer Experience-Based Financial Strategies

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ABSTRACT

Customer experience (CX) has emerged as a critical component of strategic planning within the financial services industry, driving value creation through personalization, loyalty, and operational efficiency. This study conducts a bibliometric review to map the intellectual landscape of customer experience-based financial strategies using data extracted from the Scopus database and analyzed through VOSviewer. A total of 502 articles were evaluated using co-authorship, citation, keyword co-occurrence, and country collaboration analyses. The results reveal that central themes such as customer satisfaction, finance, and financial services form the conceptual core of the field, while recent trends emphasize digital transformation, fintech, and artificial intelligence. Prominent scholars and methodological influences shape the field's theoretical base, with the United States and India identified as key contributors to global research collaboration. The study highlights the evolution of the domain from service quality models to AI-enabled customer engagement, and identifies opportunities for future research in cross-cultural contexts, empirical validation, and ethical dimensions of digital CX strategies.

Keywords: *Customer Experience, Financial Strategies, Bibliometric Analysis, Digital Transformation.*

1. INTRODUCTION

In recent years, the role of customer experience (CX) has become a cornerstone in the formulation of corporate strategies, especially in sectors where differentiation and customer retention are critical to long-term profitability. The financial industry, traditionally viewed as conservative and transactional, is undergoing a paradigm shift where customer-centric strategies are no longer optional but essential for competitiveness. Financial institutions, particularly banks and fintech firms, have begun to recognize that delivering superior customer experience is instrumental in acquiring, retaining, and expanding their customer base [1], [2]. As customers become more empowered and digitally connected, their expectations for seamless, personalized, and consistent interactions have reshaped the strategic priorities of financial service providers.

Digital transformation has further accelerated the integration of CX into financial strategies. With the proliferation of digital channels, financial institutions are investing heavily in customer journey mapping, real-time data analytics, artificial intelligence, and omnichannel platforms to create holistic and engaging experiences [3]. This transformation is not only technological but also strategic, requiring firms to align their organizational culture, operational models, and financial goals with customer value delivery. Consequently, customer experience is increasingly viewed not just as a marketing concern but as a strategic asset with tangible impacts on revenue growth, customer loyalty, and shareholder value [4], [5].

Customer experience-based strategies are particularly significant in the context of financial services due to the intangible and trust-based nature of financial products. Unlike physical goods, financial services are often complex, high-involvement, and long-term in nature, making the quality of customer interactions a key determinant of perceived value. Positive customer experiences can reduce perceived risk, foster emotional engagement, and build long-term relationships, all of which translate into higher customer lifetime value and lower churn rates [6]. Furthermore, customer satisfaction and trust are closely linked to regulatory compliance and reputational risk, reinforcing the strategic importance of managing experience across touchpoints.

In response to these trends, a growing body of literature has emerged exploring the intersection of customer experience and financial strategy. Scholars have investigated a wide array of themes, including experiential marketing in banking, customer-centric performance metrics, behavioral finance implications, and the integration of CX into value proposition design. However, the rapid evolution of this domain calls for a systematic synthesis to map intellectual progress, identify influential works, and uncover emerging research clusters. Bibliometric analysis offers a powerful methodology to objectively trace the development of this interdisciplinary field by visualizing co-authorship networks, keyword co-occurrence, and citation structures [7].

Despite the surge in scholarly interest, there has been limited effort to holistically analyze the research landscape of customer experience-based financial strategies. The field is marked by its interdisciplinary nature—spanning marketing, finance, information systems, and strategic management—yet this diversity also leads to fragmentation and a lack of conceptual consolidation. As a result, researchers and practitioners alike face challenges in navigating the literature to extract actionable insights and identify promising avenues for future investigation. A bibliometric review can bridge this gap by quantitatively mapping the evolution of the field, highlighting prolific authors and institutions, and clarifying the thematic structure underpinning current scholarship.

