

Systematic Literature Review on Product and Customer Centricity, Customer Experience, and Loyalty

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Abstract

In this article, we present a systematic literature review (SLR) focused on Product and Customer Centricity, as well as Customer Experience and Customer Loyalty—topics that are often studied together. Our goal was to map the evolution of these subjects over the past 125 years, offering a significant advancement compared to a traditional bibliographic review. We collected a total of 12,000 records of scholarly publications from four different databases using keyword searches, resulting in 15,343 publications (657 exclusions) with a combined total of 2,937,235 citations, excluding patents. Using these records, we conducted a bibliometric analysis, which revealed that academic research primarily revolves around two themes: customer centricity. Notably, the number of citations related to Customer Experience and Customer Loyalty has increased sevenfold over the past 50 years and is projected to double in the coming decades. Our findings also show trends in research studies and the geographical distribution of academic contributions. Furthermore, our article offers implications and recommendations for future research in this field.

Keywords

Systematic Literature Review (SLR), Product Centricity, Customer Experience, Loyalty

1. Introduction

Although traditional literature reviews offer a more flexible structure, they do not present the evolution of a study in a systematic and organized way, nor do they present publication trends or which authors and topics are most cited. An SLR is

a comprehensive review covering several databases based on strict inclusion and exclusion criteria, which presents an overview of the topic in question and its evolution in the last 125 years (1900-2025). We present a Systematic Literature Review (SLR) on four topics: 1) Product Centricism, 2) Customer Centricism, 3) Customer Loyalty, and 4) Customer Experience. It offers the advantage of identifying the leading authors in the field of research, trends in publications and citations in a given period, following Hart (2018). After analyzing the data, we can present critical arguments in the literature review summary.

In this section, we present the SLR strategy, adopting the approach recommended by Goyal and Kumar (2020), Denyer & Tranfield (2009), Singh and Walia (2020), Hart (2018); Cheng et al. (2018); Prashar et al. (2020) which are introduced in the following sections. The choice was made based on how widely accepted it was in bibliometric analyses. SLR has attracted recent research (Dias, Vivanco, & Teixeira, 2024; Schmitz & Dias, 2023; Teixeira et al., 2024; Dias, et al., 2023, 2023a, 2023b; Dias et al., 2022).

This work has attracted research from other fields or subfields of study such as 1) *Internet banking* (Smith & Anderson, 2024); 2) large corporations (Manral, 2016; Levitt, 2014); 3) in commercial banks (Muzanarwo et al., 2020); 4) associating financial institutions with innovation and customer focus (Michel, 2014; Marjanovic & Murthy, 2016); 5) disruptive financial services (Naseema, Akhtar, & Al Hinai, 2024); 6) customer centricism and sustainability (Lulaj et al., 2024), 7) focused on fintechs (Sanyaolu et al., 2024), among others.

Despite its relevance to the current epistemology, some relevant aspects still need to be clarified through the following questions: Q1: How has product and customer centricism been cited in the last 125 years? Q2: What are the leading publications in the field? Q3: What is the geographical distribution and development of the theme? Q4: What are the gaps in the literature and the themes of the articles that were mapped? Q5: How did the publications behave in relation to these themes in the timeline—what were the gaps and how were they answered in each period?

2. Research Design

In this research, a research based on a systematic review of the literature (SLR) was adopted, following Denyer and Tranfield (2009). Next, the selection was based on its wide acceptance in bibliometric evaluations (Cheng et al., 2018; Prashar et al., 2020; Singh & Walia 2020). The research is described in detail in the following subsections.

2.1. Objectives

The main objective is to map the evolution of knowledge about the aforementioned themes in the last 125 years (1900-2025). To this end, we studied academic publications and citations, excluding patents, according to Goyal and Kumar (2020).

In addition, the objectives of the study are organized into sub-objectives follow-

ing the model of Zahoor & Al-Tabbaa (2020), which included 1) mapping the top publications on the topics and 2) identifying important research papers using citation network and text network analysis to present new trends in the field. Finally, **Table 1** summarizes the objectives of the review, including publications and citations of both topics cited, in accordance with the general research objectives, as follows:

Table 1. Research objectives and preliminary results.

Total	Research Objectives	
	Publications	Citations
Product centric	3,754	638,981
Customer centric	3,723	139,848
Customer Experience	3,943	1,360,740
Customer Loyalty	3,923	797,666
Total	15,343	2,937,235

Source: database.

