Innovative Strategies to Maximize Customer Loyalty in the Banking System: A Systematic Review

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Abstract: Customer loyalty in financial organizations can be assessed by observing virtual interaction, physical interaction, and service interaction. Loyalty in the banking sector is a consequence of customer convenience, good service received and good image of social responsibility to the environment. For this reason, the aim of the research is to analyze the studies that have been conducted in the scientific literature regarding innovative approaches and strategies of loyalty in the banking system between the years 2018 and 2023. To achieve the collection of information, 4 reliable databases were used: Scopus, Redalyc, Science Directc and Scielo, from which 22 scientific articles with relevant information on the topic were extracted, information systematized by journal, author, databases, year and country is presented. The most used database was Scopus followed by Science Directc and the year where the most was published was 2022, highlighting several publications in the journals Sustainability and Management and Accounting Review. The results show how financial organizations can develop their approaches and strategies to maximize the loyalty of their active customers, which translates into increased market share. It is highlighted that trust and commitment tend to have a positive and significant effect on bank customer loyalty. In conclusion, loyalty in the financial system plays a very important role as it allows them to be active in a competitive market, in addition to creating brand evangelist customers who will recommend the services to others.

Keywords: Financial System, Loyalty, Consumer Loyalty

1. Introduction

Banking and financial system participate with an important role in business and trade, therefore, a good banking financial sector can quickly help with the economic development of a person or a country, showing itself as the central pillar of the economy, gaining the loyalty of the country and customers (Karim and Chowdhury 2021). Since business activities tend to develop effects to the external environment, banks should analyze their business approaches to find and develop different strategies to help meet the sustainability expectations of customers (Leclercq et al., 2022).

At present, banking companies are facing different and increasingly rapid changes, so they must constantly monitor the approaches of their environment and service, thus evaluating the strategies that allow them to improve their social, economic and financial performance, since it has been proven that if banks provide higher quality of service will attract better customer satisfaction and with this the loyalty of their customers (Gonzalez and Carrillo 2022; Leclercq et al., 2022).

In these times of new financial implementations, Cahaya et al. (2023) indicate that loyalty has become an important need that banks have to take into account, which is why this systematic review is carried out in order to understand what has been written in the scientific literature on loyalty approaches and strategies in the banking system between 2018-2023?

The role of banks in the economy requires that companies in the sector adopt a sustainable approach so that the banking system can be seen as a succession of the use of financial products and services and thus be able to build a prosperous and competitive environment (Makudza 2020; Vallejo et al., 2021). Therefore, the need for sustainability has led to the development of various business approaches, being more specific this issue of sustainable loyalty has been seen from three different perspectives (social, technological and organizational), indicating that these perspectives help the development of the fabric economic and social. financial objectives of the company, for which reason different authors have analyzed various strategies that show a specific loyalty behavior according to each perspective of the approach that the company requires to meet its objectives (Igbudu et al., 2018; Kavitha and Haritha 2018).

In recent years, the banking market has presented very important changes in technology, which has allowed the entry of new financial approaches and the penetration of loyalty strategies that have helped the expansion of traditional banking businesses, attracting customers who were not part of the traditional financial system (Monferrer et al., 2019). However, along with this, new financial agents were added that have had to implement strategies that help them compete with established financial institutions and thanks to the exponential growth of financial technology (Fintech), which today has become a necessary strategy for banks, allowing them to captivate the attention of the public that was not part of the traditional banking system (Cahaya et al., 2023).

Because people have long needed financial assistance in order to achieve their ideas and projects, banking organizations have had to develop strategies in which customers can perceive an ideal financial service and thus be able to achieve their goals, giving customer satisfaction and showing loyalty to the financial banking company (De la Fuente and Diaz 2013). Thanks to this, it has been proven that the customer experience regime is an integral part for the development of customer loyalty and banking business performance, in many countries have implemented digitization in an attempt to provide customers with a better banking experience and a convenient way to manage their transactions, making it a strategy to keep their customers loyal to the brand (Makudza, 2020). While the best financial banking brands have implemented a strategy that integrates branding at the corporate and marketing level linked to their branches, designed to attract customers and build loyalty by allowing interventions related to customer-brand interactions to be present creating familiar behavior and resulting in comfort and direct satisfaction with customers (Monferrer et al., 2019).