While the integration of customer experience into financial strategy is gaining momentum, the scholarly landscape remains fragmented and lacks a coherent synthesis. Existing literature spans multiple disciplines and thematic directions, leading to theoretical dispersion and conceptual ambiguity. Researchers, practitioners, and policymakers lack a unified framework to understand how customer experience principles are being operationalized within financial strategies, which hinders cumulative knowledge building and practical implementation. Therefore, there is a critical need for a comprehensive bibliometric review to systematically map the evolution, intellectual structure, and research gaps in this rapidly expanding field. This study aims to conduct a bibliometric review of the literature on customer experience-based financial strategies to achieve three key objectives: (1) to identify the most influential publications, authors, and journals shaping the field, (2) to map the thematic clusters and research trends using keyword co-occurrence and citation analyses, and (3) to uncover intellectual gaps and suggest future research directions.

2. METHODS

This study employed a bibliometric analysis to systematically map and evaluate the existing literature on customer experience-based financial strategies. Bibliometric analysis is a quantitative research method used to measure the impact, structure, and development of scientific literature using publication and citation data. It enables researchers to uncover patterns, intellectual structures, and thematic clusters within a field [7].

2.1 Data Source and Collection

The data for this bibliometric review were extracted from the Scopus database, recognized for its extensive coverage of peer-reviewed literature across disciplines. A comprehensive search query was developed using relevant keywords such as “customer experience,” “financial strategy,” "customer-centric," "banking," and "CX" in combination with Boolean operators. The search was limited to journal articles published between 2000 and 2024, written in English, and indexed in subject areas including business, management, finance, and marketing. The initial search yielded 628 documents, which were then screened to remove duplicates, irrelevant items (e.g., unrelated technology or unrelated medical CX studies), and incomplete records, resulting in a final dataset of 502 articles for analysis.

2.2 Analytical Tools and Techniques

The cleaned dataset was exported in BibTeX format and analyzed using VOSviewer (version 1.6.x), a widely used software tool for constructing and visualizing bibliometric networks. The study employed four core analytical techniques to extract meaningful insights from the literature. Co-authorship analysis was used to explore collaboration patterns among individual authors and countries, revealing key contributors and the structure of scholarly partnerships in the field. Citation analysis was conducted to identify the most cited authors and articles offering insights into the foundational works and intellectual influences that have shaped research on customer experience-based financial strategies.

In addition, keyword co-occurrence analysis (co-word analysis) was carried out to detect frequently used author keywords and to map thematic concentrations within the literature. Using VOSviewer's full counting method and a minimum occurrence threshold of five keywords, the study generated thematic clusters representing dominant and emerging research areas. Finally, thematic clustering and visualization were performed using cluster maps and density plots to interpret the conceptual landscape of the field. Each cluster was qualitatively analyzed based on the strength and context of keyword associations, facilitating the identification of major research streams, intellectual gaps, and opportunities for future investigation.

