



**An analysis of the scientific literature produced on bank marketing through bibliometrics and scientific mapping.
What has been the role of sales in banking?**

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Abstract

Purpose - The purpose of this article is to provide an integrated, synthesized overview of the current state of knowledge in the field of bank marketing. This aim prompts us to seek to determine the role of studies on sales within commercial banking literature, to contribute to the flow of new knowledge, and to orient both researchers and practitioners with regards to current issues and findings.

Design/methodology – This study employs a combined process of bibliometric analysis and scientific mapping using keyword co-occurrence analysis, and a representation of relationships by clustering and their longitudinal arrangement. A total of 1,203 articles were analysed using SciMAT.

Findings – The entire conceptual structure of bank marketing is organised into 12 major thematic areas. These are comprised of a set of main topics during each period, changing from one phase to another. The initial periods exhibit less depth in the pursuit of lines of work on bank marketing. The most recent periods show that interest centres on users' acceptance of online and mobile banking, along with the traditional concepts of satisfaction, loyalty and trust. However, it was determined that sales-related topics have never occupied a central role in the bank marketing academic literature.

Research implications/limitations - This study draws up a scientific map that serves as a guide to perceive what has been done thus far in the area of bank marketing. The detection of specific sub-topics allows for the application of other synthesis techniques, such as meta-analysis. The study's main limitation lies in the difficulty of synthesising all the papers published on bank marketing literature.

Originality/Value – The number of disciplines in which bibliometric analyses are used to synthesise and visually portray the whole bodies of scientific literature is increasing. This study maps out the gradual advancement in the field over the years, and could serve as a valuable reference for researchers and practitioners interested in bank marketing. Consequently, the conclusions of this retrospective analysis might be considered a summary of its conceptual structure and a comparable foundation for future studies.

Keywords: banking, sales, commercial banking, bank marketing, bibliometrics, scientific mapping.

1. Introduction

Commercial banking activities have normally been framed within services marketing, a sub-discipline that came to be recognized as such in the second half of the 20th century (e.g. Berry and Parasuraman, 1993; Fisk et al., 1993). Consequently, this recognition has expanded its contemporary scope due to the growth of all service industries. However, during its (approximately) 50 years of history, research on service marketing has been influenced by significant changes in the field, the very nature of marketing and markets, and, especially, technological development (Baron et al, 2014).

As numerous academic disciplines have reached a significant level of maturity (Koseoglu, 2016), recent years have seen a marked rise in researchers' interest in evaluating and monitoring many of these fields. According to Barczack (2017, p. 120), "as a research field grows, it is useful, at some point, to undertake a review of the body of work in that field to understand where it is and where it needs to go in the future". Such evaluations are usually conducted on a set of prevailing topics, using advanced analytical software (Koseoglu et al., 2015). In this regard, bibliometrics is a tool that is increasingly used to map conceptual structures and support the development of given academic fields (Boyack et al., 2005; Koseoglu et al., 2016).

Diodato (1994) defined bibliometrics as a method based on evaluating the evolution of an academic discipline by ordering a set of data. It is a method, then, for the statistical analysis of scientific publications that yields a complete, quantitative representation of the growth of literature and the flow of new knowledge within a specific discipline (van Raan, 2005). Thus far, various studies have been carried out across many different disciplines using bibliometric methods. For example, there have been studies in Education (e.g. Gümüs et al., 2020), Tourism (e.g. Gomezelj, 2016), Public Management (e.g. Alcaide-Muñoz et al., 2017), or Health (e.g. Burmaoglu et al., 2017), among many others applied to various areas. There have also been significant studies conducted on the contents of academic journals themselves (e.g. Valenzuela et al., 2017; Donthu et al., 2020). Despite previous analyses in the services sector, this method had not, until now, been applied to the discipline of bank marketing.

Successfully synthesising and representing all the important changes that have taken place within the overall conceptual structure of bank marketing is a real challenge. Thus, making use of bibliometrics, the purpose of this study matches one of the main goals proposed by Palmatier et al. (2017) when carrying out a review paper. That is, to provide an integrated and synthesized overview of the current state of knowledge, as well as describe research insights, existing gaps and possible directions for future research. This purpose leads us to ascertain the position of research focused on sales, and, finally, to contribute to the flow of new knowledge. This objective entails asking the following questions: What topics are those most covered by researchers studying the area of bank marketing? How are these topics related to each other? How has academic interest in different topics evolved within this discipline? What current trends can be detected, and what are their implications? How do sales-related studies relate to research into bank marketing as a whole?

The methodology used in this study seeks to utilise all those works that address bank marketing or commercial banking, regardless of whether they are works focused on the subject of bank marketing, *per se*, or ones that use marketing and sales as a vehicle for study. The method seeks to include all the scientific production centred on the issue of bank marketing, regardless of where it is published. A greater restriction would be detrimental to the bibliometric analysis, and is achieved through the synthesis and mapping of the entire conceptual structure.

2 Literature Review

2.1 Bank marketing.

Bank marketing is distinguished from other marketing activities in many respects, mainly by a set of unique features that differentiate it from other tangible services and products (Harrison and Estelami, 2014). Firstly, it is intangible because it has no physical presence and cannot be perceived by the senses (Ennew et al., 2017). Also, the banking sector affects every aspect of consumption because it facilitates economic activity. Hence, assessing the quality of financial services is difficult, and requires consumers to select other elements, such as brand and price, as quality indicators, which can lead to mistakes in decision-making (Ehrlich and Fanelli, 2012).

The academic study of bank marketing has made a continuous effort, examining a wide range of topics related to the theory and practice of the marketing of financial services. For 60 years academic studies have examined bank marketing from different perspectives (Harrison and Estelami, 2014). The contributions made to date are very valuable in understanding how global economic changes and the adoption of revolutionary technologies in the provisioning of these services are changing the sector's landscape (Estelami, 2012; Ennew et al., 2017). Therefore, the field of bank marketing has matured to a point where established views on how financial services should be marketed are being questioned, with new horizons and approaches having emerged.

Early approaches to bank marketing were primarily academic in nature and focused on questioning and applying traditional and fundamental assumptions (e.g. Bickelhaupt, 1967; Cheese, 1983). The research then evolved in a more action-oriented direction. However, of note is the continued attention to some relevant issues in the literature on the marketing of bank services, such as consumer satisfaction (e.g. Howcroft, 1991; Golovkova et al., 2019), consumer loyalty (e.g. Bloemer et al., 1998; Makanyeza and Chikazhe, 2017) and service quality (e.g. Stafford, 1996; Boonlertvanich, 2019). Evolutionary changes in the dynamics of financial services markets have, therefore, led to a growing interest in understanding how financial institutions can add value to society as a whole, and individual customers' experiences (e.g. Sharma et al., 2018). There is also a growing interest in understanding how the provisioning of financial services can evolve with the introduction of new technologies. Studies on service quality, satisfaction and loyalty in bank marketing have continued to be carried out, accompanied by the emergence of new channels and technologies, in which they are applied; for example, Internet banking (e.g. Chan et al., 2019) and mobile banking (e.g. Chaouali and Souiden, 2019). Additionally, recent issues in this field, many of which were not as prominent in the early decades, include issues such as the social impact of financial services, and branding through corporate social responsibility activities (e.g. Ogrizek, 2002; Aramburu and Pescador, 2019).

However, despite decades of research in this field, there are hardly any unifying sources of information on research conducted into the main issues for the marketing of banking and financial services (e.g. Kamakura et al., 1991; Tyler and Stanley, 1999; Jun and Cai, 2001; Muñoz-Leiva et al., 2013; Shaikh and Karjaluo, 2015; Preciado-Ortiz et al., 2018). Although there are several journals and books focused on bank marketing, directly or indirectly, it is necessary to consolidate the knowledge produced to date. This task would be impossible without employing techniques that allow for an accurate review of the scientific production generated, and that clarify the main issues related to bank marketing (Harrison and Estelami, 2014; Ennew et al., 2017). Understanding the main thematic areas will help elucidate what the academic thinking has been on critical topics in this field for decades and facilitate further research.

2.2 Bibliometrics

Bibliometrics refers to a method that uses mathematical and statistical processes falling within Scientometrics. The concept of bibliometrics was introduced in 1969 by Alan Pritchard, who referred to this scientific technique as "the application of mathematical and statistical methods to books and other media" (Pritchard, 1969, p. 349). It is a science that features different methods to explore the evolution and impact of different topics over time, greatly facilitating understanding of an academic discipline (Moral-Muñoz et al., 2019).

According to Koseoglu et al. (2015), bibliometrics may be classified into two major methods: performance analysis and science mapping. On the one hand, there is the basic bibliometric technique, which is known as the evaluation method (Benckendorff et al., 2013). With this first method, it is possible to evaluate academic publications by carrying out content analysis based on impact rates. This assesses the impact of the works and their authors (Hall, 2011; Koseoglu et al., 2016). The second method is referred to as relational techniques, encompassing a set of more advanced approaches, including co-citation analysis, co-authorship analysis, and co-word analysis (Benckendorff and Zehrer, 2013). One of the main characteristics that make this second group of bibliometric techniques so useful is that they allow authors to synthesise the conceptual structure of a topic, succeeding in proposing new lines of work (Ronda-Pupo and Guerras-Martín, 2012). Its use is often combined with the production of scientific maps to present the results obtained after the statistical method has been applied (Cobo et al., 2011b).

The output obtained from the application of co-citation techniques is a network of concepts showing the relationships between them, allowing for their visual representation through the creation of a concept map (Koseoglu, et al, 2016). Specifically, the visual presentation of the results is based on the arrangement of a set of clusters interpreted as a conglomerate of different scientific elements (Cobo et al, 2011a). A longitudinal framework is added to this arrangement of word clusters, or sets. It is a technique that makes it possible to analyse the academic field in question, according to its evolution over consecutive periods (Garfield, 1994). Ultimately, the results allow us to observe how topics from different periods are connected within a scientific field, and how these relationships change, and new discoveries arise (Small, 1997). Thus, this type of study can enable academics and researchers to work with stronger theoretical frameworks, facilitating new research and more easily identifying new lines of study.

According to Merigó et al. (2018), bibliometric studies represent an alternative approach to producing literature reviews of an academic field, perfectly complementing other classic review methods. At the same time, in a more specific way, and related to the purpose of this study, marketing and banking professionals can identify the most covered topics and those with the most suitable results. Consequently, they can see the paths traced by the latest professional trends, thereby getting a clear idea of those work projects that can be undertaken for optimal decisions, in terms of the investment of research resources (Alcaide-Muñoz et al., 2017).

The application of the conceptual map method is not widespread in the field of marketing, although interest in it is on the rise. A search to verify the existing scientific production on this topic in Scopus and Web of Science yields a total of only 108 academic articles containing in their title/abstract/keywords the words "map" (or "mapping") and "marketing". However, there is a search bias. Quite a few "intrusive" works that contain both terms in the title, but whose subject matter is not what this study is addressing, should be eliminated. When running the same search, but with the term "bank marketing", the result is just 2 documents, and neither of them address a subject similar to that of this study. One of the papers deals with knowledge management maps in commercial banks in Jordan (Hussein et al., 2010), and the other deals with the application of perceptual mapping to competitive marketing profiles at banks (Teas et al., 1988).

However, from a general perspective, there have been some impactful studies based on the use of this technique (e.g. MacInnis, 2011; Moller, 2013), and there is growing interest at some journals in receiving these types of studies; for example, the *Journal of the Academy of Marketing Science* (Palmatier et al., 2018) and the *Journal of Product Innovation Management* (Barczak, 2017). In this regard, important work has emerged in recent years undertaking conceptual structure synthesis in the field of marketing. For example, Iacobucci et al. (2019) feature a systematic review of this type on the main works published in the area of marketing analytics. In their study, they apply the same methodological phases like in this work: a search for articles by keywords in databases, and qualitative content analysis, with clustering techniques to identify the central themes.

There are also several concrete examples of the application of this technique to other more specific areas within marketing; for example, the use of digital technologies for the integration of marketing into Industry 4.0 (Ardito et al., 2019), CRM as an engagement tool in relationship marketing (Mitussis et al., 2006), industrial marketing (Vieria and Brito, 2015), destination marketing (Ávila-Robinson and Wakabayasi, 2018) and impulse buying (Xiao and Nicholson, 2011). However, it has been observed that there are no precedents in the use of this technique within the area of bank marketing.

3 Methodology

3.1 Data selection

Proper data delimitation constitutes a critical phase in the bibliometric process. The data collected must be comprehensive and accurate, in accordance with the purpose of the study. There are three potential databases: Google Scholar, Scopus and Web of Science (WoS). The latter is the most widely used database because it is more reliable and offers more analysis tools to process information (Martínez et al., 2014). For this reason, WoS was used as the bibliographic database. To carry out proper data collection, the running of successive searches in the WoS allows for a process of learning and feedback to better fine-tune collection. The different search tests allow one to observe and learn about the content of the most cited articles on the topic one intends to study. Thus, it was ultimately decided that the search for articles should focus on the selection of four academic categories, and a rigorous selection of keywords that recur in the most cited articles of the various tests performed.

The four categories (WC on the WoS) in whose academic journals the articles must be published are: Economics, Management, Business and Business, Finance. The Web of Science does not have a category on marketing or sales. Thus, all the categories have been selected on the list on which all the studies on marketing and sales in the commercial banking sector should be published, and on which the main journals are indexed. For example, the *International Journal of Bank Marketing (IJBM)* is indexed in the “Business” category, while the *Journal of Banking & Finance* is indexed in the “Economics” and “Business, Finance” categories.

The keyword search revolves around the terms: “bank” and “banking”, with either (or both) having to be present in the title or keywords of the article. These concepts must be accompanied by one or more of the following meticulously chosen words on sales and marketing: “sales”, “sales practices”, “salespeople”, “marketing”, “sales force”, “salesforce”, “loyalty”, “satisfaction”, “customer”, “consumer”, “service”, “CRM”, “sell”. These keywords were selected with the assistance of two full professors in the marketing field and after observing keywords taken from the articles most relevant to our synthesis of bank marketing studies and practices (e.g. Jun and Cai, 2001; Muñoz- Leiva et al., 2013; Shaikh and Karjaluo, 2015). In addition, for dual confirmation, several previous search tests

were carried out to verify that the most cited articles on bank marketing contained these keywords. The final result was the collection of a total of 1,203 academic articles between February and March 2020.

3.2 Analysis creation and standardisation

Once each of the 1,203 articles found was downloaded, they were uploaded into the SciMAT bibliometric software program (<https://sci2s.ugr.es/scimat/>). This tool allows for the complete application of the entire bibliometric process, from the pre-processing of data to the displaying of results. SciMAT analysis was applied following the process proposed by Cobo et al. (2011a). This process entails an indispensable step before the processing: the normalisation of terms, also called the pre-processing phase. This stage allows for the elimination of conceptual biases and errors that are implicit in the collected literature itself. Eliminating these potential biases prepares the database for further analysis and yields much higher-quality results (Cobo et al., 2011b).

To carry out this normalisation, an automatic term grouping, based on distances, is first done. That is, the software is instructed to detect terms that differ by a distance of X characters. Second, a manual grouping of terms is carried out. Beyond detecting similar words by distance, the software cannot find different words that, conceptually, mean the same thing (e.g. e-banking and online-banking). The result of this process was the creation of a total of 2,339 word groups.

The next step, before doing the analysis, is the period creation phase. This is an indispensable step since part of bibliometric research features a longitudinal character. To this end, it is necessary to decide on a mixed approach that seeks to establish appropriate cut-off points and that yields, whenever possible, an equitable division of scientific articles.