The banking financial sector has been much worked at the level of academic research, however authors such as Kamath et al. (2019) state that the topics of the study of customer experience, approaches and loyalty strategies remain unclear, mentioning that there is a scarcity of literature that examines the mediating role of customer experience and loyalty variables, so they suggest exploring in depth the network that allows perceiving the behavior of mediators in the relationship between consumer experiences and loyalty towards the traditional financial organization.

Regarding the systematic reviews found that presented a similarity with our research we have Bisschoff (2020) as he shows in his studies the measurement and management of brand loyalty of bank customers, mentioning that the criteria required by customers to grant their loyalty to a brand are both external and internal. In addition, another systematic review gives us insight into how an internal loyalty strategy of recruiting highly qualified employees in the banking system can result in maximizing customer loyalty to banks (Duc 2022). Finally, Hoang (2018) conducted his systematic review on the factors that affect service quality in retail banking such as poor service, stagnation of the company in the technological field and little interest in providing benefits to its customers, since customers are key pieces for companies to survive and grow, so banks usually set their main focus on customer satisfaction, carrying out internal and external strategies for the recruitment and loyalty of new customers.

With the context presented, the general objective is to determine what has been written in the scientific literature on loyalty approaches and strategies in the banking system between the years 2018-2023. In order to demonstrate the different approaches and strategies of customer loyalty and the fundamental role in the development of the banking system so that entities can maximize customer loyalty and also collect new users. Therefore, the research problem was posed What are the approaches and strategies of customer loyalty in the banking system that has been written in the scientific literature between the years 2018 - 2023?

2. Methodology

The present investigation is composed of a systematic review about the approaches and strategies of loyalty in the banking system between the years 2018 - 2023. According to Moreno et al. (2018) systematic reviews are characterized by having and describing the transparent and understandable elaboration process to collect, select, critically evaluate and summarize all the available evidence regarding the effectiveness of a treatment, diagnosis, prognosis, etc.

For the development of this systematic review, an investigation of articles with topics that are related to our title and that help us determine what are the approaches and strategies of loyalty in the banking system between the years 2018-2023 is carried out?

The databases used in this research were Scopus, Scielo, Redalyc, Science Direct, these are reliable sources that provided more than 100 results per keyword search, finally the scientific literature that was most related to the proposed research problem was chosen. Science Direct is the database that contains information sources for technical and medical research, it has added to 2,500 journals and shares book chapters, likewise we use the Scielo database as it is an online library model that includes a selection of journals very similar to Redalyc because this is a scientific literature platform that focuses on granting studies from Latin America, Ibero-America, Spain and Portugal, while Scopus is considered the most important bibliometric database in the world, it belongs to the prestigious publisher Elsevier and their articles are constantly reassessed in accordance with the quality requirements of the scientific community Likewise, the sources of information used are virtual bibliographies since they add importance to the work and support their theories.

For the development of the information search of the present systematic review, it was collected from different databases with their respective search equations, for example, in Scopus and Scielo, the keywords in English were used (loyalty AND banks AND "social responsibility"), while in Redalyc they were (loyalty AND banks AND strategies) and in Science Direct (Bank" AND "loyalty" AND "Strategy") was used.

In addition, the strategies for the search for information are carried out knowing the search processes and their tools, that is, you must have a clear idea of what you want to search for, related to the research topic, and where you are going to look for it, for this you can help yourself with the keywords and the years of publication. For this selection process of scientific articles, the keywords and the publication dates of 2019-2023 were used, the chosen language is filtered by Spanish and English, in addition to corroborating by reading and selecting these sources of information, a graph in Excel was used , in which a list of the titles of scientific articles, electronic books, journals, language, open access, among others, was generated, in which we also included authors, titles, dates, abstracts, conclusions of the articles referring to the research title , which allowed us to obtain an idea of what each selected article or text was about in order to be able to carry out the inclusion and exclusion process of the articles that were used for this systematic review.

This Excel has the selection criteria of the texts that contribute to the development of our theme, helping us to identify the articles that help us with the development of the systematic review and the results of our Excel respond to the research problem posed and thus be able to develop it. . These criteria were made because it allows us to have summarized and ordered information of the selected articles that are related to our topic and provide us with a greater contribution.