2.2. Search Strategy

Table 1 shows that the comprehensive literature study revealed 685,503 citations, which included 15,344 publications. The *Publish or Perish* software (Harzing, 2007) version 8.0 was used to analyze the survey coverage from 1900 to 2025. The research included terms in English and Portuguese for the research, to give greater scope and depth to the themes, since the largest number of existing publications is in the English language.

The application of the above-mentioned criteria resulted in the following research databases: 1) *Scopus*; 2) *Google Scholar*; 3) *Crossref* and finally 4) *Semantic Scholar*. Both are databases widely disseminated in academia and available for consultation. The inclusion/exclusion criteria is summarized below:

Inclusion Criteria

- 1) Language: English and Portuguese.
- 2) Databases: Scopus, Google Scholar, Crossref and Semantic Scholar.
- 3) Coverage period: 1900 to 2025.
- 4) Type of publication: Articles (exclusion of patents).
- 5) Relevance to the academic environment: The selected databases must be relevant to the academic environment.

Exclusion Criteria

The following criteria were employed to exclude publications from the systematic review.

Invalid Entries

- Publications that are not research articles, such as editorials, letters to the editor, book reviews, etc.
- Publications that are not in English or Portuguese.
- Publications that are not available in full text.

- Publications that are prior to 1900 or after 2025.
- Publications that are not related to the review topic.

Duplicates

- Publications that are identical copies of other articles already included in the review.
- Publications that contain substantially similar information to other articles already included in the review.

Irrelevant Publications

- Publications that do not address the topic of transformational leadership and motivation in technology companies.
- Publications that do not present empirical research results.
- Publications that are theoretical or conceptual in nature, without practical application.

These criteria were applied rigorously and transparently to ensure the quality and relevance of the publications included in this SLR.

Keywords

“Product centric”

“Customer-centric”

“Customer Experience”

“Customer Loyalty”

Boolean logic

The Boolean logic AND was employed to return searches with all keywords, whereas OR was employed to return searches for documents containing at least one. Therefore, the abovementioned keywords, Product AND Centric, Customer AND Centric, Customer AND Experience, and Customer AND Loyalty, were investigated to report results containing both words. In addition, the logic AND was combined with logic OR, as follows: Product AND Centric OR Customer AND Centric OR Customer AND Experience OR Customer AND Loyalty.

It is worth noting two restrictions on the use of the databases: all of them allowed access to 1000 possible entries each, totaling 4000 possible entries. By *default*, *Publish* or *Perish* v.8.0 (Harzing, 2007) allows 1000 results per query session. The total number of items analyzed, however, was reduced due to exclusions, which occurred due to invalid or redundant entries, as can be seen in **Table 2**, as follows:

Table 2. Total publication exclusions per database.

Database	Exclusions Product centric	Exclusions customer centric	Exclusions Customer Experience	Exclusions Customer Loyalty	Total
Google Scholar	207	207	17	12	443
Crossref	19	2	5	0	26
Scopus	15	28	33	26	102
Semantic Scholar	5	40	2	39	86
Total	246	277	57	77	657

Source: database.

After the first round of searches, the most relevant emerging topics were determined using a text network analysis, and these themes served as keyword inputs in the subsequent iterative cycle. The data were then subjected to a text network and content analysis. Through *Google My Maps*[®], the new patterns were also examined spatially. The screening and selection process will be detailed as follows.

2.3. Screening and Selection Process

First, using the program described above with the default search settings of article inclusion and patent exclusion, we analyzed the terms (keywords), such as “Product centric”, “Customer-centric”, “Customer Experience”, and “Customer Loyalty”. The search included 16,000 articles on each of the four themes. Therefore, 4000 entries of publications per theme were inspected, of which 657 were deleted after visual consultation due to duplicates and invalid entries. Of the 16,000 entries studied, only 15,343 were considered valid for the research, resulting in 657 exclusions (see **Table 1** and **Table 2**).

Table 3 shows the total number of citations and publications for product centric, we have a total of 3754 publications analyzed and 638,981 citations, as follows:

Table 3. Product centric results.

Database	Product centric	
	Publications	Citations
Google Scholar	793	334,156
Crossref	981	7,188
Scopus	985	102,575
Semantic Scholar	995	195,062
Total	3,754	638,981

Source: database.