Table 1 lists the periods created to run the analysis. It indicates the name given to the period according to the results, the time interval it covers, and the number of documents it contains. It can be observed that the periods do not have the same time range. This frequently occurs when a bibliometric review of this typology is applied and is due to three important issues: (1) the periods must be defined by events that caused key changes; (2) all the periods must have a sufficient number of articles; and, (3) an effort must be made for this number to be as equitable as possible. However, it does not matter whether the periods have the same range, provided that the first two requirements are met. If the periods are created solely based on their equitable ranges, the disproportion in the number of articles in each period will be maximised, and the analysis will not be rigorous (Cobo et al., 2011a; Cobo et al., 2011b; López-Robles et al., 2019). Therefore, the data are divided into four consecutive periods of time:

- Undefined Period (1957-2000). It includes articles from the year of the first article collected until the rise of relational marketing and CRM practices applied to service companies, such as banking. The beginning of the period was marked by the publication date of the first article included, and the end of this first period coincided with an increase in academic interest in relationship marketing in the Banking sector.
- Transition Period (2001-2007) The second period began in 2001 with an increase in studies applying the relational perspective to banking management. This development constituted an important turning point in the set of scientific production collected, as reflected in previous studies (e.g. Arli et al., 2018). Evidence of this fact is also found when performing a manual review of the database used after ordering all the articles chronologically. It lasted until 2007 when the first smartphone (iPhone) was launched, and the use of mobile technology soared. The year 2007 is considered an important watershed marking a shift in trends, not only for commercial banking, but for various disciplines related to commerce and marketing. The sharp rise of mobile technology spawned new forms of communication with

- customers, new shopping habits, and a new way of managing relationships (e.g. Liang et al., 2007; Park et al., 2007; Standing and Standing, 2008).
- Consolidation Period (2008-2014). The third period began one year after the launch of the first iPhone, with the boom in smartphones and mobile apps. In addition to the abovementioned academic studies, Bank of America itself explained how that year (2007) marked a turning point, in banking, due to the use of these platforms as a way to achieve customer engagement. It is, therefore, considered the phase of the great take-off in the use of mobile apps, including those for banking. Below, the cut-off point between the third and fourth periods is justified.
 - Technology Period (2015-2020). The start of the last period was marked by two factors being observed. The first was the decisive rise (until 2014) of mobile applications and downloads of them. The second, and most important, was the adoption of Big Data by large banking companies. Analyses carried out by different institutions (i.e. Boston Consulting Group) identify 2014-2015 as the turning point in terms of the adoption of Big Data by large companies. Also, some academic works (e.g. Lee, 2017) identify this recent stage of Big Data adoption, which they call Big Data 3.0 (2015-present). This prominent and definitive boom in Big Data also constituted a key development for the commercial banking industry, witnessing the emergence of a powerful tool that directly affects the management of customer relationships, personalized communications, and the use of new forms of selling.

Insert Table 1

Lastly, the final step in the process to carry out analytical operations is the creation of the bibliometric analysis itself. Creating the analysis entails designing it through the introduction of a series of parameters in an 11-step process. Some of them are fixed steps (e.g. the selection of the periods). However, others correspond to variable parameters that determine how the analysis is performed: data reduction, word network, clustering technique, document mapping, quality and impact measures, and similarity measures for the longitudinal view.

4 Results.

In this section, an analysis based on performance and science mapping analysis is presented. Firstly, the following bibliometric performance indicators are used in the analysis: the most productive journals, the most cited papers, and data on the geographic distribution of publications (Section 4.1). Secondly, a science mapping analysis is conducted through a visual representation of the entire conceptual structure within each period (Section 4.2) and a longitudinal view or conceptual evolution map (Section 4.3).

4.1 A field overview based on bibliometric performance indicators.

Although there is a wide variety of journals that have published works on bank marketing, the *International Journal of Bank Marketing* stands out from the rest (Table 2), as it is the journal contributing the most documents to the study, with a total of 174. The *Journal of Financial Services Marketing* is second on the list, though far from the first, with 53 documents. Concerning the geographic distribution of the publications, there are also major differences in academic contribution (Table 2). Three countries stand out, with more than 100 documents each: the USA (298), India (146) and the United Kingdom (123). The difference between the USA and the rest is also very great, with the said country accounting for twice as many studies as the second one on the list (India). Completing the

Top 10, though far behind in numbers of publications, are: Australia (55), Malaysia (55), Canada (52), Taiwan (46), Spain (45), China (36) and Iran (32). Finally, with respect to the 20 most cited works (Table 3), only two journals appeared once again on this list: the *International Journal of Bank Marketing* and the *Journal of Finance*. Both journals boast 3 articles of theirs among the most cited works.

Insert Table 2

Insert Table 3

4.2 Period-based view.

Within each period the conceptual structure is analysed through the strategic diagram (He, 1999). This is a figure showing all the clusters (topics) detected for that period. The representation is done according to two parameters ranging from 0 to 1:

- Centrality is the degree of external cohesion of a topic/cluster with the rest of the topics in the period. This parameter shows the role (central or isolated) of a topic within the entire academic field being studied (Callon et al., 1991). It is represented on the X-axis. In other words, if a thematic cluster features a centrality of 1, this means that said topic is perfectly connected with the rest of the topics covered within the overall academic discipline studied.
- Density is the degree of internal cohesion between the elements (keywords) that make up the topic/cluster. This parameter indicates the level of internal development featured by a topic from the period (Callon et al., 1991). That is, it expresses whether keywords are strongly interrelated and the cluster is consistent. It is represented on the Y-axis. In other words, this means that a topic with a density of 1 is made up of a set of keywords whose connection to each other is maximal. Unlike centrality, which measures how an issue is externally related, density measures the internal relationship.

The strategic diagrams present all the topics detected in the different periods, based on the ranges of centrality and density. As a result, this figure shows four types of topics, depending on the quadrant in which they are located (Callon et al., 1991; He, 1999):

- Those clusters found in the upper right quadrant are called the "motor themes" of the period because they are those presenting high levels of centrality and density. These are, therefore, topics that play a central role within the academic field and that, in addition, feature strong relationships between their internal elements (keywords).
- Those topics located in the upper left quadrant are considered "highly-developed", but isolated. That is, they feature good internal development, but an external role that is not considered central. These are highly specialised topics that are peripheral in nature.
- The topics located in the lower right quadrant are basic and transversal clusters (central but underdeveloped role). They are topics considered important for the entire academic discipline. However, their internal relationships (keywords) are not strong.
- Finally, the topics in the lower left quadrant are in decline or still emerging. These types of clusters correspond to topics whose development is weak and whose role in the discipline as a whole is marginal.

Within each sphere representing each cluster, a number can be observed. This number corresponds to the sum-citations; that is, the total number of citations accounted for by all those scientific articles that address these topics. This is one of the impact measurements included in this analysis.

Insert Figure 1

Undefined Period (1957-2000). As Figure 1 shows, four topics are considered motor themes in this Undefined Period. These topics (centrality, density) are: Price (1, 0.81), Data-envelopment-analysis (0.81, 0.56), Customer-satisfaction (0.62, 0.75) and Market (0.56, 0.88). To understand the composition of these four themes, Figure 2 shows the keywords that make up the motor themes of this period. One thing that is worth highlighting is the significant mismatch that exists between motor themes and those with a greater degree of impact (size of the sphere and interior number). This is one of the main reasons why it was decided to call this first period "undefined".

Insert Figure 2A and Figure 2B

Insert Figure 2C and Figure 2D

The strong internal relationship between the keywords that make up these topics is illustrated by the thickness of the lines. In most word relationships the thickness is maximal (Inclusion index = 1). The motor theme that offers the most obvious interpretation is Customer-satisfaction (Figure 2C). This cluster is made up of the terms *Model, Quality, Antecedents, Consequences and Determinants*. In addition, the relationship between these terms is strong, especially between *Customer Satisfaction, Antecedents, Consequences and Quality*. It seems clear that a major part of the scientific production on marketing and banking in this first period deals with the development of models to establish the determinants and consequences of bank customer satisfaction, where quality levels also have an impact. This is a cluster that remains very important in later periods.

The Data-envelopment-analysis cluster (Figure 2D) is also of great interest. This cluster is made up of the terms *DEA, Efficiency, Performance, Bank-Branch and Value-Judgments*. As a result, this cluster demonstrates an important line of research interest as a method to study the efficiency and performance of the same company's different bank branches. In later periods *Performance* took on even greater importance.

Finally, the Market cluster (Figure 2B) is made up of the terms *Earnings, Firms, Decision, Hypothesis and Spin-off-announcements*. By itself, the composition of this topic does not yield an interpretation as clear and evident as in the two previous cases. It seems to detect the existence of a more generic line of research on the effect of banking companies' decisions on their revenue level on the market. Something similar is true of the Price cluster (Figure 2A), comprised of the terms *Asset-Sales, Institutional-Trades, Reorganization, and Cost*.

Transition Period (2001-2007) In this case, Figure 3 is a strategic diagram featuring the arrangement of all the topics detected within the Transition Period. As can be observed, there are five main topics in this period: Performance (0.95, 0.75), Operations-management (0.85, 0.90), Antecedents (0.80, 0.70), Financial-services (0.65, 0.65) and Motivation (0.60, 1). However, the emergence of some interesting topics that fall outside this main category is worth highlighting.

Technology breaks through and (concerning the previous period) we can distinguish the clear emergence of central, but not yet dense topics (Information-technology, Internet, Online). The rise of the rather dense, but isolated, Information-systems topic is also observed. Finally, the Service-quality topic stands out as the most central of the entire period, although it is not considered a driver,

due to its relatively low density. It is also the topic with the greatest impact (1,135 citations). There are several topics with the greatest impact, given the greater numbers of articles in which they appear: Service-quality (12% of all articles), Internet (8.5%), Performance (6%), Financial-services (5 %) and Antecedents (4.5%).

Insert Figure 3

The composition of the five motor themes can be observed in Figure 4; Motivation is particularly salient (Figure 4A). This cluster consists of the terms *Ease*, *Usage*, *Computer-Technology*, *Job-Satisfaction* and *Expectations*, and features a clear orientation towards the motivation of bank employees. Within it, we observe a very intense relationship between the keywords *Ease*, *Usage* and *Computer-Technology*, which reflects the academic interest during this period in bank employees' motivation and job satisfaction, due to their perceiving the ease of use of new management technologies introduced during these years (CRM programs and online platforms, among others).

Another important cluster is that of the Performance group (Figure 4C), which begins to acquire great relevance in this longitudinal study. The cluster is made up of the terms *Data-Envelopment-Analysis*, *Efficiency*, *Customer-Oriented*, *Consumer-Perceptions* and *Capabilities*. The application of the DEA technique is maintained as an instrument for studying the efficiency and performance of a bank branch, as was the case in the previous period. However, an important variation now emerges as a relevant term within this type of study: relationship marketing.

The Antecedents cluster (Figure 4E), meanwhile, is made up of the terms *Determinants*, *Consequences*, *Customer-Satisfaction*, *Profitability* and *Quality*. The very strong relationship between the term *Consequences* and *Antecedents* is particularly noteworthy. This cluster denotes an interest in those lines of work aimed at studying the determinants, background, and consequences of customer satisfaction. This is also related to quality (service) and profitability. It is interesting to note the pattern exhibited by this type of thematic line (customer satisfaction) in the remaining periods.

Insert Figure 4A and Figure 4B

Insert Figure 4C and Figure 4D

Insert Figure 4E

Consolidation Period (2008-2014). The strategic diagram for this third period presents a total of eight clusters considered motor themes: Service-quality (1, 0.96), User-acceptance (0.96, 1), Trust (0.91, 0.87), Antecedents (0.87, 0.83), Islam (0.83, 0.61), Internet (0.74, 0.65), Business-to-business-marketing (0.65, 0.91) and Security (0.61, 0.78). It is striking how the first four are located in the top right of the diagram, indicating a very high centrality and consistency within the conceptual structure of this period. In turn, they are the most impactful topics, as shown by the total number of citations in each cluster. This can be appreciated by the number that each topic contains in the centre of the circle. Also, it is worth noting, again, the impact of these topics according to the number of documents in which they appear. That is, Service-quality (18%), Trust (9.5%), User-acceptance (8%), Islam (7.5%) and Antecedents (7%). In this way, it is detected that the Service-quality cluster expands its share of the production in this period, compared to the previous one (almost 1 in 5 items). These key topics are those analysed in the greatest detail (Figure 6). Apart from the analysis of the four most important themes (according to their centrality, density and impact), the Internet topic is analysed as well (which is also a motor theme). The reason is this cluster's rise for the periods, from non-existent

(Undefined Period), to basic and transversal (Transition Period), to now, a motor theme (Consolidation Period).

Insert Figure 5

The User-acceptance cluster (Figure 6A) suggests a very important interpretation. It is made up of the terms *Adoption*, *Information-Technology*, *Technology-Acceptance-Model*, *E-Banking* and *Usage*. This composition illustrates the rise of technology and electronic banking, as well as the strong interest of researchers in new lines centring on analysis of the degree to which bank users accept new technological platforms, reflected in the relationship between keywords like *E-banking* (which seems to be emerging for the first time), *Usage*, *Information-technologies* and *Acceptance*. These discoveries seem to justify the way the periods were demarcated.

Insert Figure 6A and Figure 6B

Insert Figure 6C and Figure 6D

Insert Figure 6E

Also of particular note is the Service-quality cluster (Figure 6B), made up of the terms *Perceptions*, *Consumer-Perceptions*, *Model*, *Consumer-Satisfaction* and *Islamic-Banking*. This composition reflects a strong thematic interest in lines of work focused on the development of models to measure banking customers' satisfaction. To this end, its relationship to service quality and customers' perceptions is evaluated. It is a cluster from which important conclusions can be drawn, and it is of great relevance to the study thanks to its composition, centrality, density and the high impact of the terms that comprise it.

The Antecedents cluster (Figure 6C) also remains a motor theme in this period. However, it sheds its previous association with consumer satisfaction themes (Transition Period). In this period, it is made up of the terms *Consequences*, *Scale*, *Commitment*, *Customer-Loyalty* and *Organizational-Commitment*. Therefore, we see that this time, this cluster is related to research lines oriented towards loyalty and commitment.

The results observed in the Trust cluster (Figure 6D) are also very important, it is made up of the terms *Consumer-Trust*, *E-Commerce*, *Satisfaction*, *Perceived-Risk* and *Loyalty*. Within this composition, the relationship between *Satisfaction* and *Loyalty* stands out. The cluster demonstrates, in this period, the importance of consumer confidence in the new online banking channels. This trust in the new channels functions as a determinant of satisfaction and subsequent loyalty. Finally, the Internet cluster (Figure 6E) is important due to its robust emergence during this period, especially if it is compared to its role in previous periods.

Technology Period (2015-2020). The last period features some very relevant discoveries in the array of topics detected and represented in the strategic diagram (Figure 7). In this case, a total of seven topics are considered motor themes: Technology-acceptance-model (0.95, 0.95), Loyalty (1, 0.91), Mobile-banking (0.86, 0.82), Commitment (0.77, 0.68), Perceived-value (0.68, 0.64), Corporate-social-responsibility (0.55, 0.77) and Impact (0.91, 0.55). However, the first three motor themes stand out from the rest, for their centrality-density and their impact. Here, impact analysis again provides important insights. During this period, the topics that appear in the greatest number of documents

are: Loyalty (31%), Impact (12%), Technology-acceptance-model (9.5%), Mobile-banking (8%) and Commitment (7%). Making an emphatic appearance is the topic of Loyalty, present in almost 1 in 3 articles.

In addition to the prominent positions of the abovementioned topics, it is also worth underscoring some other observations prompted by this strategic diagram. For example, the Corporate-social-responsibility cluster appears for the first time in the study, establishing itself, immediately, as a motor theme. Also, interest in job satisfaction appears this time as constituting a cluster of its own, very close to being considered a driver.

Insert Figure 7

The Technology-acceptance-model cluster (Figure 8A) demonstrates researchers' enormous interest in users' acceptance of digital banking. This cluster is made up of the terms *User-Acceptance*, *Perceived-Ease*, *Initial-Trust*, *E-Banking* and *Information-Technology*. Their concern also focuses on assessing the relationship between this acceptance, initial customer trust, and perceived ease of use. It is shown that the user's initial trust, through perceived ease of use, is essential for the acceptance of online banking tools.

Obvious results are also observed in the Loyalty cluster (Figure 8B), made up of the terms *WOM*, *Satisfaction*, *Service-Quality*, *Customer-Satisfaction* and *Trust*. Without a doubt, it is a fundamental cluster of this period, with all the terms that comprise it has a great impact. In addition, it demonstrates relationships between the quality of banking service, user satisfaction, and trust in the bank. This is the way to build loyalty and get it to produce recommendations (WOM).