3. Results

For the collection of information for our research, different databases were used, obtaining a total of 10,297 articles, which were discarded one by one according to the convenience of our research, since many were not useful for our research and lacked relevant information for our topic and for the development of our question. The databases consulted were Scopus, Scielo, Redalyc and Science Direct.

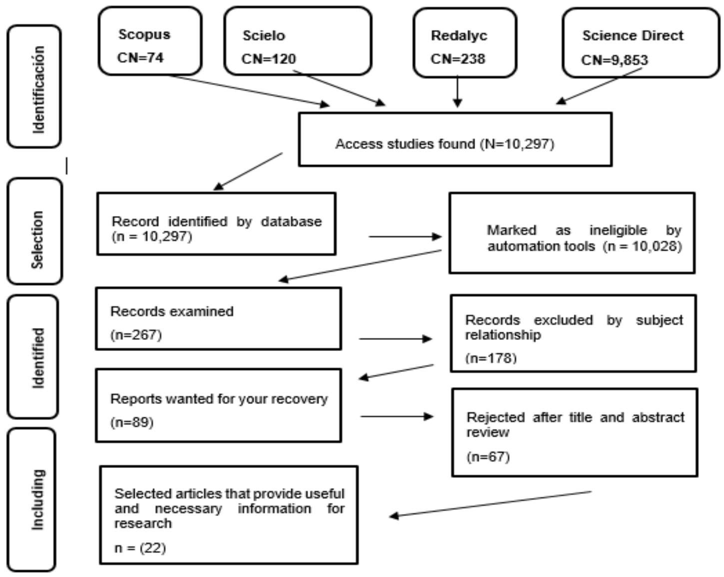

Figure 1: Prism dlowchart gor the study selection process

Table 1: Source of databases used

N°	Title	Journal	Author	Database	Year	Country
1	Revisiones Sistemáticas: definición y nociones básicas. (Systematic reviews: definition and basic notions)	Revista clínica de periodoncia, implantología y rehabilitación oral (Clinical journal of periodontics, implantology and oral rehabilitation)	Moreno, Begoña, Muñoz, Maximiliano, Cuellar, Javier, Domancic, Stefan, & Villanueva, Julio	Scielo	2018	Chile
2	Increasing customer loyalty through customer engagement in the retail banking industry	Spanish Journal of Marketing - ESIC	Monferrer, D., Moliner, M. A., & Estrada, M.	Scopus	2019	Spain
3	Increasing e-loyalty of banking customers through customer trust and commitment	International Journal of Applied Economics, Finance and Accounting	Cahaya, Y. F., Mursitama, T. N., Hamsal, M., & Tjhin, V. U.	Scopus	2023	Indonecia
4	Análisis de los factores determinantes de la calidad percibida del servicio prestado por una cooperativa de ahorro y crédito: una aplicación basada en modelos de ecuaciones estructurales. (Analysis of the determinants of the perceived quality of the service provided by a savings and credit cooperative: an application based on structural equation models)	Revista chilena de ingeniería. (Chilean engineering juornal)	de la Fuente Mella, Hanns, & Díaz Bravo, Isabel.	Scielo	2013	Chile
5	Augmenting customer loyalty through customer experience management in the banking industry. Journal of Asian Business and Economic Studies	Journal of Asian Business and Economic Studies	Makudza, F	Scopus	2020	Zimbabwe
6	A Study on Customer Experience and its Relationship with Repurchase Intention among Telecom Subscribers in Coimbatore District. International Journal of Management Studies	International Journal of Management Studies	Kavitha, S., & Haritha, P.	Redalyc	2018	India
7	Experiencia del cliente, confianza y lealtad de los millennials en el sector bancario de la ciudad de Cuenca-Ecuador. (Customer experience, trust and loyalty of millennials in the banking sector of the city of Cuenca-Ecuador)	Revista de Ciencias de la Administración y Economía. (Journal of Administration Sciences and Economics)	Vallejo-Bojorque, A.P., Cavazos-Arroyo, J., Lagunez-Pérez, M.A., y Vásquez-Herrera, S.E	Redalyc	2021	Ecuador
8	La gestión del recurso humano en la innovación y el desempeño de las Mipymes de Baja California. Un análisis basado en estructuras estructurales. (Human resource management in innovation and performance of Mipymes in Baja California. An analysis based on structural structures)	Revista de economía regional y sectorial. (Regional and sectorial economy juornal)	González Sánchez, RF, & Carrillo, S.	Redalyc	2022	México
9	Effect of corporate social responsibility on consumer satisfaction and consumer loyalty of private banking companies in peru	Sustainability (Switzerland)	Leclercq-Machado, L., Alvarez-Risco, A., Esquerre-Botton, S., Almanza-Cruz, C., de las Mercedes Anderson-Seminario, M., Del-Aguila-Arcentales, S., & Yáñez, J. A	Scopus	2022	Perú