Regarding the total number of citations and publications for customer centric, we have a total of 3723 publications analyzed and 139,848 citations, as displayed in **Table 4**, organized by theme and database.

Table 4. Customer-centric results.

Database	Customer centric	
	Publications	Citations
Google Scholar	793	5,815
Crossref	998	2,779
Scopus	972	70,274
Semantic Scholar	960	60,980
Total	3,723	139,848

Source: database.

Regarding the total number of citations and publications for customer experience, we have a total of 3943 publications analyzed and 1,360,740 citations, as illustrated in **Table 5**, organized by theme and database.

Table 5. Customer experience results.

Database	Customer Experience	
	Publications	Citations
Google Scholar	983	627,872
Crossref	995	5,927
Scopus	967	426,445
Semantic Scholar	998	300,496
Total	3,943	1,360,740

Source: database.

Regarding the total number of citations and publications for customer loyalty, we have a total of 3933 publications analyzed and 797,666 citations, as depicted in **Table 6**, as follows.

Table 6. Customer loyalty results.

Database	Customer Loyalty	
	Publications	Citations
Google Scholar	988	408,656
Crossref	1,000	6,844
Scopus	974	191,083
Semantic Scholar	961	191,083
Total	3,923	797,666

Source: database.

2.4. Data Analysis

The results emerged after eight rounds of interactions, through consultation with the bases individually. **Figure 1** summarizes the entire research design, organized by sections, as follows.

3. Findings and Analysis

3.1. Bibliometric Analysis

Bibliometric analysis was the methodology selected to evaluate and quantify the article, identifying trends, patterns and relationships between the selected publications. It serves to evaluate the production of authors and institutions, map knowledge, manage research policies, and develop academic performance indicators. In addition, it helps to identify emerging research areas, influential authors, and collaboration networks, contributing to effective research management and the advancement of scientific knowledge (Braun et al., 2006; Georghiou, 1995; Garfield, 2006).

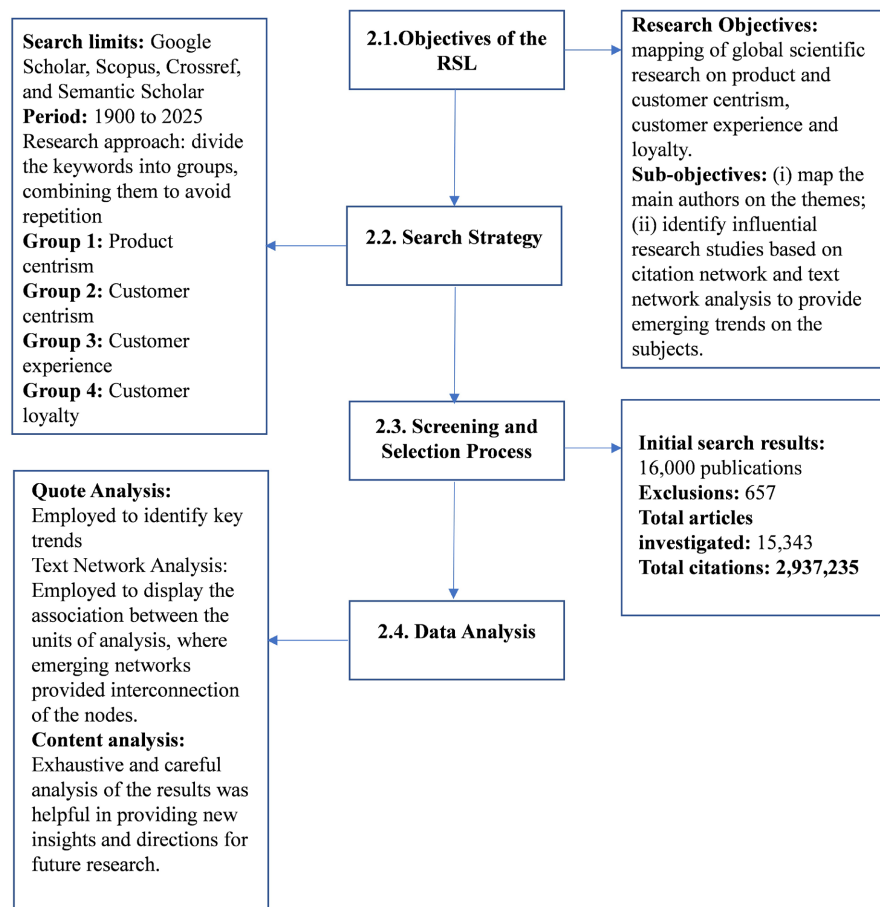


Figure 1. Research design. Source: adapted from Zahoor & Al-Tabbaa (2020).