3. RESULTS AND DISCUSSION

3.1 Network Visualization

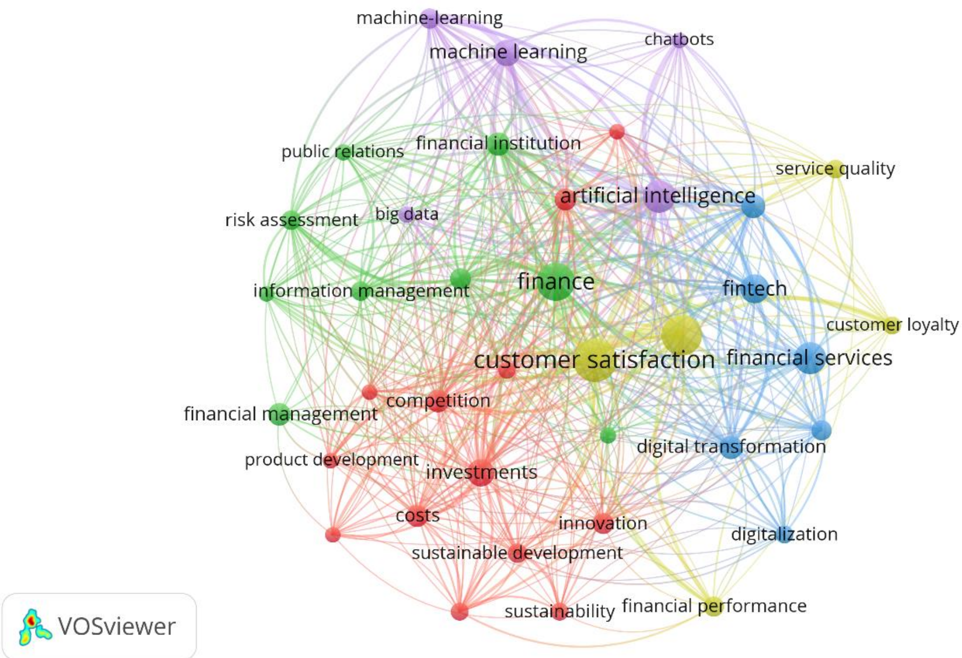

Figure 1. Network Visualization

Source: Data Analysis Result, 2025

The visualization presents a keyword co-occurrence network for the field of customer experience-based financial strategies. The map illustrates clusters of frequently co-mentioned terms derived from the academic literature, organized by color to indicate thematic groupings. The yellow and green clusters at the center of the map are dominated by the keywords "customer satisfaction," "finance," and "financial services," which serve as the most central nodes. These keywords signify the foundational axis of the field, where customer experience intersects directly with financial performance and service delivery. Their central positioning indicates high co-occurrence across multiple studies, underscoring their relevance to the entire research domain.

The blue cluster highlights themes related to digital transformation, including keywords such as "fintech," "digitalization," "customer loyalty," and "service quality." This indicates a significant research stream focused on how technology-enabled services—such as mobile banking, AI-driven personalization, and omnichannel interfaces—shape customer perceptions and behaviors in financial contexts. The presence of "customer loyalty" in this cluster reinforces the strategic aim of digital customer experience initiatives: not merely satisfaction, but long-term relational outcomes. The red cluster focuses on strategic and financial management aspects, represented by keywords such as "investments," "costs," "sustainable development," "competition," and "innovation." These terms suggest a research strand exploring how customer experience initiatives are integrated into broader financial and strategic planning. The inclusion of "sustainability" and "product development" implies a growing interest in aligning customer-centric practices with long-term business models, including ESG (Environmental, Social, Governance) considerations and product innovation.

The green cluster is associated with data-driven decision-making and risk management, including terms such as "big data," "risk assessment," "information management," and "public relations." This cluster reflects an analytical perspective in the literature, where customer experience is managed through data analytics, performance metrics, and communication strategies. The link to "risk assessment" suggests that customer satisfaction is increasingly viewed as a risk mitigation tool, especially in trust-sensitive sectors like banking and finance. The purple cluster, which includes "machine learning," "chatbots," and "artificial intelligence," represents the technological frontier of customer experience. This cluster suggests a growing emphasis on the automation of customer interaction, predictive analytics, and real-time personalization through AI. The overlap with other clusters indicates that these technologies are not viewed in isolation but are integrated into service delivery, financial planning, and digital transformation efforts.