The Mobile-banking cluster (Figure 8C) bursts into the period, reflecting a similar interest amongst researchers in the adoption of mobile banking. This group consists of the terms *Consumer-Adoption*, *Online*, *Internet*, *Intention* and *Adoption*. Redundant terms appear with mobile electronic banking (*Online* and *Internet*), and there are also terms related to the adoption of electronic channels (*Adoption* and *Consumer-Adoption*). Researchers' interest in determining customers' intention to adopt mobile banking is demonstrated; that is, no longer just online banking, but also using a mobile device.

Insert Figure 8A and Figure 8B

Insert Figure 8C and Figure 8D

Insert Figure 8E and Figure 8F

Figure 8D shows the composition of another motor theme: Commitment, made up of the terms *Relationship-Quality*, *Relationship-Marketing*, *Customer-Loyalty*, *Switching-Costs* and *Retention*. In the most current period, the researchers explain the customer's commitment (and his retention) based on the quality of the relationship. This is the result of the proper application of a relationship marketing strategy. Besides, the inclusion of switching costs as a possible determinant of this loyalty is noteworthy, suggesting that part of customer retention could be explained by the cost of switching banks.

The Perceived-value cluster (Figure 8E) is made up of the terms *Image*, *Perceived-Service-Quality*, *Structural-Equation-Modelling*, *Consumer-Perceptions*, and *Corporate-Image*. The value perceived by a bank customer is shaped by the perceived quality of its service, but also by its previously perceived

corporate image. To determine these relationships, researchers work with the application of structural equation models.

Finally, the cluster shown in Figure 8F includes a topic that is emerging prominently today and from which important conclusions and future lines can be drawn: the Corporate-social-responsibility cluster, consisting of the terms *Identification*, *Identity*, *CSR-Perceptions*, *Firms* and *Associations*. Despite being a recently-appearing motor theme, it demonstrates the current importance of how customers perceive the CSR actions implemented by banks (*CSR-Perceptions*). The banking customer forms a perception of these types of practices, being able to feel identified and associated with them, which can affect their behaviour.

4.3 Longitudinal view

The longitudinal view represents the analytical part related to the evolution of the entire conceptual structure of the topic being studied: bank marketing. This evolution is illustrated by a very important element within the field that conveys bibliometrics and scientific maps: the evolution map, which contains one column per period (four in this case). Each column lists all the clusters/topics shown in the strategic diagrams for each period. This map's utility lies in the fact that it allows one to observe how topics from one period are related to topics from the next one. This map is developed using the inclusion index along with other similarity measures offered by SciMAT software (e.g. Jaccard index). The inclusion index is more useful to evaluate the similarity between two sets since the result is not biased by the number of items that each set has (Sternitzke and Bergmann, 2009). The inclusion index will be equal to 1 when all the keywords of a set A (thematic cluster) appear in their entirety within set B (Cobo et al., 2011a).

When two clusters from different periods are joined by a solid line, they share the main item (most important keyword). A dotted line joining two clusters indicates that they share a series of keywords, but neither of them is the main one. Line thickness indicates whether the clusters joined share more or fewer words, with the maximum value of 1 already mentioned (Cobo et al., 2011a). Finally, the size of each sphere (cluster) illustrates whether that topic has a greater degree of impact in terms of the number of documents in which it appears. The evolution of the entire conceptual structure is, therefore, shown in the evolution map in Figure 9. It can, therefore, be stated that the entire conceptual structure analysed on bank marketing is organised into ten major thematic areas, which have been called: (1) TECHNOLOGY ACCEPTANCE, (2) DIMENSIONAL ANALYSIS, (3) FINANCIAL PERFORMANCE, (4) SERVICE MANAGEMENT, (5) ATTITUDE-QUALITY, (6) EMPLOYEES, (7) CAUSAL MODELS, (8) MARKET ANALYSIS, (9) CRM and (10) CSR. There are only three topics that are isolated in some of the study's periods (bankruptcy, ownership and perceived-justice).

Insert Figure 9

Within the entire conceptual structure on banking marketing, the TECHNOLOGY ACCEPTANCE thematic area stands out strikingly, existing from the beginning and evolving as technology has advanced. It began during periods when innovation and subsequent interest in the rise of the Internet and information technologies prevailed. This interest has evolved in more recent periods, with studies on the acceptance of new retail banking in online channels and, especially, the acceptance of mobile banking.

A similar situation can be seen in the ATTITUDE-QUALITY thematic area. It has always existed and has also been evolving. It was decided to term this area so because it encompasses the lines of research on consumer loyalty, trust, perceived value and behavioural intention. All these studies have had as a cornerstone the theme of the quality of the banking service. Special attention must be devoted to the theme of Loyalty, which was, initially, not part of any motor theme (Undefined Period and Transition Period), later becoming part of the motor theme Trust (Consolidation Period) before it finally emerged as its own, high-impact motor theme (Technology Period), revealing the massive growth in interest in bank customer loyalty from a relationship marketing perspective.

The EMPLOYEES theme is smaller, but highly relevant results are extracted from it. Within it, the Performance theme is observed, which has been a motor theme during several periods (Transition Period and Consolidation Period). During the last one (Technology Period), Performance became part of the Job-satisfaction theme. This area relates the performance of a bank to the satisfaction and motivation of its employees. For this, the DEA technique was widely used.

Finally, due to its particularity, the CSR thematic area is also worth highlighting. It is a small area, given its short life, as it did not arise until recently. In the current period (Technology Period), this area is made up of the topics CSR and Impact. Therefore, this is an attractive field of current interest. Here the study centres on financial institutions' impact on different areas, the implementation of CSR actions, and how customers perceive these practices and identify with the bank. It is worth paying close attention to this area going forward.

5 Conclusions

The main objective of this study was to obtain an integrated overview of the current state of knowledge of bank marketing. This entails directly contributing to the flow of new knowledge in this field, as well as providing both researchers and practitioners with a summary of current findings, which has practical and academic implications. In addition, the aim was to observe the role played by studies centring on sales and sales techniques. This synthesis should, therefore, contain an identification of the main topics, the relationships between them, and the evolution of the entire conceptual structure. In turn, the objective was for this identification to yield some clear and obvious conclusions.

Firstly, the bank marketing area is dominated by two powerhouses: the USA (geographical distribution) and the *International Journal of Bank Marketing* (academic journals). Surprisingly, the IJBM's most cited article is number 10 on the ranking of the most cited articles. This is probably because this journal has not held prestigious positions until relatively recently, but this can be expected to change in the future, given its current position. Secondly, it was found that studies on bank marketing are gradually being carried out, and are carving out a place for themselves. We start with a period characterized by a lack of definition (when service marketing came about as a discipline). The number of studies was much lower and the existing ones were poorly defined. Over time interest grew in service satisfaction, quality, and, especially, loyalty. This shift went hand in hand with technological advances. Thus, interest in studying these concepts (loyalty, satisfaction) in the new online and mobile banking channels became evident and more clearly defined. Added to this was a growing interest in users' acceptance of these new channels. Finally, one of the most important conclusions of this study is shown by the evolution map. Bank marketing's entire conceptual structure is structured into ten major thematic areas. However, it is very important to point out that three main thematic areas stand out above the rest, for their magnitude and impact: (1) TECHNOLOGICAL ACCEPTANCE, (5) ATTITUDE-QUALITY and (7) CAUSAL MODELS.

Based on the impact measures yielded by SciMAT, we can confirm which topics had the greatest impact, based on the number of articles in which they appear. That is, it is possible to ascertain which

topics were of most interest to academics. The first period was inconclusive in this regard (no topic stood out above the others). For the rest of the periods, however, the conclusions are clear. In the Transition Period (2001-2007), the most prominent topics across the scientific literature produced were, in order: Service-quality, Internet, Performance, Financial-services and Antecedents. Next, in the Consolidation Period (2008-2014), the topics most addressed were Service-quality, TRUST, User-acceptance, Islam and Antecedents. Finally, marking an important trend shift, the most discussed topics during the Technology Period (2015-2020) have been Loyalty, Impact, Technology-acceptance-model, Mobile-banking, and Commitment.

The constant growth in the importance of studies on loyalty can be appreciated in this topic's evolution over time. Although these studies did not constitute a motor theme in the early periods, the importance of loyalty emerged later as an important part of other motor themes (2008-2014). Eventually, it became a high-impact motor theme (2015-2020), and the trend suggests that it will continue to play a key role in the coming years. Bank customers' growing interest in the acceptance of technology is also very important. This is a motor theme of great importance across all the periods. However, as a theme, it evolves as technology does. First, the researchers wanted to determine what factors influenced users' acceptance of online banking. Later, interest centred on the new mobile banking. With today's great technological advances, it does not seem that this thematic line is going to lose steam.

The results also show a significant shift in the analytical methods employed in bank marketing research. During the initial period (1957-2000) we can note the importance of the Data Envelopment Analysis technique. In accordance with the clusters yielded by the results, this technique (DEA) was used to evaluate elements such as the efficiency and performance of commercial banks or specific branches. Also of note is the use of ARIMA prediction models within the bankruptcy cluster. The DEA technique remained important in the following period (2001-2007) to continue to analyse performance and efficiency (cluster Performance). It continued to appear in the third period (2008-2015), but lost importance and strength. In contrast, the Partial Least Squares (PLS) technique emerged strongly in this same period as a more contemporary method.

There is also another interesting line of work whose development deserves to be highlighted. This is related to employee motivation, internal marketing and job satisfaction. In the Transition Period (2001-2007) the Motivation cluster was consolidated as a motor theme, made up of a series of tightly related keywords: ease, use and computational technology. This demonstrates the concern during this period with achieving satisfied workers in the face of possible difficulties in the adoption of new technological working methods. This line evolved (2008-2015) in such a way that job satisfaction was, definitively, perceived as a critical aspect, and the employee became a central element for the provisioning of service as part of a focus on the customer. Finally (2015-2020) the role of internal marketing is evidenced as a way to achieve organisational commitment and job satisfaction, which are decisive for the bank's results and performance. To sum up, it should be stressed that it has been found that sales-related topics (techniques, salesforce, etc.) have not and do not play a major place in the global literature on bank marketing. It was not even possible to identify thematic clusters reflecting some of these lines of work.

5.1 Implications

This study aims to contribute directly to both the academic and professional realms. To the latter (professional) it contributes both directly and indirectly. Firstly, it is possible to draw practical implications from its results. Secondly, the scientific mapping carried out will facilitate the devising of new lines of research that will also contribute to the professional sphere in the medium term. This study has made it possible to detect strong relationships between topics within commercial banking, the evolution of major lines of work, and the rise of issues of a more contemporary nature. First, the

main lines of future work are proposed from an academic perspective. The most relevant implications for practitioners are discussed below.

The evolution map presents the main research paths, represented by large thematic areas using different colours. This map is very useful for drawing up new guidelines for research. It is proposed to take advantage of the advances made in new analytical techniques, which may be applied to the large new clusters detected in the most contemporary periods. For example, it would be worthwhile to reconfigure the classic consumer models (service quality, satisfaction and loyalty) through a specific application in the new mobile banking and online banking channels (e.g. PLS).

In addition, analyses are proposed of CSR campaigns targeting employees as a relationship marketing tool in commercial banking. CSR has been identified as a hot topic today. It would be very valuable to delve into this topic, focusing not only on the consumer (perception and identification, as the results show), but also combining it with the topic of Job-satisfaction. CSR actions directed at employees have an impact on job satisfaction, which, in turn, influences the quality of the service provided, and sales. The results show the relationship between job satisfaction and a branch's performance, and the combination of these two lines could make it possible to determine the relationship between the implementation of internal CSR actions and performance.

Studies are also proposed to determine factors shaping the acceptance of the new apps and the incorporation of technological advances (such as Artificial Intelligence). Physical branches are tending to disappear. Thus, academics could propose lines that determine how commitment to the full digitisation of all financial services and the use of Artificial Intelligence affects a branch's performance. This study should facilitate research to verify which part of banking users' commitment is determined by the quality of the relationship within the relational marketing strategy, and which part is determined by switching-costs (according to the Commitment cluster present in the 2015-2020 period) and their relationship to the sales force.

In addition to all the above, important implications for the professional field are also extracted. The first and, perhaps, the most important of these is related to performance and job satisfaction. The results of the most current period (2015-2020) evidence the relationship between the implementation of internal marketing strategies, organizational commitment, and the job satisfaction of bank employees. This is decisive for the organization's performance and results. Initial works sought to evaluate the reasons for the differences in the performance of each branch and organization. In later periods these differences in performance were associated more directly with employee satisfaction. The second major field of professional interest is related to the loyalty of bank users in a new virtual and technological environment, whose importance during all the periods and, especially, its great impact in the current period (2015-2020), has significant implications for management.

All of these practical implications can be correlated. If the differences in the results between branches and financial entities depend so much on the quality of service provided by satisfied employees, it may not be worthwhile to invest in further digitisation. It seems that users still greatly value physical attention, which impacts their satisfaction and results. This suggests that it would be very beneficial for future studies to seek to determine the extent to which the commitment to digitising all customer relationships in commercial banking is profitable. Research into sales and sales techniques in this field will be vital to connect with the consumer's new reality.

5.2 Limitations

The application of any bibliometric process for the synthesis of the conceptual structure of a discipline always has a major limitation: the great challenge the researcher faces to collect all the existing scientific production in the field. The Web of Science (the main source for bibliometric studies) offers versatility in its searches. However, the search process is manual for the author, who must choose which academic journals to look in, and according to what criteria. Also, the WoS

features some limitations in the range of its database. For example, it only incorporates *IJBM* articles since 2005. Therefore, it can constrict the range of the elements incorporated into the analysis. Thus, considering the results of the content analysis (Section 4.1), it may be worthwhile to carry out future research focusing exclusively on *IJBM*. For this using a bibliometric source that incorporates all its scientific production (e.g. Scopus) is recommended, even if the database is more limited for the rest of the publications that have been incorporated into this study.

In light of all the above, it is necessary to adopt a criterion by which rigour and quality prevail over quantity. Thus, it is more expedient to filter by keyword in the documents' titles. This is a way of ensuring that the articles selected deal with the concept or discipline one is researching. Despite this, the criterion is not perfect, and could be improved. Also, as observed by Koseoglu et al. (2016), other articles in the discipline in question may be found in academic journals not falling within the categories selected.

Finally, the process of term normalisation through SciMAT is also saddled with some difficulties, given its similarly manual nature. As explained in the Methodology section of this paper, most of the standardisation of terms is carried out by the researcher himself, which results in a complicated and lengthy process in which some conceptually similar words may not be identified as such.

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Table 1. Longitudinal study periods.

Period name	Years	Documents	Keywords
Undefined period	1957-2000	163	102
Transition period	2001-2007	153	477
Consolidation period	2008-2014	412	1209
Technology period	2015-2020	475	1500

Table 2. The most productive journals and the most productive countries in the field.

Journal	Documents	Country	Documents
International Journal of Bank Marketing	174	USA	298
Journal of Financial Services Marketing	53	India	146
Service Industries Journal	31	United Kingdom	123
Pacific Business Review International	31	Australia	55
Journal of Islamic Marketing	26	Malaysia	55
Banking Law Journal	25	Canada	52
African Journal of Business Management	23	Taiwan	46
Journal of Retailing and Consumer Services	21	Spain	45
Journal of Banking & Finance	18	China	36
Total Quality Management & Business Excellence	16	Iran	32
Int. Journal of Quality & Reliability Manag.	13	Pakistan	32
Journal of Finance	11	Finland	30
European Journal of Marketing	11	Greece	26
Int. Journal of Islamic and ME Finance and Manag.	10	Italy	26
Marketing Intelligence & Planning	9	Turkey	24

Table 3. Most cited papers.