3.2. Trend Analysis

Table 7 shows the total number of publications of product centric, while **Table 8** shows the total number of publications of customer centrism. **Table 9** illustrates the results from Customer Experience and **Table 10** shows the results for Customer Loyalty, organized by database and their respective frequencies, as follows:

Table 7. Publications product centric.

Timeline	Google Scholar	Crossref	Scopus	Semantic Scholar	Total
1900-1949	0	0	0	0	0
1950-1969	0	0	0	5	5
1970-1979	0	0	0	13	13
1980-1989	0	0	1	27	28
1990-1999	10	12	7	122	151
2000-2009	129	205	444	358	1,136
2010-2025	654	764	533	470	2,421
Total	793	981	985	995	3,754

Source: database.

Table 8. Publications customer centric.

Timeline	Google Scholar	Crossref	Scopus	Semantic Scholar	Total
1900-1949	0	16	0	0	16
1950-1969	0	10	0	0	10
1970-1979	0	15	0	0	15
1980-1989	0	14	0	6	20
1990-1999	0	124	10	122	256
2000-2009	54	197	286	438	975
2010-2025	739	622	676	394	2,431
Total	793	998	972	960	3,723

Source: database.

Table 9. Publications customer experience.

Timeline	Google Scholar	Crossref	Scopus	Semantic Scholar	Total
1900-1949	0	0	0	0	0
1950-1969	0	0	0	3	3
1970-1979	0	0	0	1	1
1980-1989	8	0	2	8	18
1990-1999	30	4	19	84	137
2000-2009	331	72	256	306	965
2010-2025	614	919	690	596	2,819
Total	983	995	967	998	3,943

Source: database.

Table 10. Publications customer loyalty.

Timeline	Google Scholar	Crossref	Scopus	Semantic Scholar	Total
1900-1949	0	0	0	0	0
1950-1969	0	0	0	0	0
1970-1979	0	0	0	0	0
1980-1989	8	2	2	0	12
1990-1999	30	25	19	8	82
2000-2009	44	81	103	103	331
2010-2025	906	892	850	850	3,498
Total	988	1,000	974	961	3,923

Source: database.

Figure 2 summarizes the evolution of publications in the frequency distribution format, both product and customer centricism, from 1900 to 2025.

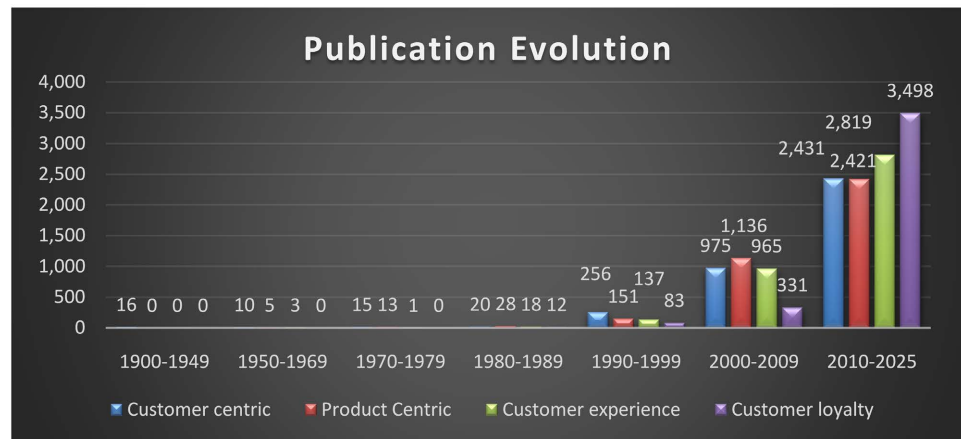


Figure 2. Evolution of publications (1900-2025). Source: excerpted from Harzing (2007).

Figure 2 shows that in the last decade they have doubled in relation to previous decades. **Figure 3** graphically shows the distribution of publications between customer and product centrism, for better visualization.



Figure 3. Frequency of publications. Source: excerpted from Harzing, 2007.