3.2 Overlay Visualization

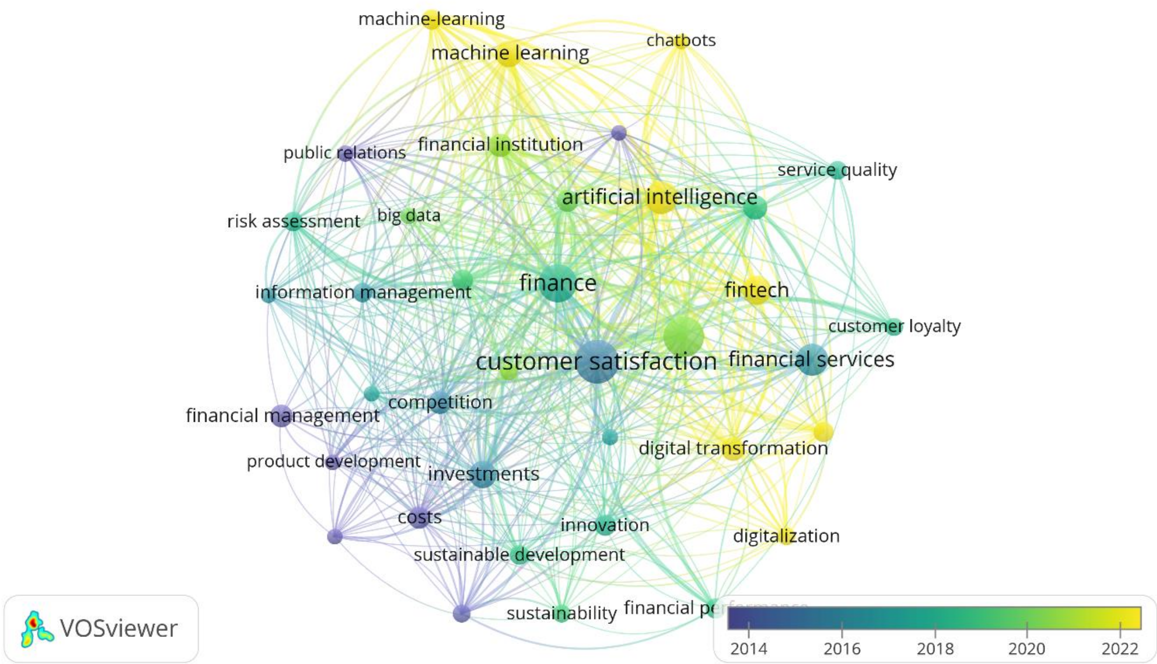

Figure 2. Overlay Visualization
Source: Data Analysis Result, 2025

The overlay visualization provides insights into the temporal evolution of research themes within the domain of customer experience-based financial strategies. The color gradient, ranging from purple (older research, ~2014) to yellow (recent research, ~2022), indicates the average publication year associated with each keyword. Central themes such as “customer satisfaction,” “finance,” and “financial services” appear in greenish-blue hues, suggesting they have been consistently studied throughout the 2016–2020 period. These keywords represent the foundational aspects of the field and indicate a steady stream of interest in linking customer-centric approaches to financial outcomes. Newer themes are represented by yellow nodes, highlighting emergent research fronts. Keywords such as “machine learning,” “chatbots,” “digitalization,” “service quality,” and “customer loyalty” show more recent emergence, typically post-2020. This indicates a significant shift in the literature toward exploring how advanced technologies and digital channels enhance customer experience and inform financial strategies. These developments align with broader trends in financial technology (fintech) adoption and the rise of AI-driven customer engagement models. The appearance of “chatbots” and “machine learning” as recent additions illustrates the growing integration of automation and predictive analytics in customer interaction strategies. Conversely, keywords such as “costs,” “financial management,” and “product development” appear in darker purple or blue, suggesting they were more prominent in earlier phases of the research field. These earlier studies likely focused on traditional financial planning and operational efficiency, reflecting a pre-digital orientation in customer experience strategies. The temporal shift from foundational financial concerns toward technology-driven service enhancement marks a clear evolution in the field—from managing cost-effectiveness to maximizing experiential value through innovation.

3.3 Citation Analysis

Table 1. The Most Impactful Literatures

Citations	Authors and year	Title
1637	[8]	Dynamo: Amazon's highly available key-value store
1289	[9]	E-satisfaction: An initial examination
1177	[10]	Consumer switching costs: A typology, antecedents, and consequences
1099	[11]	On the Fintech Revolution: Interpreting the Forces of Innovation, Disruption, and Transformation in Financial Services
735	[12]	Implications of loyalty program membership and service experiences for customer retention and value
604	[13]	The impact of enterprise systems on corporate performance: A study of ERP, SCM, and CRM system implementations
531	[14]	Toward a National Framework for the Secondary Use of Health Data: An American Medical Informatics Association White Paper
398	[15]	Service robots, customers and service employees: what can we learn from the academic literature and where are the gaps?
307	[16]	Green supply chain management in leading manufacturers: Case studies in Japanese large companies
297	[17]	Accepting financial transactions using blockchain technology and cryptocurrency: A customer perspective approach