Document	Authors	Journal	Year	Citations
Asymmetric information, bank lending, and implicit contracts: A stylized model of customer relationships	Sharpe, S.A.	Journal of Finance	1990	724
Employee and customer perceptions of service in banks: Replication and extension	Schneider, B., Bowen, D.E.	Journal of Applied Psychology	1985	585
Consumer acceptance of online banking: an extension of the technology acceptance model	Pikkarainen, T., Pikkarainen, K., Karjaluoto, H., Pahlila, S.	Internet Research	2004	473
Examining multi-dimensional trust and multi-faceted risk in initial acceptance of emerging technologies: An empirical study of mobile banking services	Luo, X., Li, H., Zhang, J., Shim, JP	Decision Support Systems	2010	350
A model of the demand for investment banking advising and distribution services for new issues	Baron, D.P.	Journal of Finance	1982	299
Employee and customer perceptions of service in banks: Replication and extension	Schneider, B., Parkington, J.J., Buxton, V.M.	Administrative Science Quarterly	1980	252
Macroeconomic and bank-specific determinants of non-performing loans in Greece: A comparative study of mortgage, business and consumer loan portfolios	Louzis, D.P., Vouldis, A.T., Metaxas, V.L.	Journal of Banking and Finance	2012	232
Reaching out: Access to and use of banking services across countries	Beck, T., Demircuc-Kunt, A., Martínez, M.S.	Journal of Financial Economics	2007	211
Internet-based e-banking and consumer attitudes: an empirical study	Liao, Z.Q., Cheung, M.T.	Information & Management	2002	196
Predicting young consumers' take up of mobile banking services	Koenig-Lewis, N., Palmer, A., Moll, A.	International Journal of Bank Marketing	2010	191
Banks and loan sales marketing nonmarketable assets	Gorton, G.B., Pennacchi, G.G.	Journal of Monetary Economics	1995	179
The relationship between consumer innovativeness, personal characteristics, and online banking adoption	Lassar, W.M., Manolis, C., Lassar, S.S.	International Journal of Bank Marketing	2005	178
Strategic determinants of service quality and performance: Evidence from the banking industry	Roth, A.V., Jackson, W.E.	Management Science	1995	171
Investment bank reputation and the price and quality of underwriting services	Fang, L.H.	Journal of Finance	2005	164
Multicomponent efficiency measurement and shared inputs in data envelopment analysis: An application to sales and service performance in bank branches	Cook, W.D., Hababou, M., Tuenter, H.J.	Journal of Productivity Analysis	2000	159
IT-based services and service quality in consumer banking	Zhu, F.X., Wymer, W.,	International Journal of Service Industry Management	2002	158
The role of satisfaction and website usability in developing customer loyalty and positive word-of-mouth in the e-banking services	Casaló, L.V., Flavián, C., Guinalíu, M.	International Journal of Bank Marketing	2008	150
Measuring service quality of banks: Scale development and validation	Karatepe, O.M., Yavas, U., Babakus, E.	Journal of Retailing and Consumer Services	2005	147
The mediating effect of organizational reputation on customer loyalty and service recommendation in the banking industry	Bontis, N., Booker, L.D., Serenko, A.	Management Decision	2007	144
Internet vs mobile banking: comparing customer value perceptions	Laukkanen, T.	Business Process Management Journal	2007	144

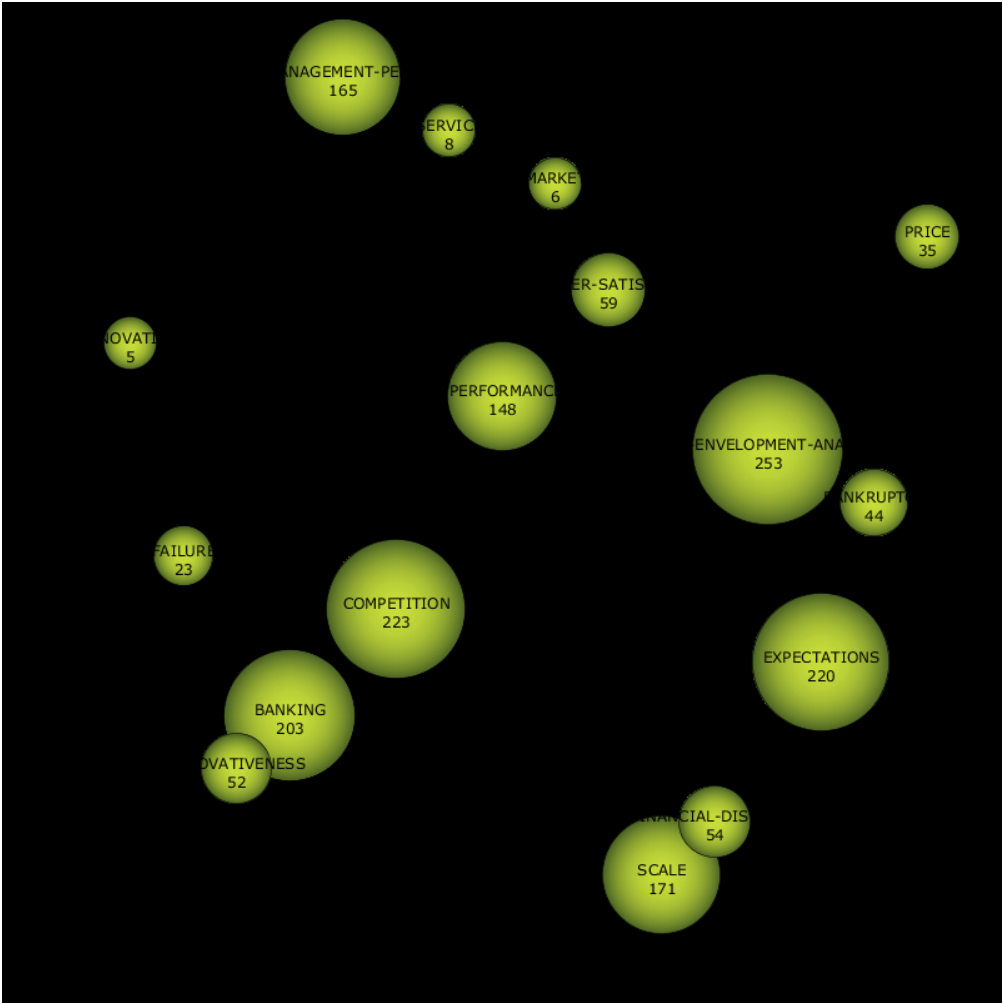


Figure 1

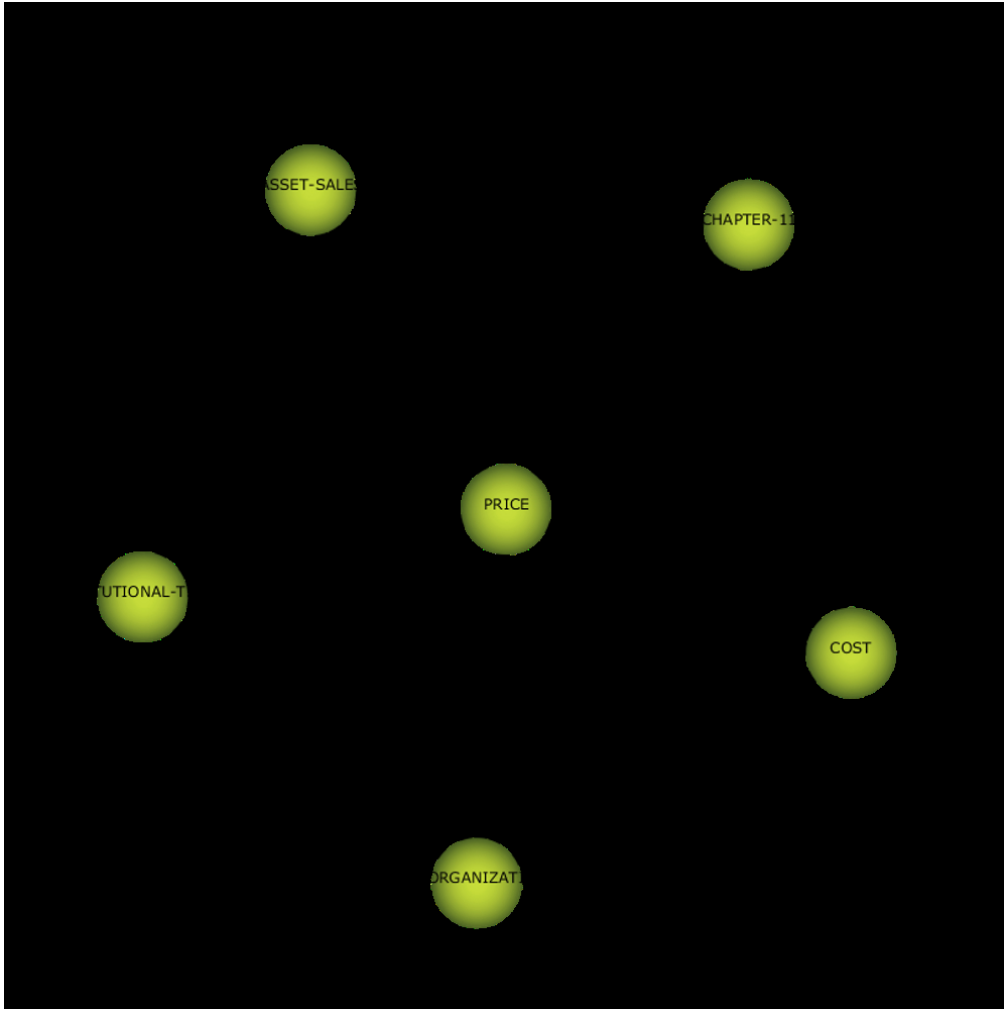


Figure 2A

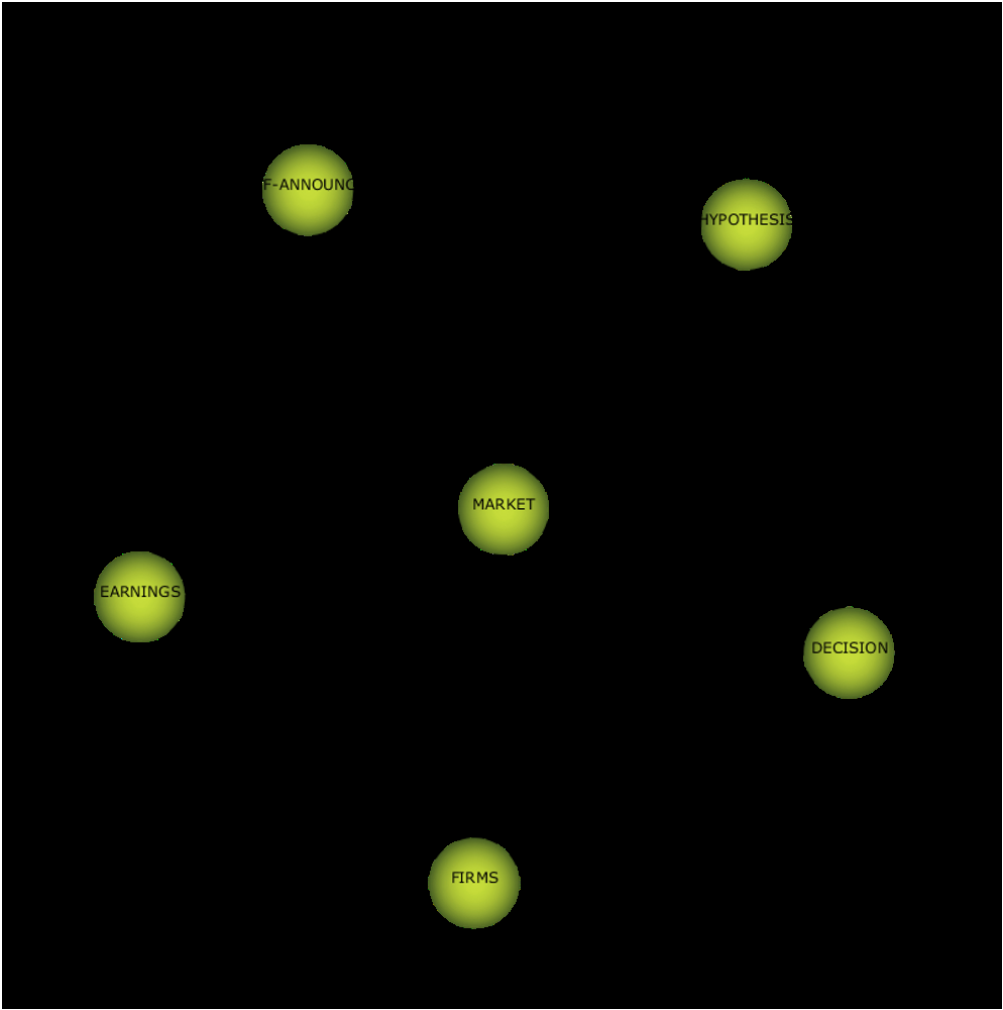
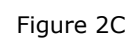