Figure 3 shows that we had a very similar number of publications on both topics, which helps us to have a good basis for comparison between the publications, since a disproportionate number of one of the two themes could suggest that the distribution of citations could also be disproportionate. So, with a very similar number between the frequency of publications, we can see that customer centrism

Table 11 shows the total number of citations of product centrism and **Table 12** shows the total number of citations of customer centrism. **Table 13** illustrates the total citations of customer experience and **Table 14** shows the total citations of customer loyalty organized by database and their respective frequencies, as follows:

Figure 4, illustrates the evolution of citations in the frequency distribution format, both product and customer centrism, from 1900 to 2025.

Table 11. Citations product centric.

Timeline	Google Scholar	Crossref	Scopus	Semantic Scholar	Total
1900-1949	0	0	0	0	0
1950-1969	0	0	0	143	143
1970-1979	0	0	0	378	378
1980-1989	0	0	4,091	1,024	5,115
1990-1999	21,164	87	6,150	19,709	47,110
2000-2009	310,817	2,089	51,491	72,072	436,469
2010-2025	2,175	5,012	40,843	101,736	149,766
Total	334,156	7,188	102,575	195,062	638,981

Source: database.

Table 12. Citations customer centric.

Timeline	Google Scholar	Crossref	Scopus	Semantic Scholar	Total
1900-1949	0	0	0	0	0
1950-1969	0	13	0	0	13
1970-1979	0	42	0	0	42
1980-1989	0	48	0	68	116
1990-1999	0	267	230	148	645
2000-2009	1,566	134	20,541	32,957	55,198
2010-2025	4,249	2,275	49,503	27,807	83,834
Total	5,815	2,779	70,274	60,980	139,848

Source: database.

Table 13. Citations customer experience.

Timeline	Google Scholar	Crossref	Scopus	Semantic Scholar	Total
1900-1949	0	0	0	0	0
1950-1969	0	0	0	1,036	1,036
1970-1979	0	0	0	293	293
1980-1989	31,190	0	907	4,665	36,762
1990-1999	135,420	26	19,186	65,597	220,229
2000-2009	288,700	605	183,847	124,047	597,199
2010-2025	172,562	5,296	222,505	104,858	505,221
Total	627,872	5,927	426,445	300,496	1,360,740

Source: database.

Table 14. Citations of customer loyalty.

Timeline	Google Scholar	Crossref	Scopus	Semantic Scholar	Total
1900-1949	0	0	0	0	0
1950-1969	0	0	0	0	0
1970-1979	0	0	0	0	0
1980-1989	28,894	907	907	0	30,708
1990-1999	137,701	1,711	19,186	4,970	163,568
2000-2009	172,182	2,047	82,339	87,009	343,577
2010-2025	69,879	2,179	88,651	99,104	259,813
Total	408,656	6,844	191,083	191,083	797,666

Source: database.

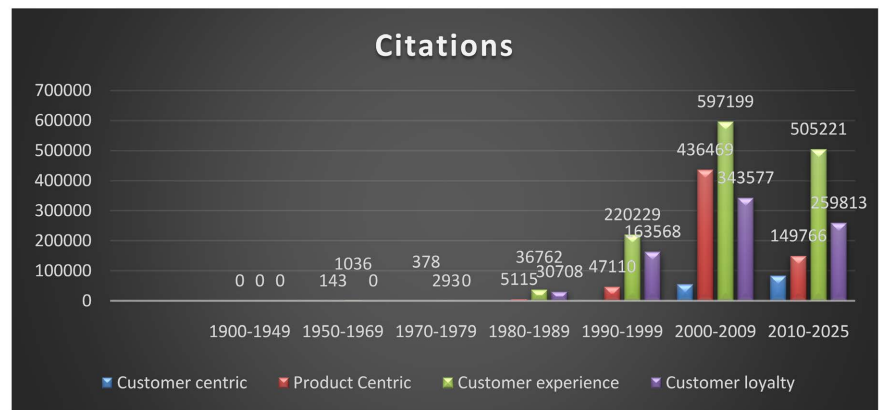


Figure 4. Evolution of citations (1900-2025). Source: excerpted from Harzing, 2007.



Figure 5. Map of the distribution of publications by country. Source: Google MyMaps.

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Table 15 shows the top 10 authors.