Source: Scopus, 2025

3.4 Density Visualization

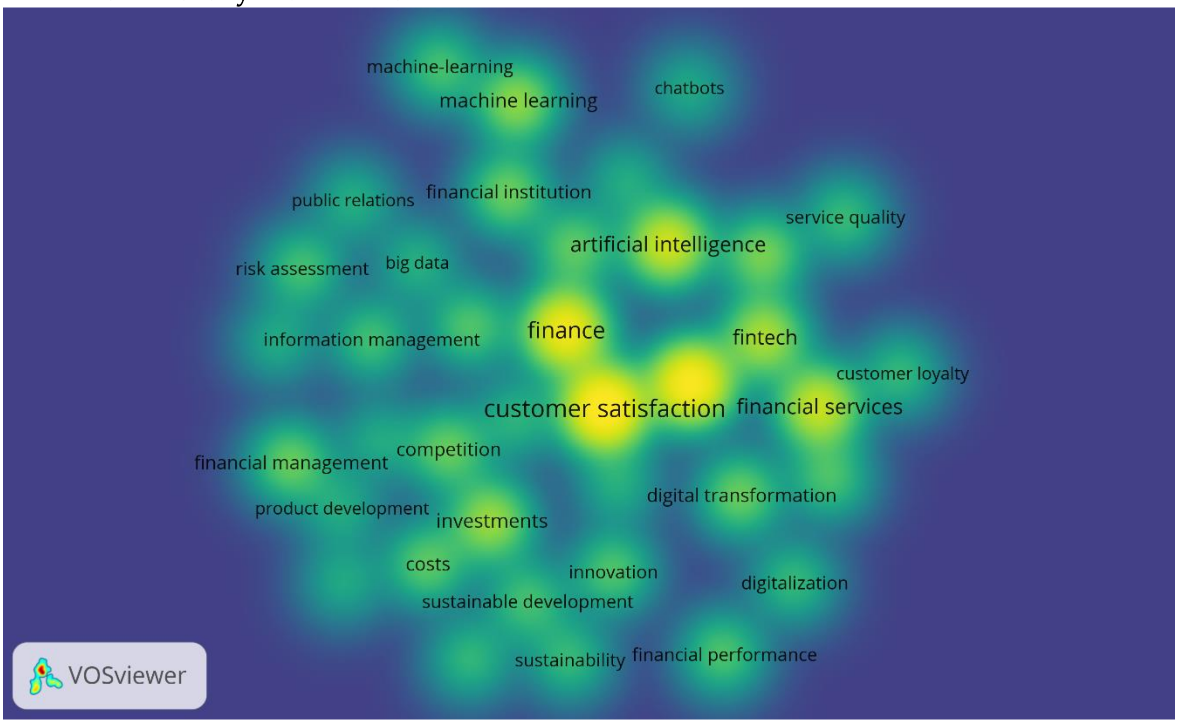

Figure 3. Density Visualization

Source: Data Analysis Result, 2025

The density visualization from VOSviewer highlights the concentration and intensity of keyword co-occurrences in the literature on customer experience-based financial strategies. Brighter areas in yellow and green indicate higher keyword frequency and stronger co-occurrence relationships. Notably, the terms "customer satisfaction," "finance," and "financial services" occupy the most intense hotspots, suggesting they are the most frequently addressed concepts in the domain. These keywords form the conceptual core of the field, indicating a sustained scholarly focus on aligning financial operations with customer-centric outcomes. Surrounding these central themes are moderately dense regions involving keywords like "fintech," "digital transformation," "artificial intelligence," "customer loyalty," and "service quality." Their visibility in bright green hues shows that these topics, while slightly less dominant than the core, are highly active in the literature and represent growing areas of interest. On the periphery, lower-density terms such as "public relations," "risk assessment," "product development," and "sustainability" suggest niche or emerging research directions. This visualization confirms a research ecosystem that is both centralized around customer satisfaction and finance, while also branching out into technology, innovation, and strategic development themes.