Figure 2B



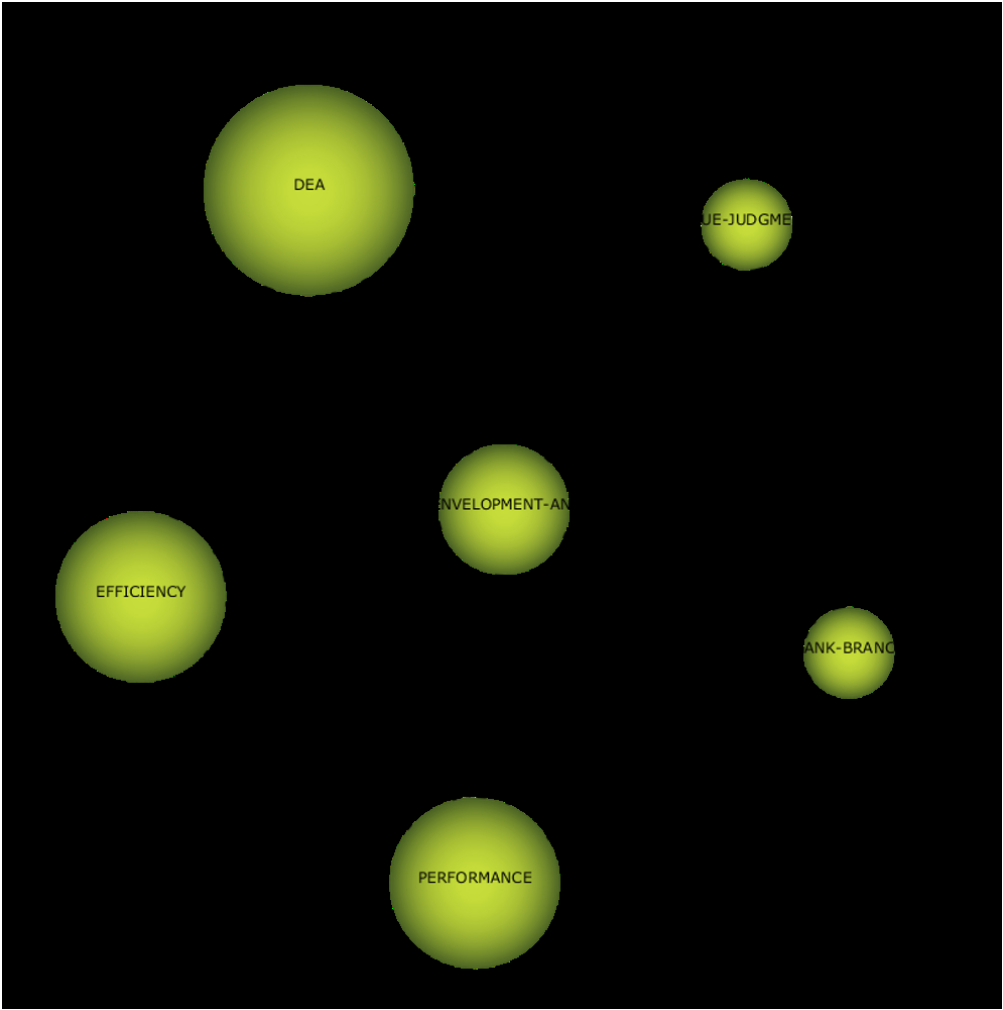


Figure 2D

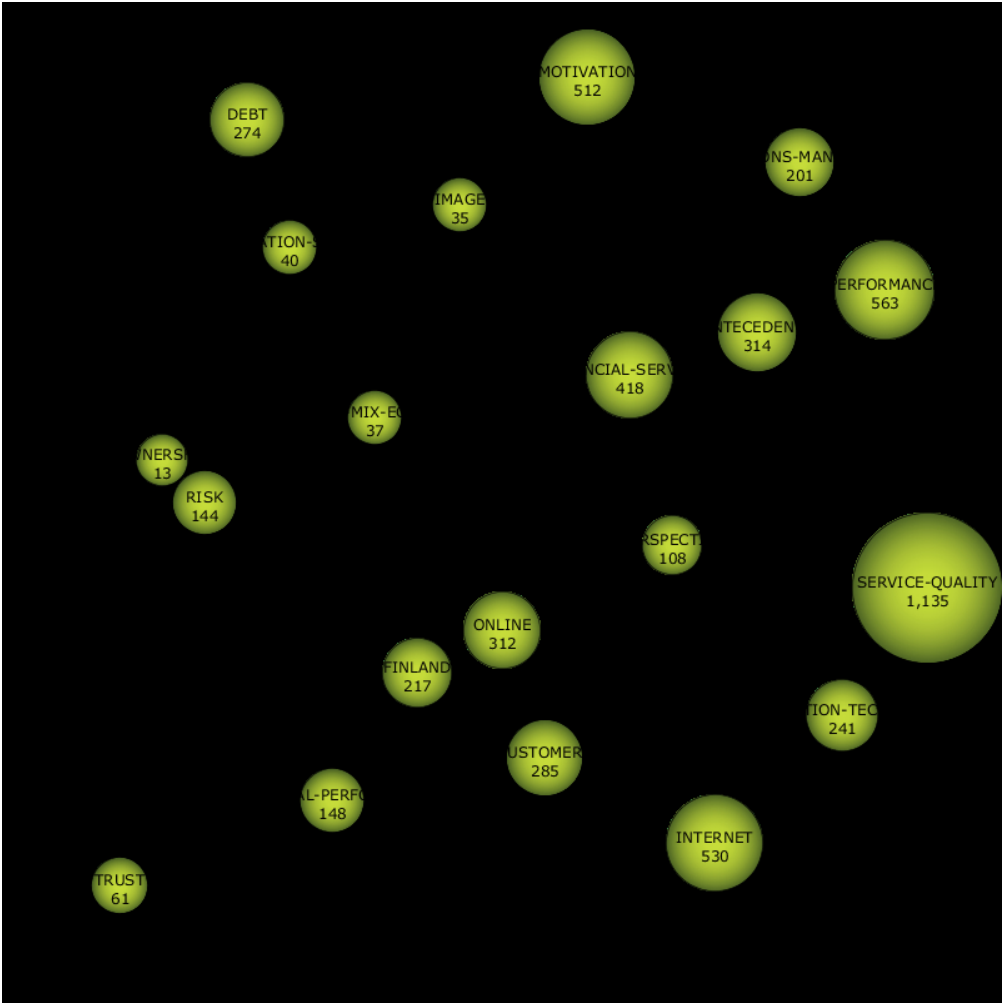


Figure 3

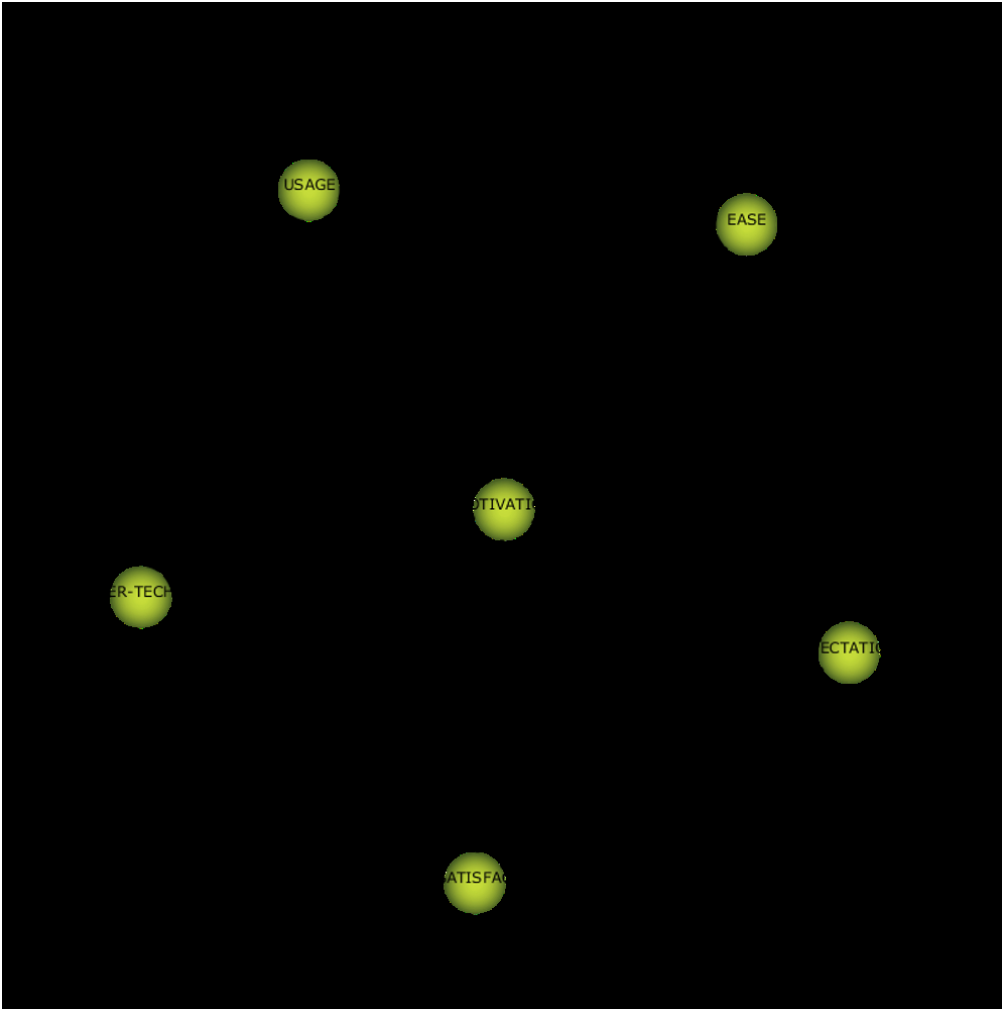


Figure 4A

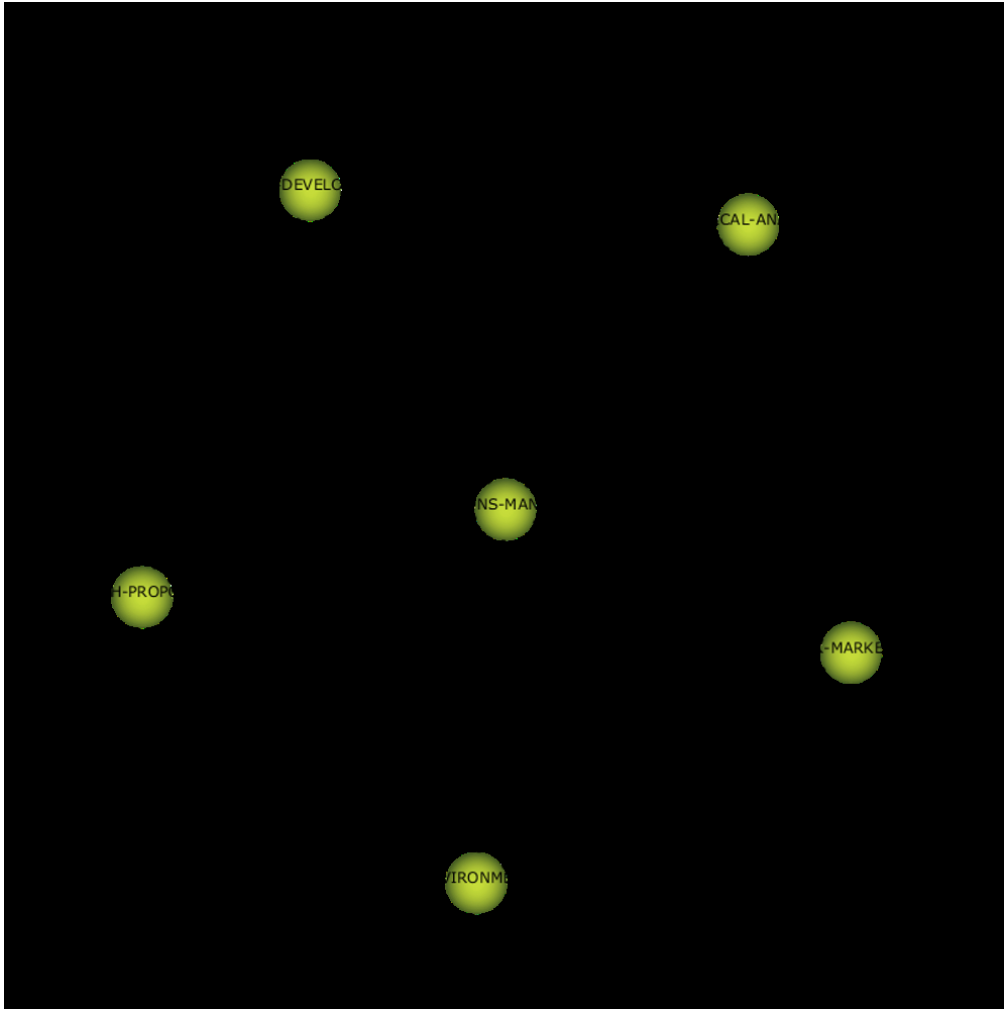