Author(s)	Year
Seufert et al.	2014
M.K. Constand	1997
P. Pace	1998
V. Bellotti	1998
H. Bhimani	1998
D. Saxena	1998
S.K. Datta	1999
R. Tourani	1999
I.I. Moraru	1999
S. Acharya	1999

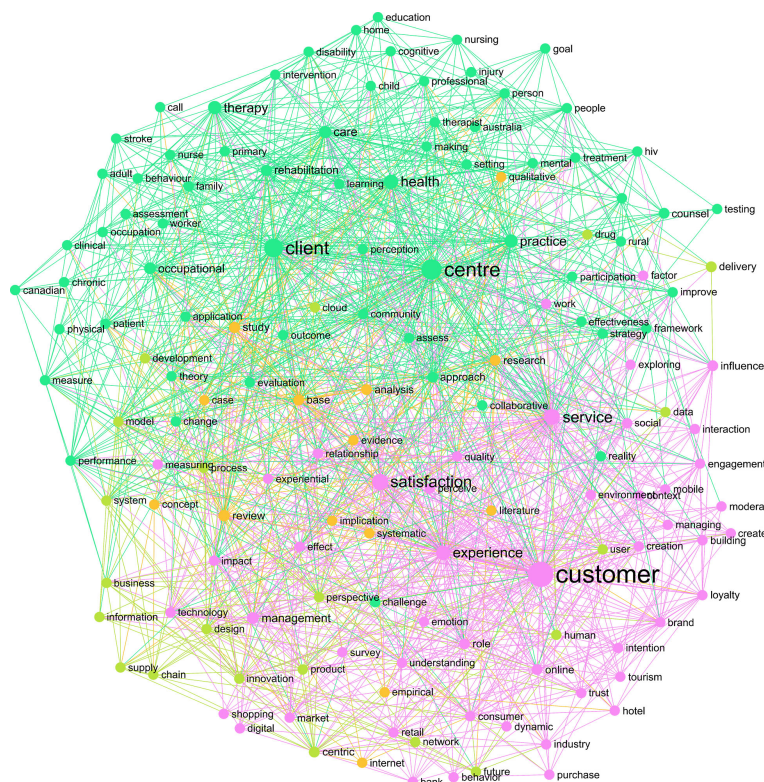


Figure 6. Textual analysis of the network. Source: <http://www.infranodus.com/>.

A network map of the keywords, titles and abstracts was used to find the thematic groupings on the assumption that the grouped terms may represent similar subjects. Network text analysis is shown in **Figure 6** and used density-based spacing and normalization clustering techniques. **Figure 7** shows a network graph from the text-based data using www.infrandus.com, which revealed insights and trends based on network characteristics, including primarily the phrases “customer centric”. As a result, current topics and developing trends in the area were discovered by carefully examining the research papers in each cluster.