3.5 Co-Authorship Network

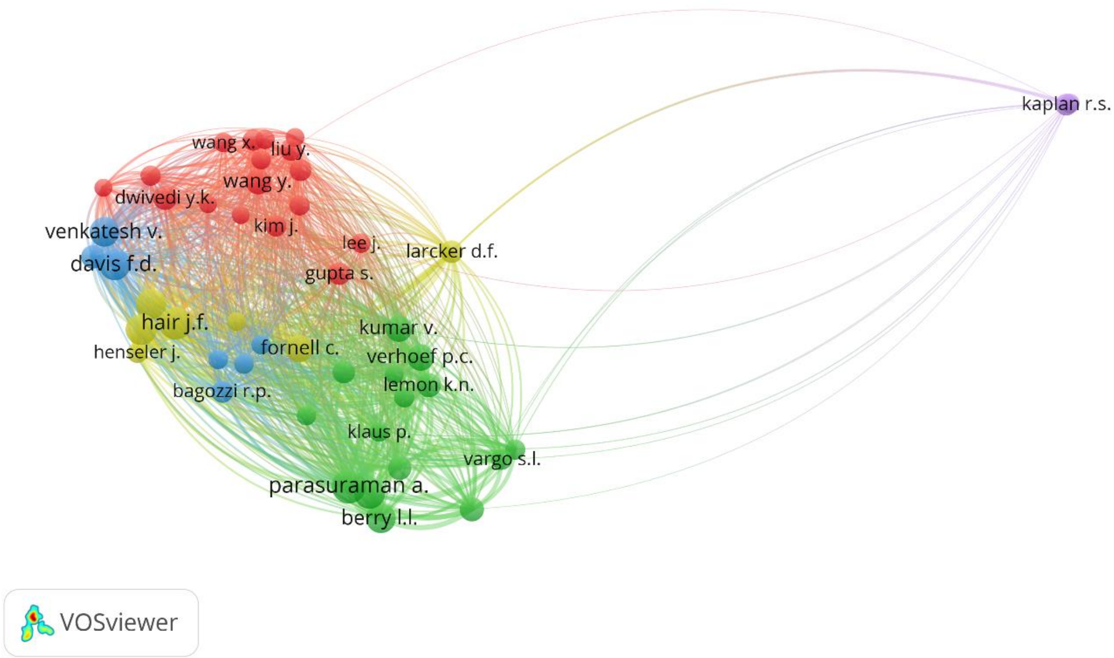

Figure 4. Author Visualization
Source: Data Analysis Result, 2025

The author co-citation network visualization reveals several prominent clusters of influential scholars contributing to the field of customer experience-based financial strategies. At the center of the network, interconnected authors such as Parasuraman A., Berry L.L., Fornell C., Verhoef P.C., and Lemon K.N. form a tightly knit cluster (green) focused on customer satisfaction, service quality, and relationship marketing. Nearby, the yellow and blue clusters include methodologists like Hair J.F., Henseler J., and Bagozzi R.P., highlighting the foundational role of structural equation modeling and measurement theory. The red cluster represents a strong Asian scholarly community (e.g., Wang Y., Liu Y., Kim J.) with a focus on digital and technology-driven service systems. Interestingly, Kaplan R.S., isolated in the purple cluster, reflects a distinct citation path associated with strategic performance measurement frameworks (e.g., Balanced Scorecard), indicating his work is widely cited but conceptually separate.