Figure 4B

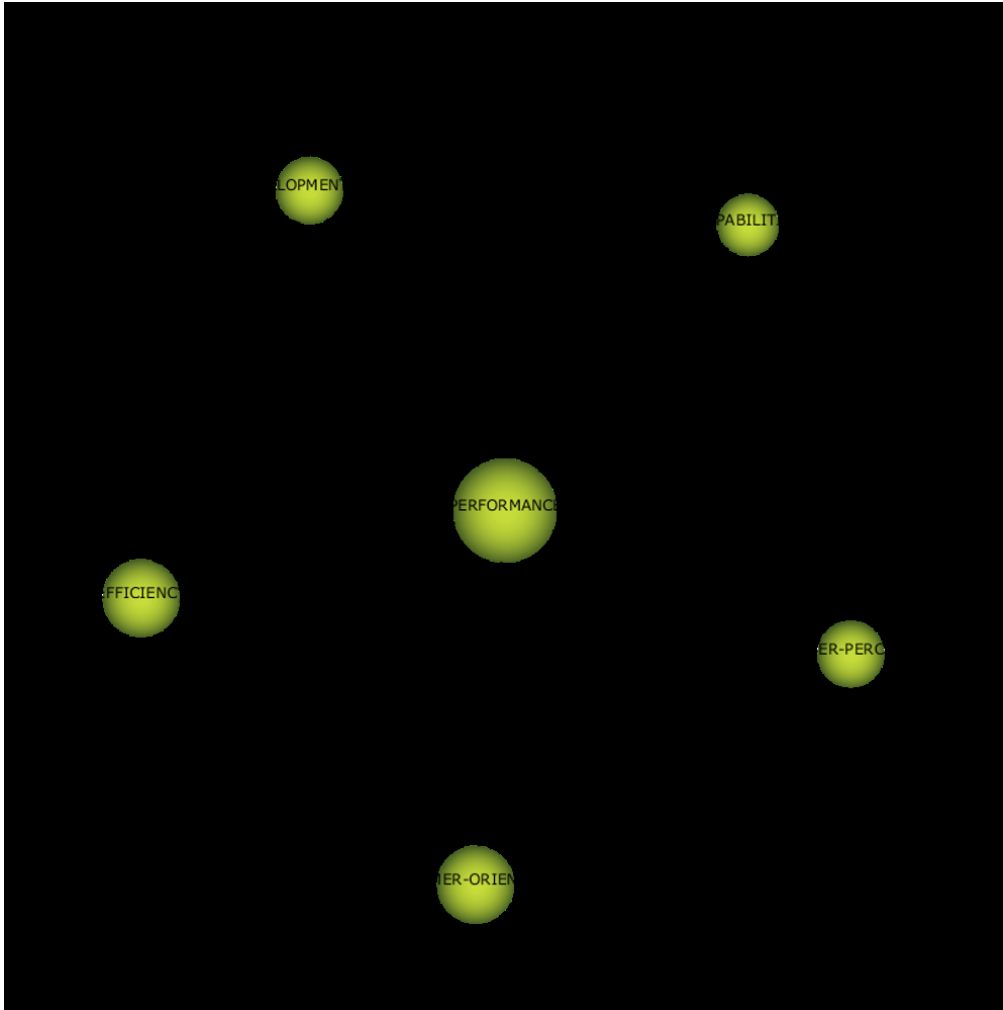


Figure 4C

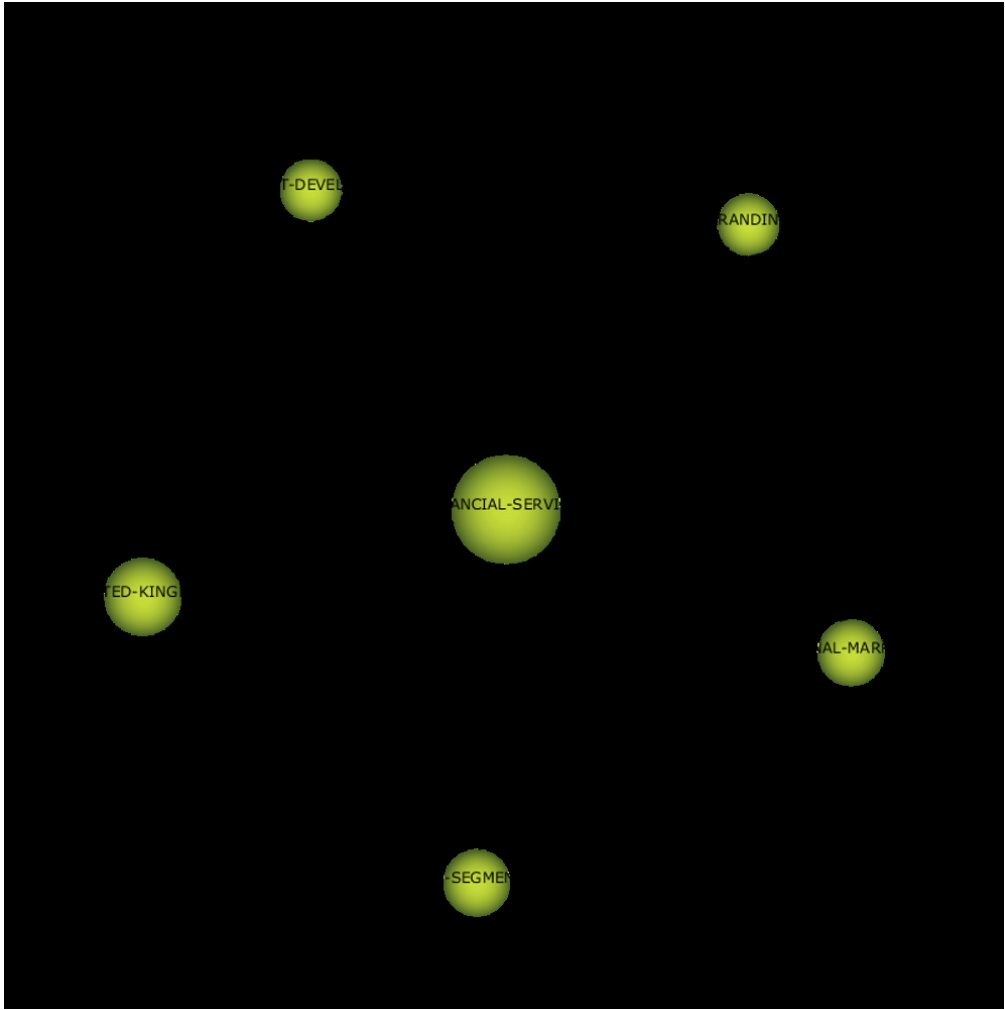


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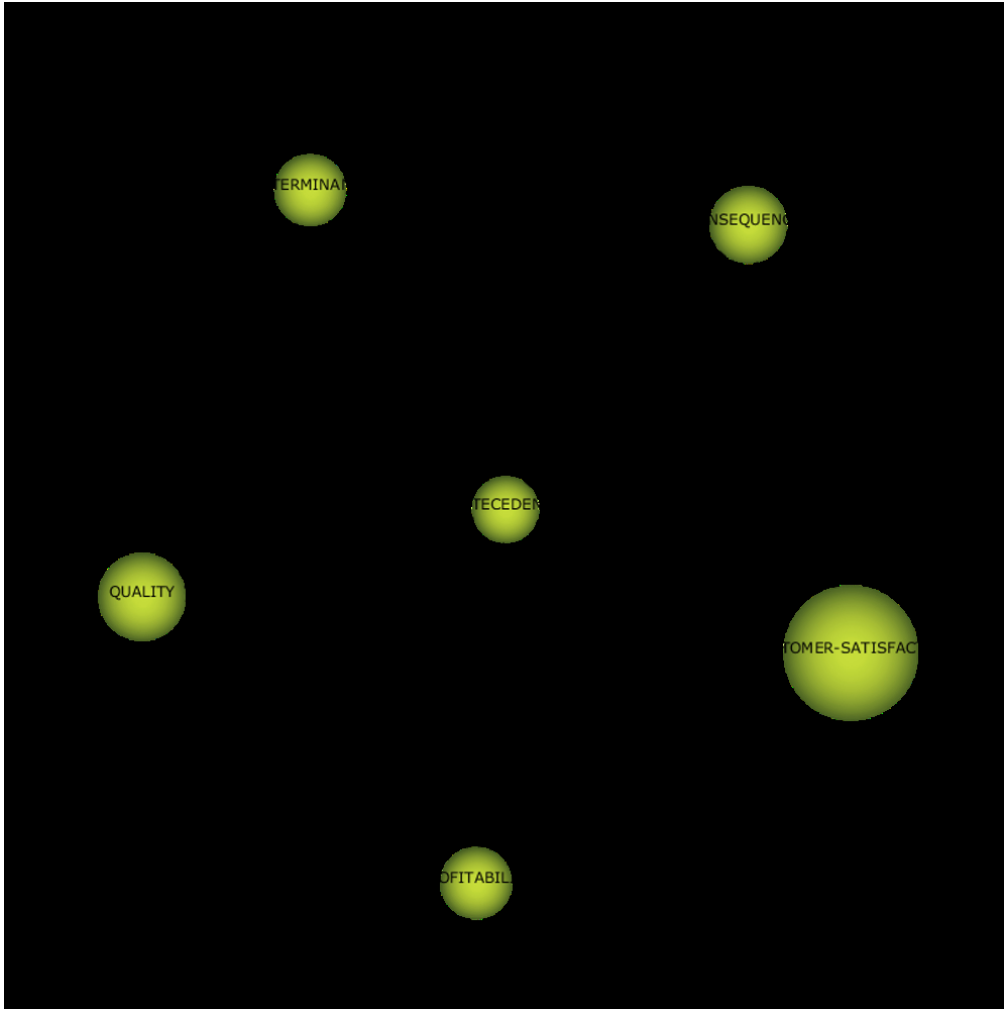