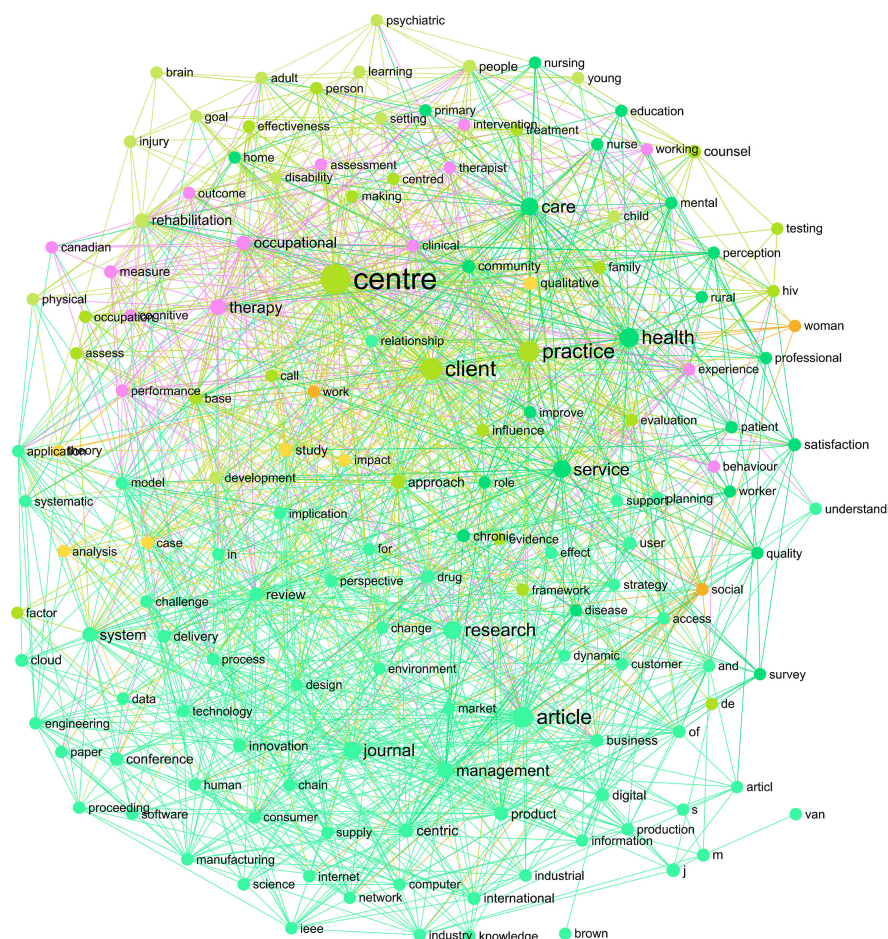


Figure 7. Textual analysis of the network (product centrism). Source: <https://infranodus.com/>.

In an analogous way, **Figure 7** presents the Textual analysis of the network (product centrism).

Content analysis reveals that the four themes have grown in the last two decades, while the number of citations is following an upward trend.

4. Discussion

In this section, we evaluate the discussion of the identified trends and gaps in literature. The critical evaluation indicates that research should adopt a broader geographical perspective by including developing and emerging regions. This ap-

proach will help establish a clear and operational definition of customer-centricity, enabling researchers to measure and assess this concept consistently. Additionally, it is essential for research to incorporate insights from various disciplines, such as marketing, operations, and information technology, to provide a comprehensive understanding of trends and gaps in the literature.

Firstly, regarding *Trends*, evidence suggests three major trends: 1) Customer centricity: The text highlights the importance of customer centricity in companies, especially in the financial sector. 2) Digitization: Digitization is a trend transforming how companies operate, especially in the financial sector. 3) Data analysis: Data analysis is an important tool for understanding customer behavior and improving the customer experience.

Secondly, regarding *Gaps*, evidence suggests three major gaps in the literature: 1) Definition of customer centricity: Although the text highlights the importance of customer centricity, its definition is not clear in practice. 2) Lack of empirical studies: Although the text mentions some studies, few examine the relationship between customer-centricity and company results. 3) Geographic limitations: The text appears to focus primarily on the financial sector in the US and Europe, with little attention given to other regions of the world.

The discussion also presents the answers to the following research questions: Q1: How has product and customer centrism been cited in the last 125 years? Q2: What are the leading publications in the field? Q3: What is the geographical distribution and development of the theme? Q4: What are the gaps in the literature and the themes of the articles that were mapped? Q5: How did the publications behave in relation to these themes in the timeline—what were the gaps and how were they answered in each period?

4.1. How Has Product and Customer Centrism Been Cited in the Last 125 Years?

The answer to Q1 is shown in **Figure 3**. Over the past century, product and customer centrism, as well as customer experience and customer loyalty are topics that have been widely studied in the past century, especially from the 1990s to today. **Table 1** presents a total of 15,343 publications analyzed and 2,937,235 citations in four databases: *Google Scholar*, *Scopus*, *Semantic Scholar* and *Crossref*.

4.2. What Are the Main Publications in the Area?

The answer to Q2 is found in **Table 15**, where we present the top 10 authors of the two investigated themes. **Seufert et al. (2014)**, the most influential author, highlighted customer centrism.

4.3. What Is the Geographical Distribution and Development of the Theme?

The answer to Q3 is found in **Figure 5**, where Google MyMaps showed a higher prevalence of publications in North America, followed by Europe.

4.4. What Are the Gaps in the Literature and the Themes of the Articles that Were Mapped?

Customer centrism predominates in contemporary economics (Demirkan et al., 2008), with various disciplines, such as information technology, marketing, operations and, increasingly, information systems, actively involved in service-related research (Barrett et al., 2015). The themes of the mapped articles point to a growing interest of researchers related to Information Technology and Internet Banking, which was to be expected due to recent technological advances in the area (Barrett et al., 2015).

However, the main gap concerns the assumptions and new definitions about customer-centrism. For example, information technology (IT) and information systems (IS) researchers often perceive services as IT-enabled services, while, for example, the marketing research community views them as business services offered to customers (Marjanovic & Murthy, 2016). Therefore, there are gaps as to the typology to be used by the theme. Customer-centric logic can best be illustrated by the proliferation of different definitions and assumptions about the fundamental concept of service, with the aim of investigating the existing gap on the strategic behavior of multi-product companies whose portfolio of complementary product offerings belongs to several sectors (Manral, 2016).