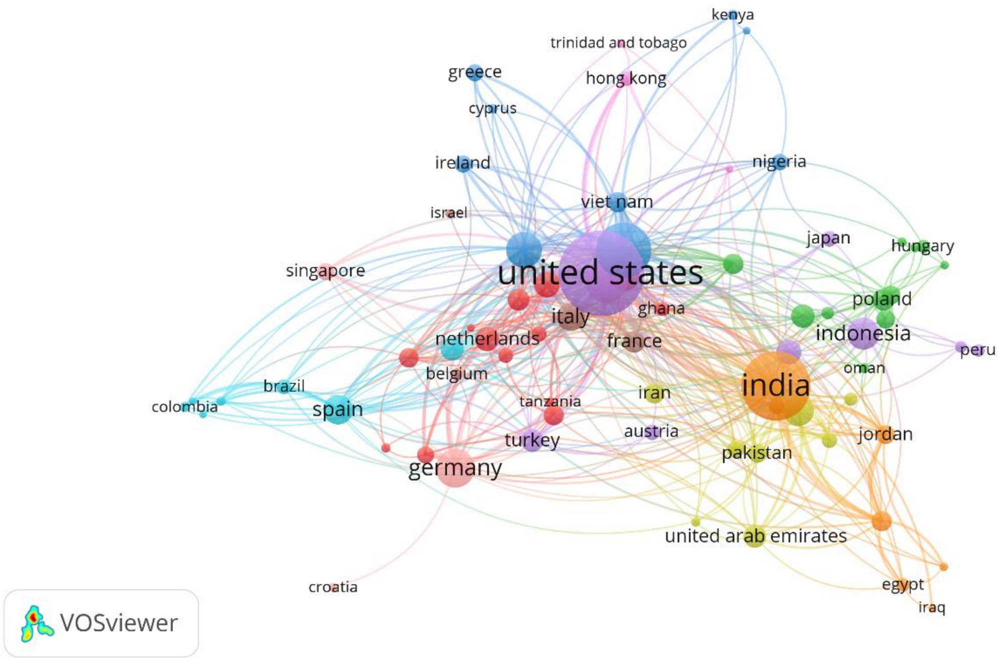

Figure 5. Country Visualization
Source: Data Analysis Result, 2025

The country collaboration network reveals a globally distributed research landscape in customer experience-based financial strategies, with the United States and India serving as the most prominent and central nodes, indicating their high publication volume and extensive international collaboration. The United States is strongly linked to numerous countries across Europe (Germany, Netherlands, UK, France) and Asia (Singapore, Japan, Vietnam), reflecting its role as a global research hub. Meanwhile, India shows dense collaboration within South Asia and the Middle East, including Pakistan, the United Arab Emirates, Indonesia, and Egypt, highlighting its growing influence in the domain. European countries like Germany, Spain, and the Netherlands form another tightly connected cluster, while Indonesia emerges as a key Southeast Asian contributor with strong ties to both regional and global partners. The network illustrates the multidisciplinary and international nature of the field, driven by collaborative efforts between mature research economies and rapidly emerging academic communities.

Discussion

1. Core Themes and Theoretical Anchors

At the core of the bibliometric network lies the concept of “customer satisfaction”, tightly linked with terms like “finance”, “financial services”, and “customer loyalty.” These central keywords reflect the fundamental integration of service quality and customer experience into financial decision-making. This alignment supports earlier theoretical work by [18], which emphasized the critical role of service excellence in building trust and loyalty—especially relevant in sectors like banking and insurance, where intangibility and risk are inherent. Closely related is the emphasis on financial performance, a recurring concept in both traditional financial literature and more recent customer-centric strategy discussions. The persistent co-occurrence of “financial performance” alongside “customer satisfaction” and “digital transformation” suggests a growing body of evidence positioning CX not as a soft metric, but as a driver of tangible business outcomes. This mirrors the shift in strategic thinking championed by authors like [19] and [20], who argued for the embedding of customer experience into core business metrics.

2. Technological Transformation and Strategic Innovation

Another major cluster centers around keywords such as “fintech,” “digital transformation,” “artificial intelligence,” and “chatbots.” These terms illustrate the technological evolution of financial services and the resulting innovation in customer experience delivery. The emergence of AI-powered recommendation engines, self-service chatbots, predictive customer analytics, and mobile banking apps exemplifies how financial institutions are using technology to enhance personalization and real-time responsiveness [21]. Interestingly, the co-occurrence of “machine learning” and “service quality” signals a shift in how service reliability and efficiency are measured and optimized—moving from traditional surveys to data-driven, predictive frameworks. The digital transformation of customer experience is no longer confined to front-end interfaces, it extends deep into back-end systems, driving operational decisions that anticipate and adapt to customer behavior. This aligns with current managerial practices where firms invest in end-to-end digital infrastructure to support seamless and frictionless customer journeys.

3. Emerging Topics and Conceptual Expansion

The overlay visualization showed that newer research is converging around technology-driven experience design, particularly after 2020. Keywords such as “chatbots,” “digitalization,” “customer loyalty,” and “machine learning” have been highlighted in bright yellow, indicating their recent and growing relevance. This temporal shift signals an ongoing transition in the literature—from studying customer experience as a general concept to operationalizing it through advanced digital technologies. The inclusion of “sustainability,” “product development,” and “innovation” in the lower-density clusters reveals that customer experience is increasingly being examined through a broader strategic lens. Scholars are exploring how CX initiatives can support sustainable development goals, create socially responsible value propositions, and stimulate innovation pipelines. These themes represent conceptual expansion, where the impact of customer experience is being evaluated not only in terms of retention and satisfaction but also in relation to long-term societal and organizational outcomes.