Figure 4E

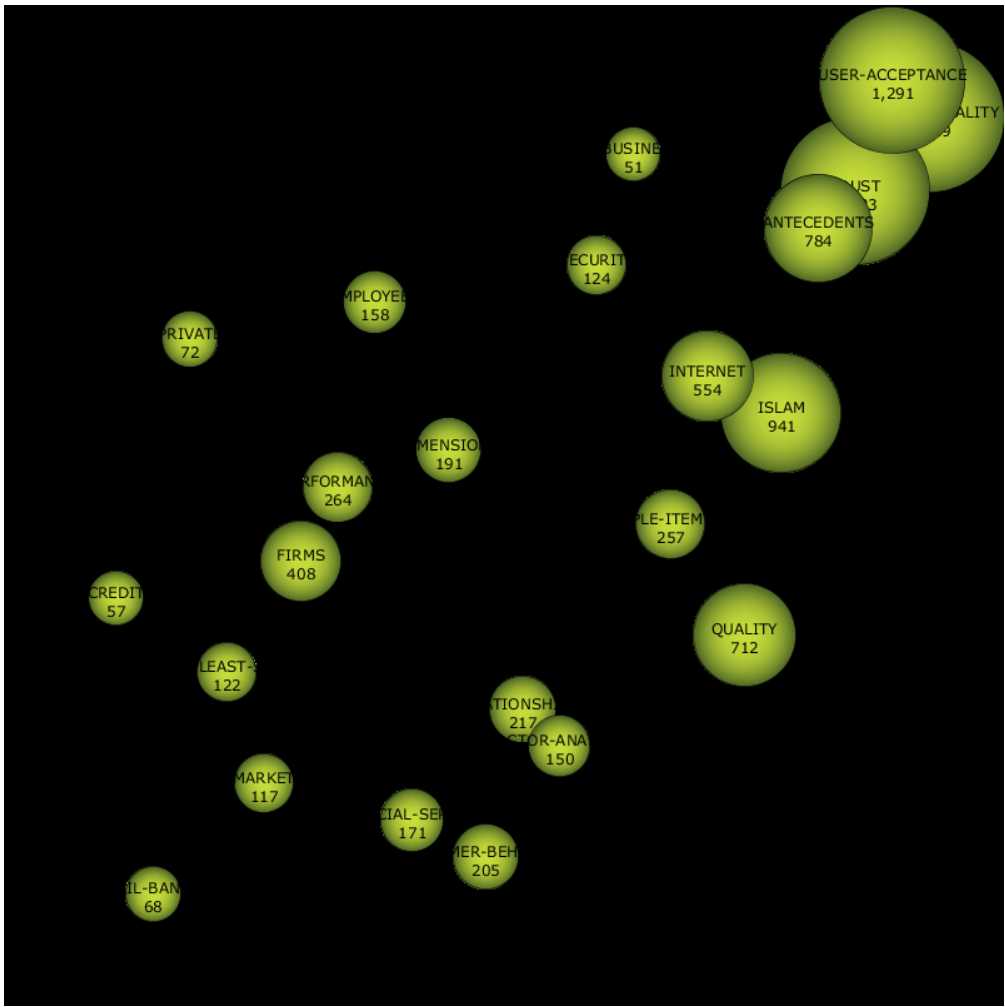


Figure 5

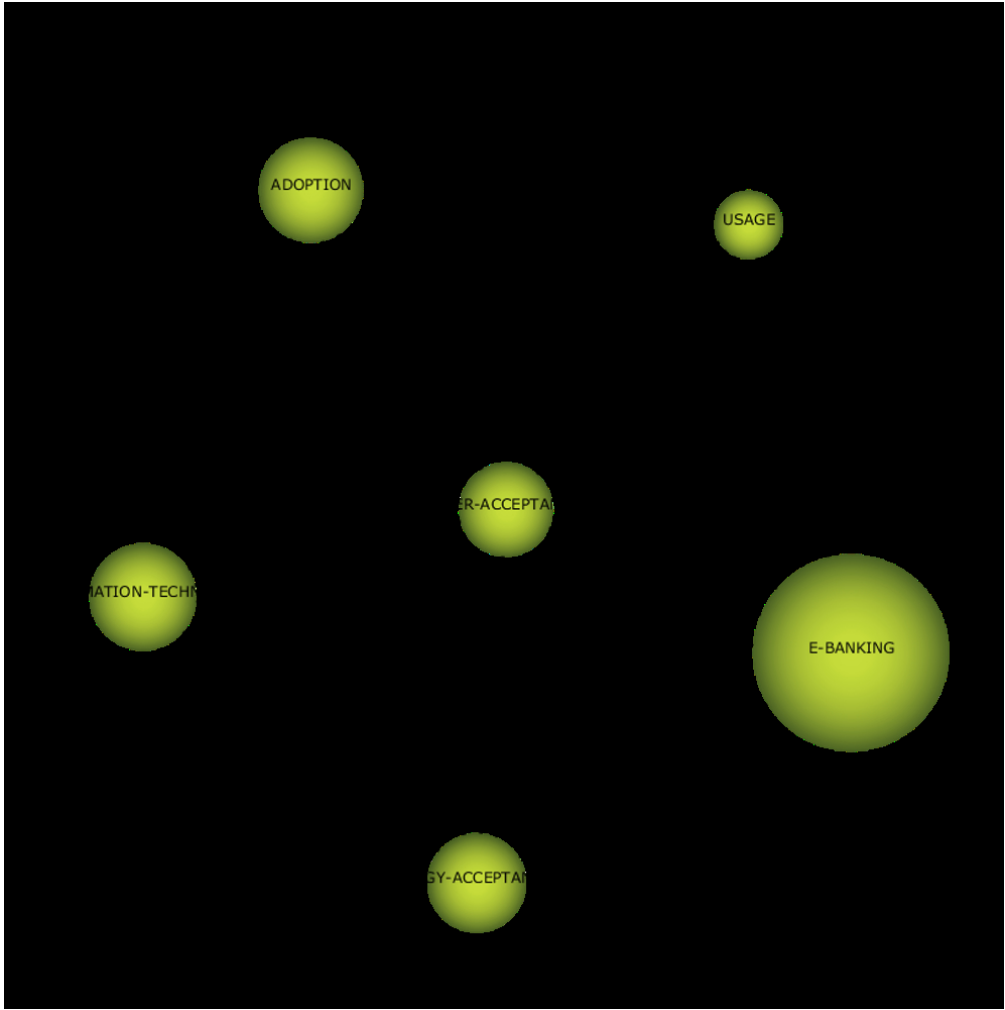


Figure 6A

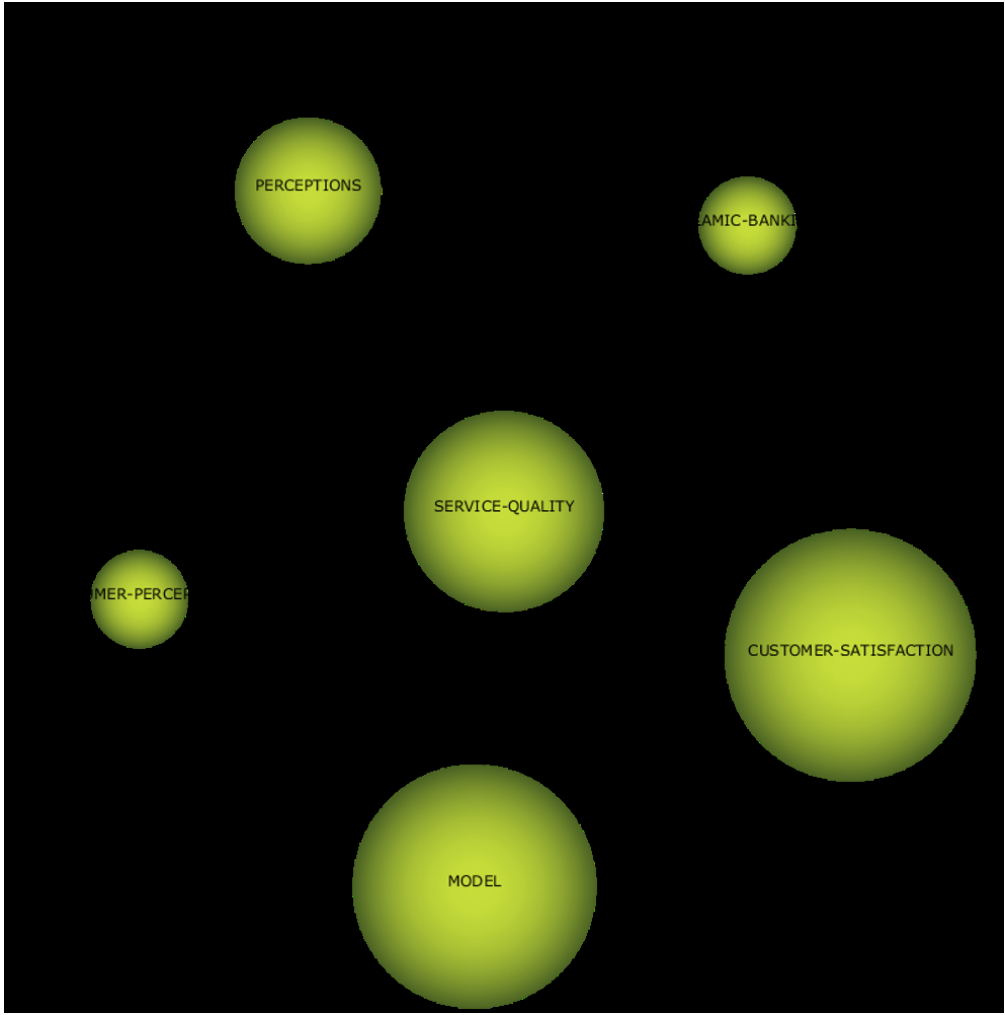


Figure 6B

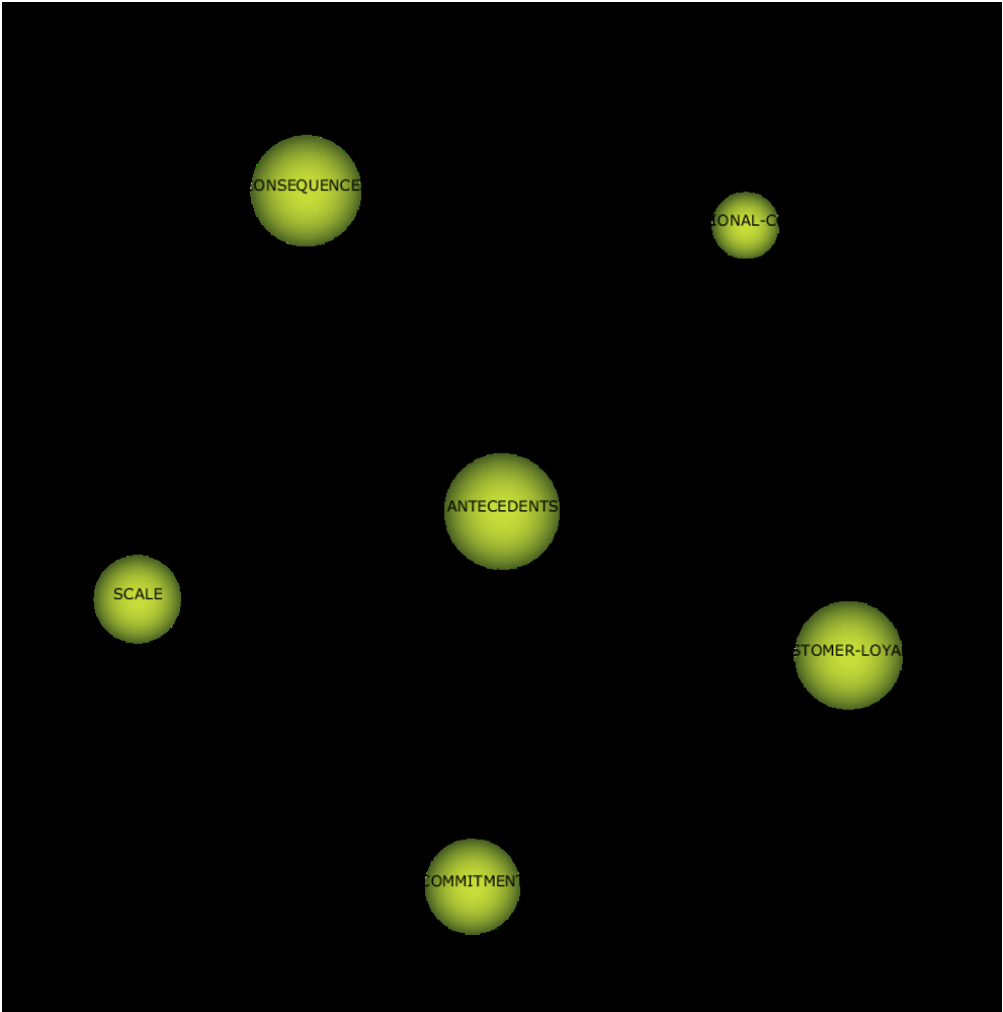


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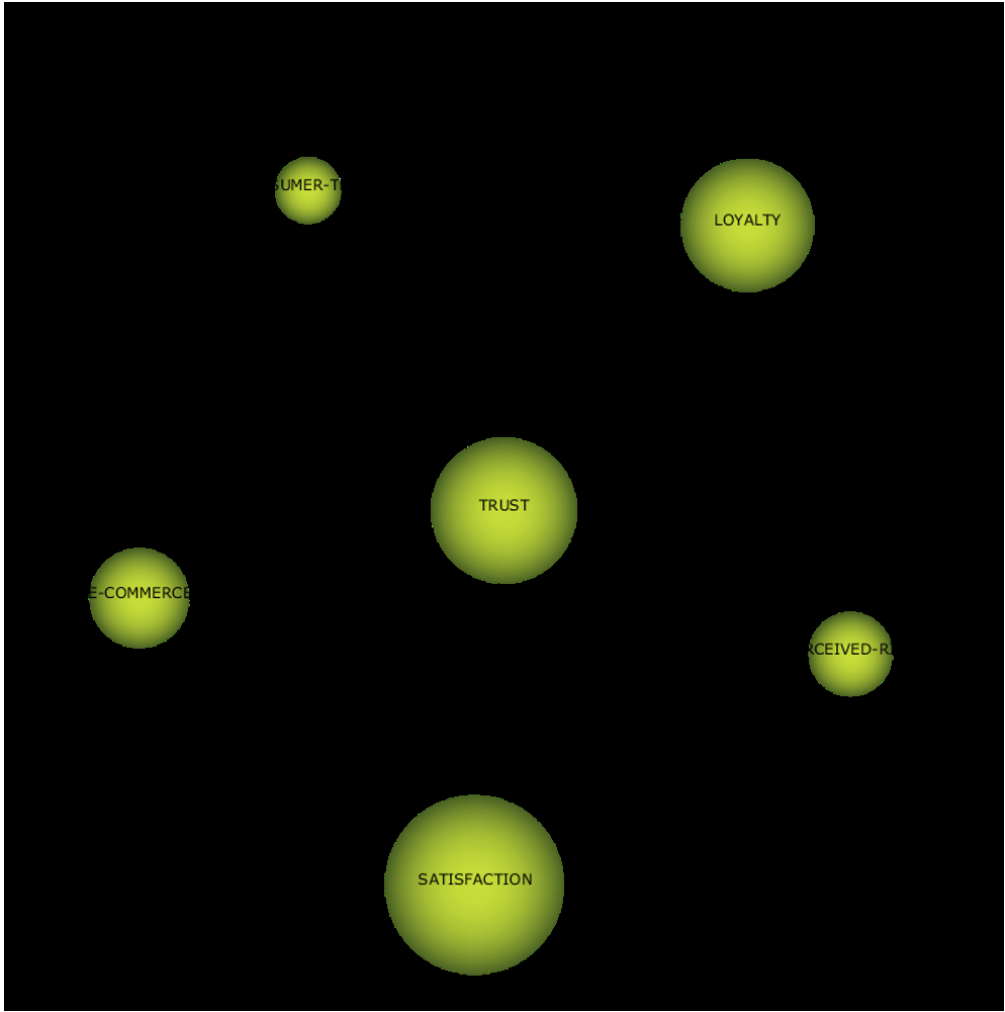


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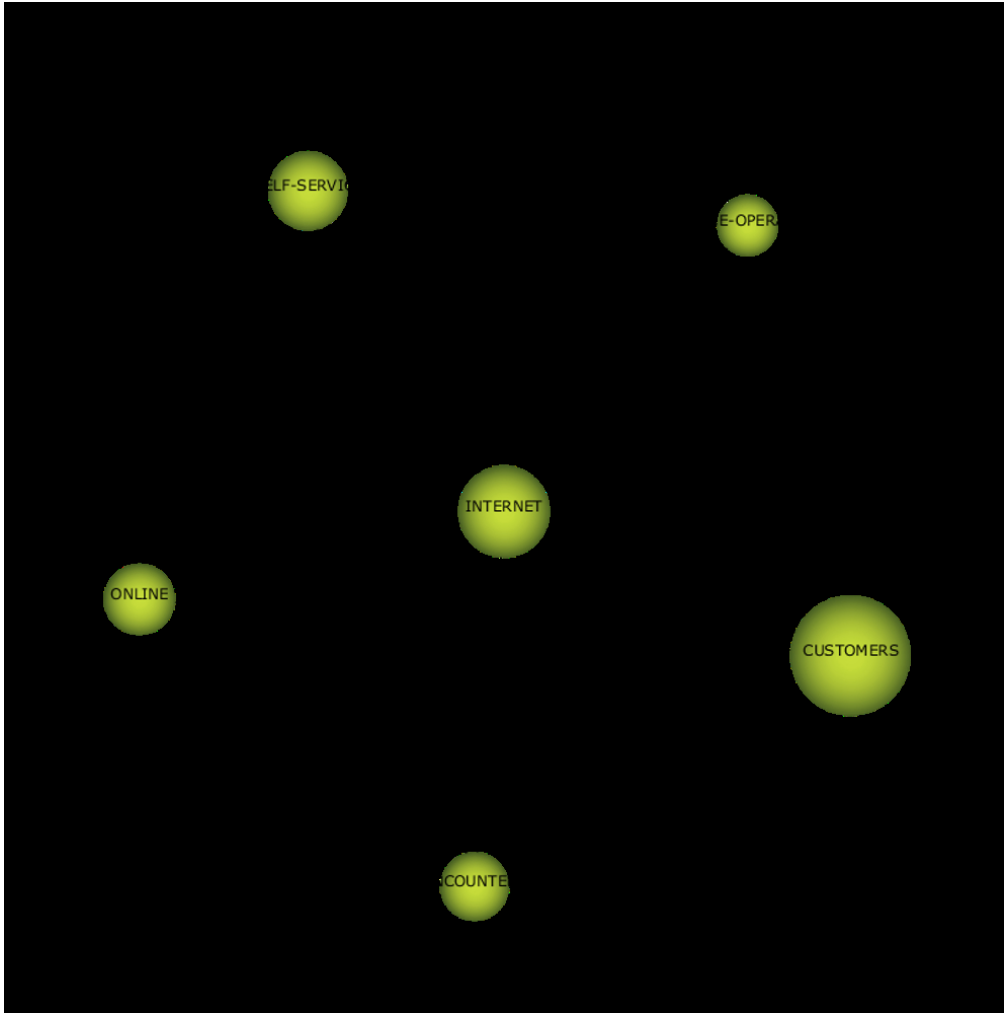


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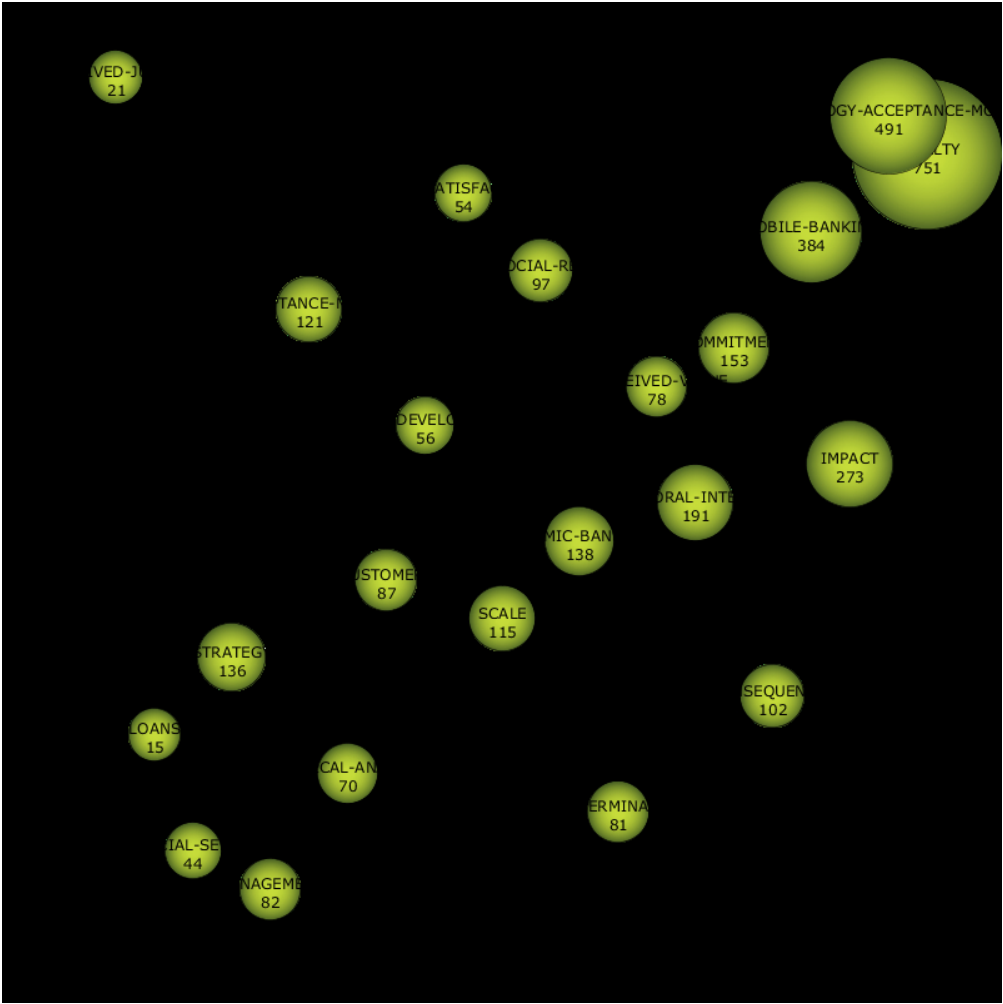