4.5. How Did the Publications Behave in Relation to These Themes in the Timeline—What Were the Gaps and How Were They Answered in Each Period?

Over time, the themes and gaps varied according to the interest aroused by the theme and the gaps that existed at the time. As demonstrated in Figure 4, both customer and product centrism became prominent from the 1990s onwards. Therefore, we divided the study into three time periods: from 1990 to 1999; from 2000 to 2009 and from 2010 to 2025, presented below:

4.5.1. Period from 1990 to 1999

In the period between 1990 and 1999, studies on the distribution of financial services predominated (Worthington, 1998); growth of the banking industry (Carifio Jr. & Jahnke, 1998). The paradigm shifts from product to customer centrism (Hamel, 1998) and the embryonic impact of e-commerce on financial institutions (Ambrose, 1998). Also studies on the introduction and change of the role of information technology related to the services provided by financial institutions (Brohman & Copeland, 1999). The research gaps of this period were answered using mixed methods, sometimes qualitative as case studies (Brohman & Copeland, 1999; Chan, 2005), sometimes quantitative (Ambrose, 1998), for example.

Finally, the conclusions of this period sought to understand and anticipate the paradigm shift from product to customer centrism with the rise of banking e-commerce, still embryonic and pre-internet. Digital banks, as we know them today, were still nothing more than utopia.

4.5.2. Period from 2000 to 2009

Between 2000 and 2009, studies focused on the development of client-centric systems (Heckl & Moorman, 2007; Galbraith, 2005). Baines, et al., (2009), for example, developed operations strategies for product-centered servitization. Others have focused their research efforts on customer relationship management (CRM) related to financial services (Chan, 2005; Peppard, 2000; Wind, 2001). The research gaps of this period were answered using mixed methods, sometimes qualitative as case studies (Peppard, 2000), sometimes quantitative (Heckl & Moorman, 2007; Galbraith, 2005; Baines, et al., 2009), for example.

The conclusions of the period already highlight a considerable increase in the adoption of digitalization projects by banks, with a growing increase in the relevance of customer-focused service delivery.

4.5.3. Period from 2010 to 2025

Between 2010 and 2025, studies focused on the effect of customer-centric structure on long-term financial performance (Kindström & Kowalkowski, 2014; Lee et al., 2015). Studies on mobile banking in developing countries have also emerged (Mishra & Bisht, 2013). Studies have also focused on digital banking disruption (Wewege et al., 2020), as well as the emergence and prominence of fintechs (Pollari, 2016; Milian et al., 2019; Jorge et al., 2018; Tello-Gamarra et al., 2022; Grennan and Michaely, 2021). The research gaps of this period were answered using mixed methods, sometimes qualitative as case studies (Pollari, 2016; Milian et al., 2019; Jorge et al., 2018), sometimes quantitative (Grennan & Michaely, 2021), for example.

The conclusions of this period were marked by an exponential increase in the use of banking digitization systems, with the birth of digital banks without physical bank branches, offering the same services as traditional banks, where operations via application and website gained intense prominence, either due to the evolution of the technology involved, or due to the increasing security of banking systems, in the face of fraud attempts, a theme that was widely ventilated in the period.

5. Conclusion

This research is limited by the information contained in the databases, which were accessed between January 3 and February 4, 2025. The article is limited to product and customer centrism. Other themes and research topics are not part of this article and should be studied separately. Surveys are also limited to the reported period (1900-2025).

The review of the advanced literature by previous scholars in the discipline and the related citations served as the basis for the themes that emerged from the present article. Systematic study of the literature has identified an upward trend in customer centrism citations over the past two decades, indicating that the citation count could double in the next two decades.

By understanding customer-focused ideas through methodical evaluations of

the literature, we can remove some of the confusion that has plagued leadership studies for more than a century and pave the way for further investigation. In addition, practice and examination will improve as practitioners and analysts collaborate to develop consensus opinions on these complex subjects. This paper will also increase the theoretical basis for subsequent actions and estimates and progress research in generally neglected regions. Global academics have contributed to the field, and product and customer centrism have gained popularity in the three four decades mostly. Future research in other disciplines, including databases and languages, is also invited.

Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

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