4. Influential Scholars and Intellectual Structure

The author co-citation analysis identified key figures who have shaped the theoretical and methodological foundations of this research area. Scholars like Parasuraman, Berry, Fornell, and Verhoef represent thought leaders in service quality, customer relationship management, and marketing strategy. Meanwhile, methodological authorities such as Hair, Bagozzi, and Henseler emphasize the field's dependence on robust quantitative methods, particularly structural equation modeling, to validate experience-related constructs. Of particular interest is the isolated positioning of Kaplan R.S., whose influence stems from his work on the Balanced Scorecard and strategic performance measurement. Although somewhat disconnected from the main CX marketing cluster, Kaplan’s inclusion highlights the relevance of performance frameworks in evaluating customer-focused strategies. This suggests an opportunity for future integration between customer experience research and strategic management accounting, where financial and non-financial metrics are harmonized.

5. Global Distribution and Collaborative Networks

The country collaboration map reveals that research on customer experience-based financial strategies is globally distributed but led by a few dominant nations. The United States remains the central hub, collaborating extensively with both developed and emerging economies. Its centrality reflects strong academic output and institutional capabilities in marketing, finance, and technology research. India emerges as another major player, forming dense collaboration networks across South Asia and the Middle East. This is likely driven by the rapid growth of fintech, digital banking, and mobile-first customer strategies in the Indian subcontinent. European countries such as Germany, the Netherlands, Spain, and the UK also form cohesive research networks, often working on comparative studies and cross-border financial service innovation. Meanwhile, Indonesia’s presence in the map signifies Southeast Asia's growing engagement in CX research, driven by digital adoption and customer-centric business models in the region. However, several developing countries remain underrepresented, suggesting the need for more inclusive research that reflects diverse economic, cultural, and technological contexts.

6. Research Gaps and Future Directions

Despite the growing volume of literature, several gaps remain in the field. First, the integration of customer experience with financial strategy is still largely conceptual in many studies, lacking empirical models that directly link CX initiatives to measurable financial outcomes. Future research should focus on building longitudinal data-driven models that trace the causal pathways between experience design, customer behavior, and profitability. Second, the dominance of high-income countries in both authorship and citations points to a geographic bias in the existing literature. Given the unique financial behavior, digital infrastructure, and cultural norms in emerging markets, future studies should emphasize localized models of customer experience that reflect contextual realities. Comparative cross-country studies could also provide valuable insights into how CX strategies are adapted to different regulatory, technological, and demographic environments. Third, while AI and digital tools are increasingly being explored, ethical implications, trust, and data privacy remain under-examined in the literature. As customer experience becomes more data-intensive, future research must investigate how trust is maintained in AI-enabled interactions and how transparency in algorithmic decision-making can be achieved in financial services. Future work could benefit from a multidisciplinary approach, integrating perspectives from psychology, behavioral economics, and organizational theory to understand the deeper drivers of experience and loyalty. Such integration would enrich the conceptual framework of the field and open up new avenues for research on experience-based differentiation in highly competitive and commoditized financial markets.

CONCLUSION

This study presents a comprehensive bibliometric review of the literature on customer experience-based financial strategies, revealing the intellectual structure, thematic clusters, and evolving research trends in the field. The findings show that customer satisfaction, finance, and financial services remain central themes, while emerging topics such as digital transformation, artificial intelligence, and fintech increasingly shape scholarly discourse. Influential scholars and methodological foundations have provided a robust base for future research, while global collaboration patterns highlight both concentration and diversification of academic activity. Despite substantial growth, the field faces several challenges, including conceptual fragmentation, geographic imbalance, and limited empirical validation linking CX to financial outcomes. As customer expectations evolve and financial technologies advance, future research should focus on integrating ethical considerations, local market dynamics, and strategic metrics to enhance the practical relevance of CX in financial decision-making. This study contributes by offering a structured roadmap for researchers and practitioners seeking to deepen their understanding of how customer experience can drive strategic advantage in the financial services sector.

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