Figure 7

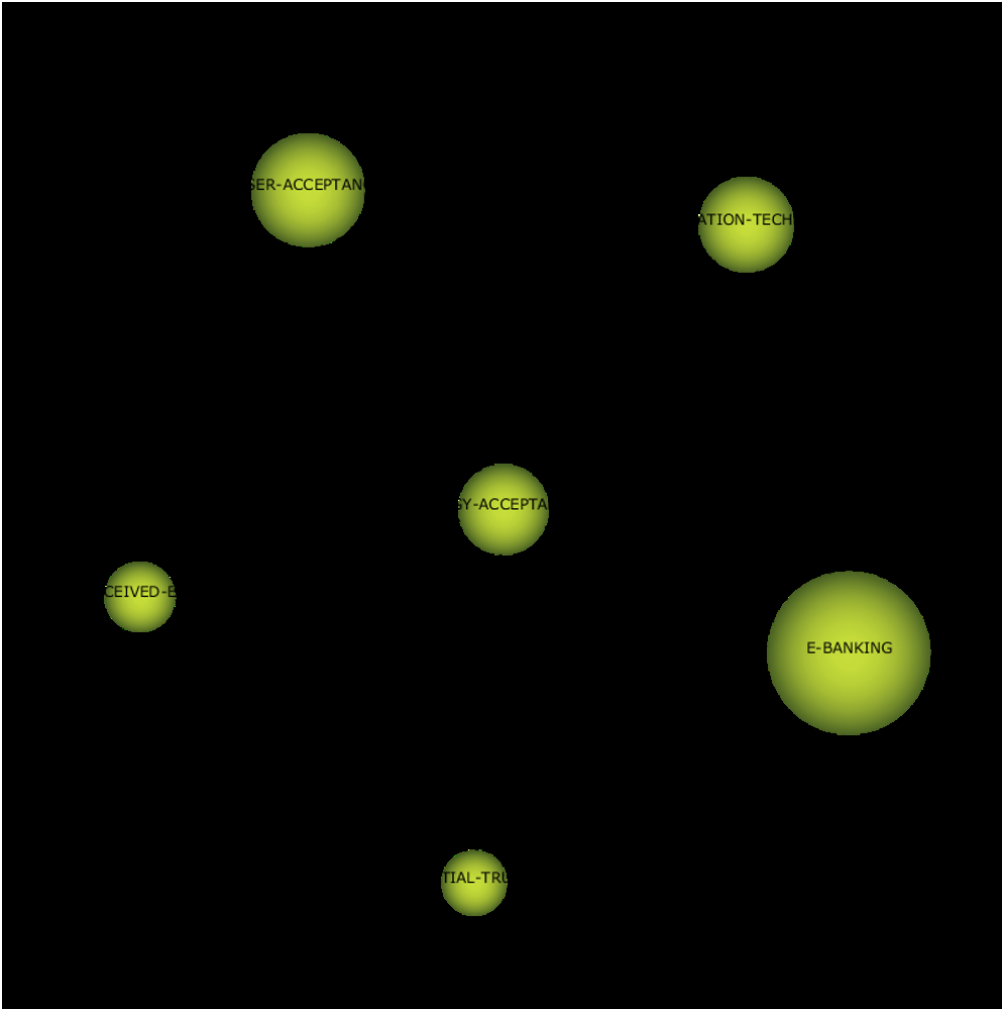


Figure 8A

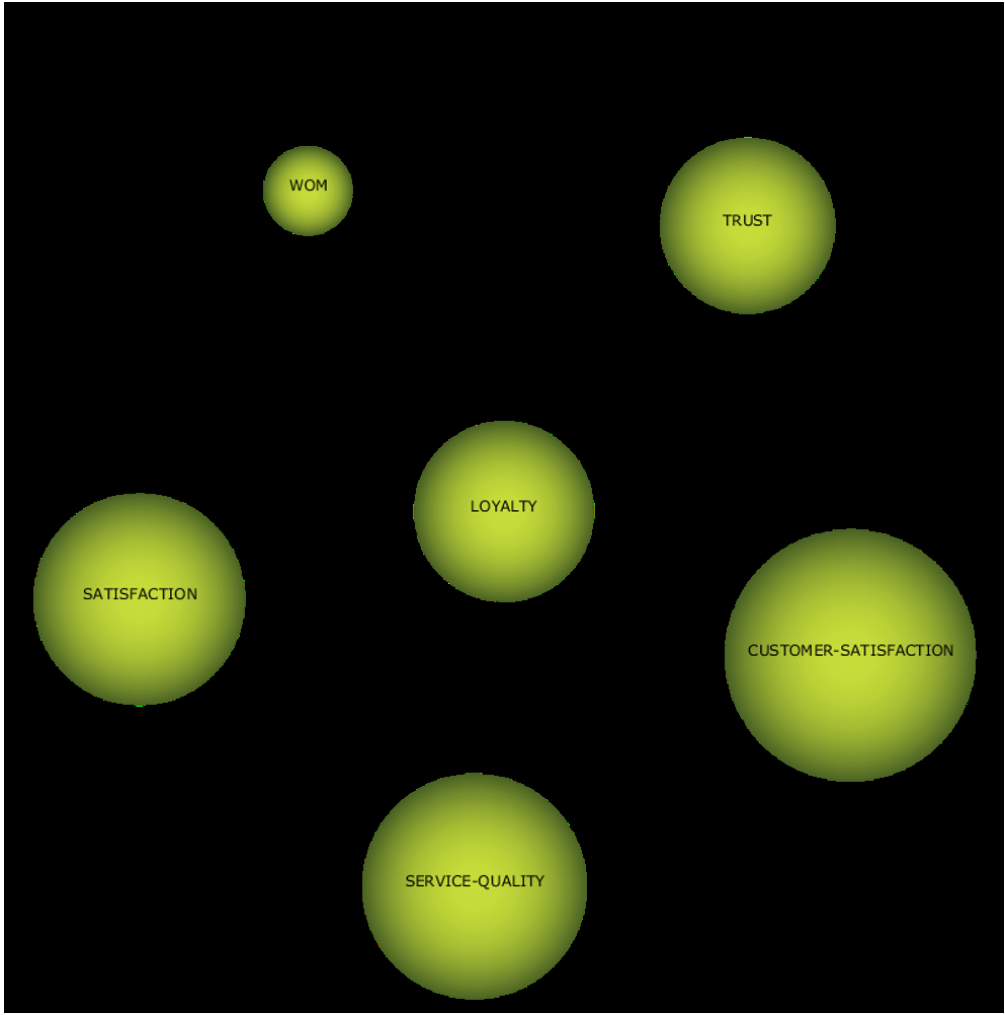


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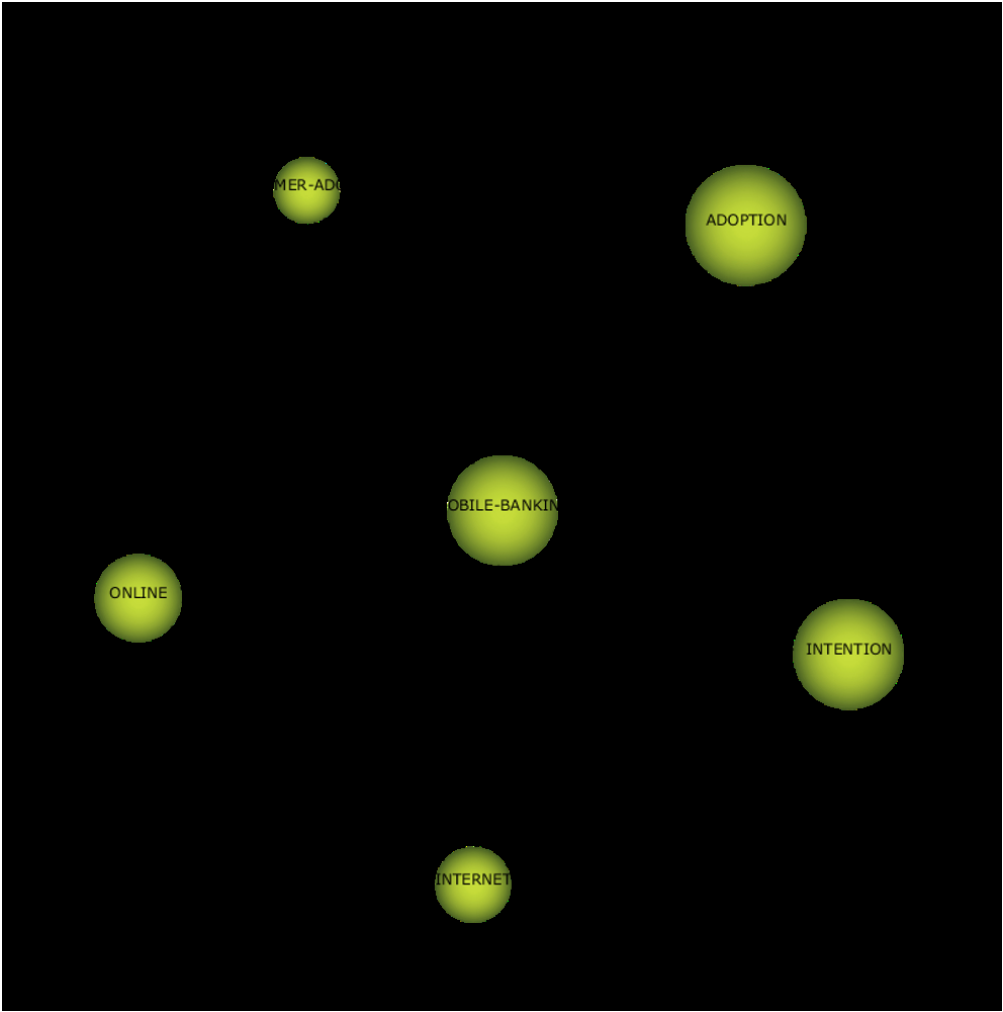


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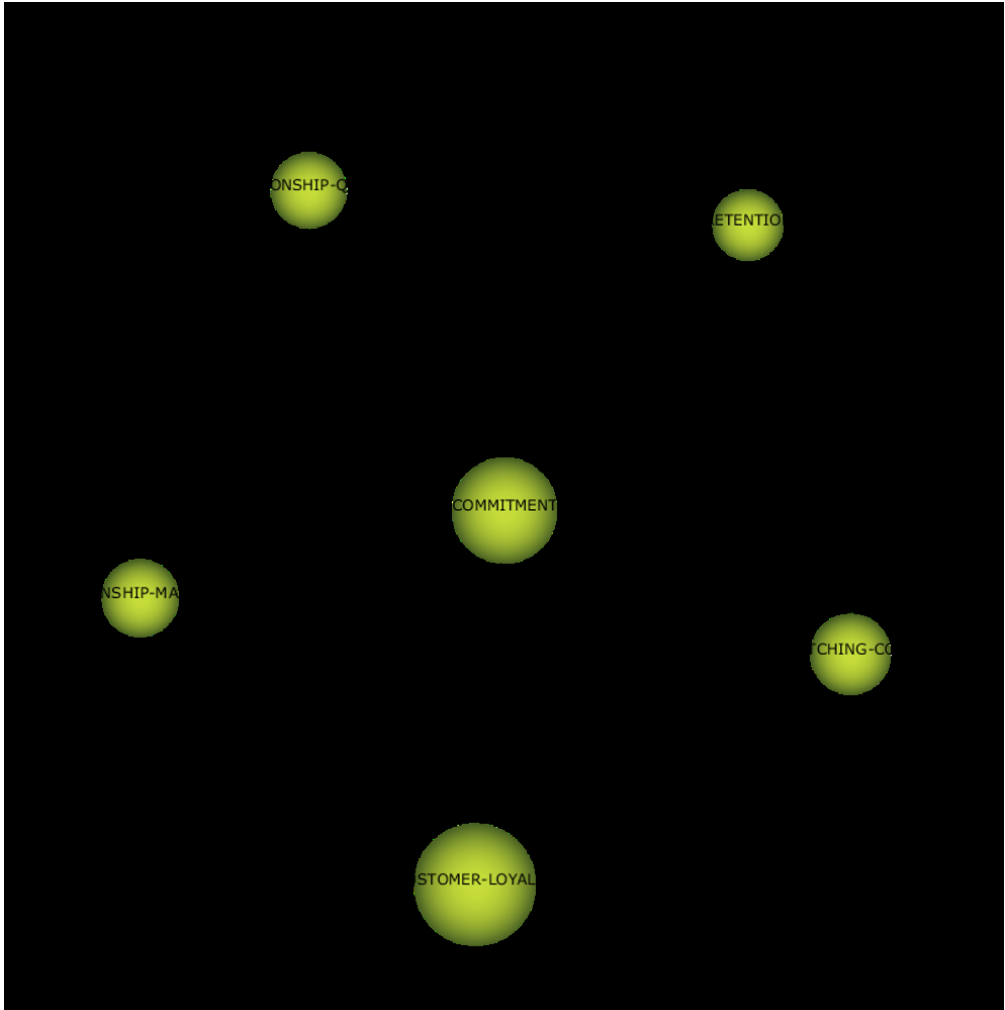


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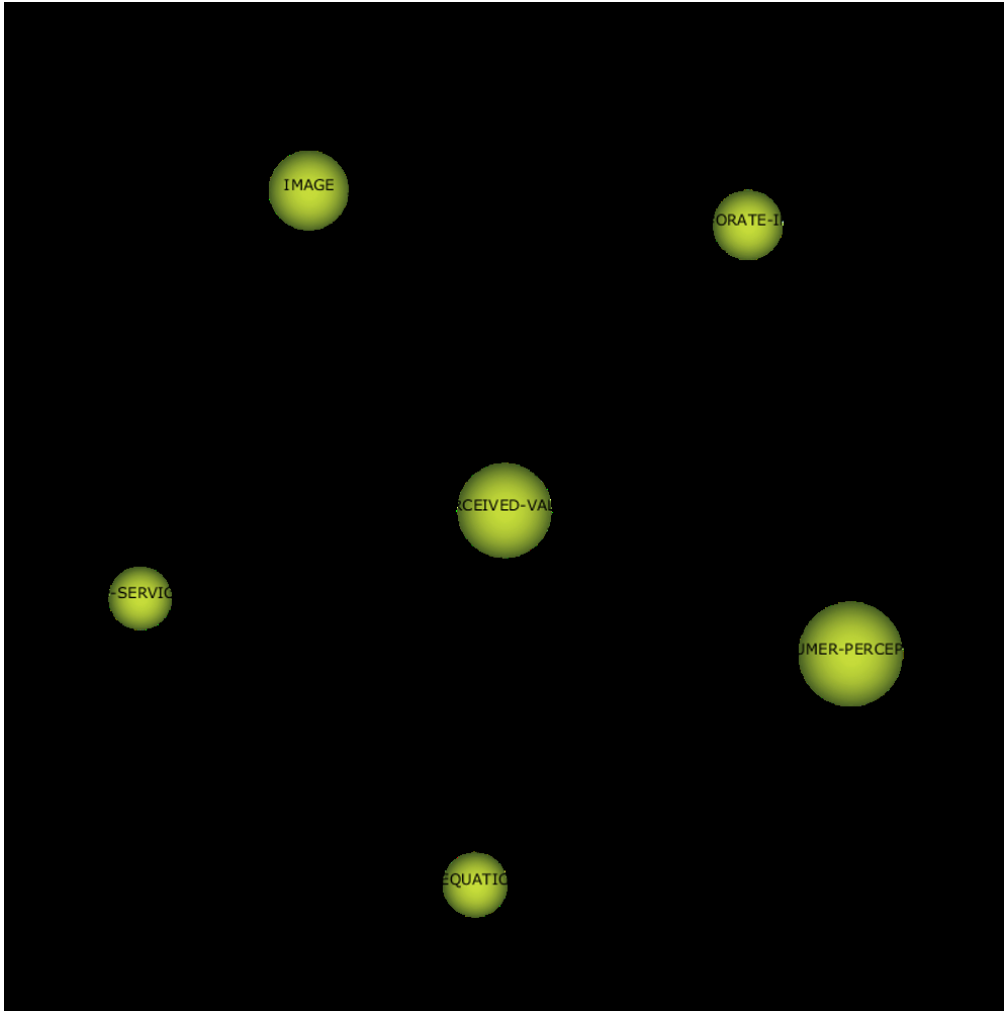


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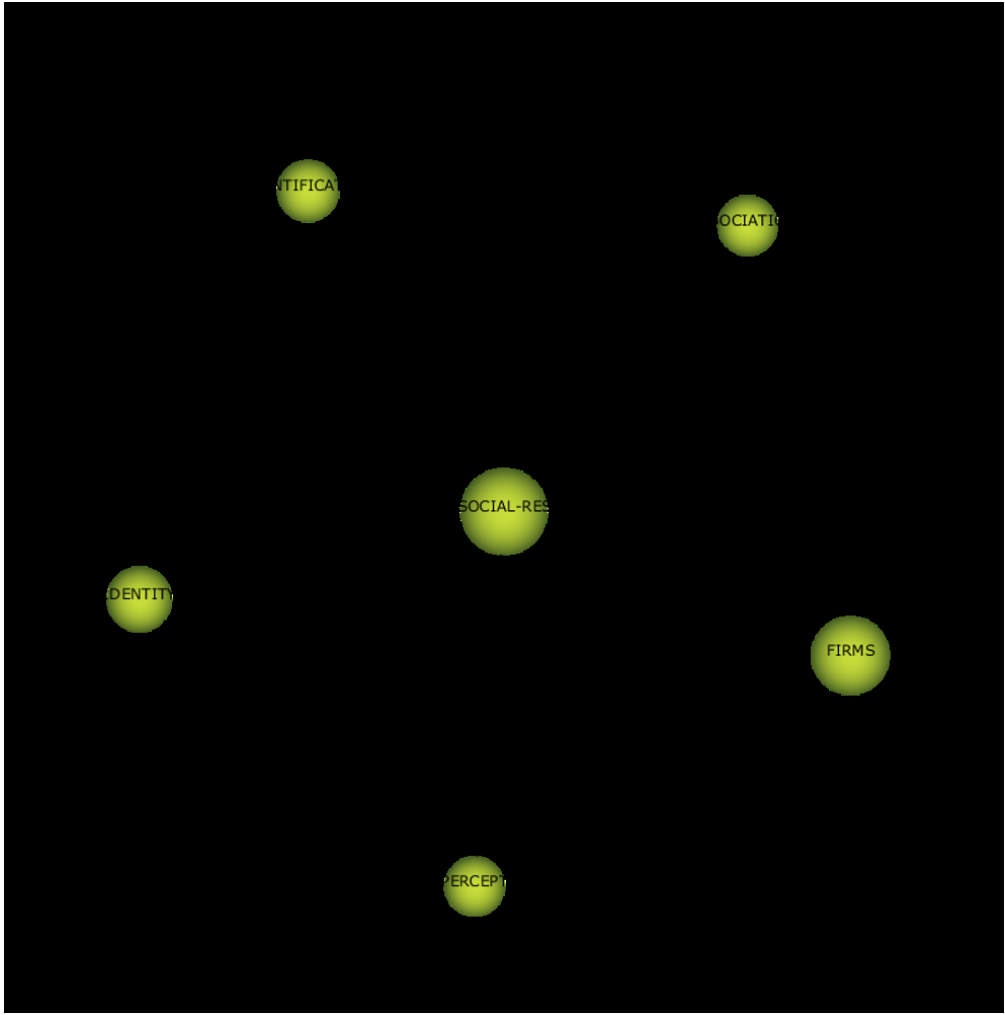


Figure 8F

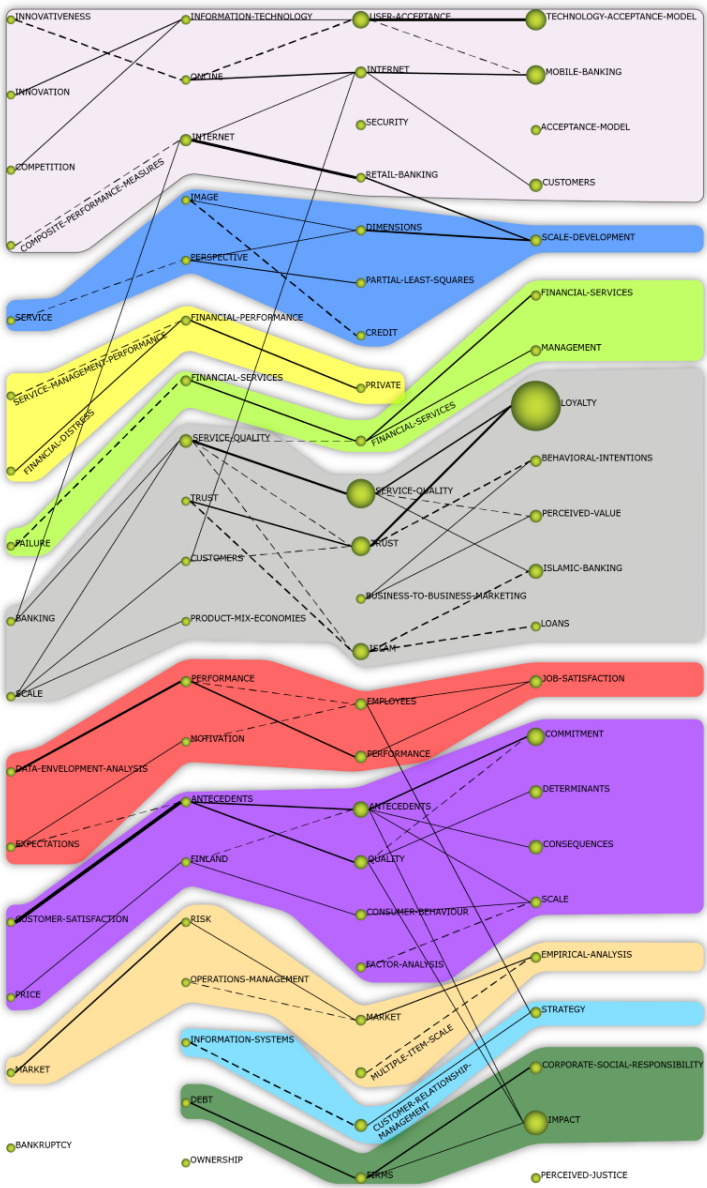


Figure 9