10	Enhancing bank loyalty through sustainable banking practices: The mediating effect of corporate image.	Sustainability	Igbudu, N., Garanti, Z., & Popoola, T.	Scopus	2018	Turkey
11	Sustainable development and customer satisfaction and loyalty in north cyprus: The mediating effect of customer identification.	Sustainability	Ozkan, M., Cek, K., & Eyupoglu, S. Z.	Escopus	2022	Indonecia
12	The Impact Of Corporate Social Responsibility On The Customers' Loyalty In The Jordanian Banking Sector: The Meditating Role Of Customer Satisfaction	Xinan Jiaotong Daxue Xuebao/Journal of Southwest Jiaotong University	Hawamdeh, A. K. A., Padlee, S. F., Alfukaha, F. A., Al-Gasawneh, J. A., & Megdadi, Y.	Scopus	2022	China
13	Antecedents of customer loyalty towards private commercial banks in Bangladesh	Management and Accounting Review	Karim, M. W., & Chowdhury, M. A. M.	Scopus	2021	Banglades h
14	Corporate social responsibility, electronic word-of-mouth and customer loyalty in Vietnam's banking sector.	Management and Accounting Review	Sang, N. M.	Scopus	2022	Ukraine
15	The relationship of sustainability communication on social media with banking consumers' loyalty through e-WOM	Sustainability	Wei, G., Lin, W., Yanxiong, W., Jingdong, Y., & Musse, S. Y.	Scopus	2021	Switzerlan d
16	Examining the effect of customers' perception of bank marketing communication on customer loyalty	Scientific African, 8.	Zephaniah, C. O., Ogba, I. E., & Izogo, E. E.	Science Direct	2020	Nigeria
17	Exploring the relationship between customer loyalty and financial performance of banks: Customer open innovation perspective	Journal of Open Innovation: Technology, Market, and Complexity	Rashid, M. H. U., Nurunnabi, M., Rahman, M., & Masud, M. A. K.	Science Direct	2020	Banglades h
18	Exploring the impact of corporate social responsibility communication through social media on banking customer e-wom and loyalty in times of crisis.	International Journal of Environmental Research and Public Health	Zhang, D., Mahmood, A., Ariza-Montes, A., Vega-Muñoz, A., Ahmad, N., Han, H., & Sial, M. S.	Scopus	2021	Switzerlan d
19	Building customer loyalty in retail banking: a serial-mediation approach	International Journal of Bank Marketing	Kamath, P.R., Pai, Y.P., & Prabhu, N.K.P.	Science Diret	2019	India
20	Measuring and managing brand loyalty of banks' clients. *Banks and Bank Systems*	Banks and Bank Systems	Bisschoff, C. (2020)	Scopus	2020	Ukraine
21	Employee engagement in finance - banking organizations in vietnam: a meta-case approach	International Journal of Professional Business Review	Duc, P. M.	Scopus	2022	Vietnam
22	Factors affecting service quality at vietnamese retail banks.	Bancos y Sistema Bancario	Hoang, T. P.	Scopus	2018	Ukraine

Note: We can observe the 22 articles selected for the research, the database from which the article was extracted, the authors, the subject, the years and the countries of each article.

Likewise, for the selection of the articles that will contribute to the research, a range of years was determined between 2013 and 2023. The following image shows the years of the articles selected to develop the research, in which a greater participation in the research can be observed. the year 2022 with 6 articles, followed by the years 2018, 2020 and 2021 with 4 articles each, while in the year 2019 we worked with 2 articles and finally in the years 2013 and 2023 with 1 article per year.

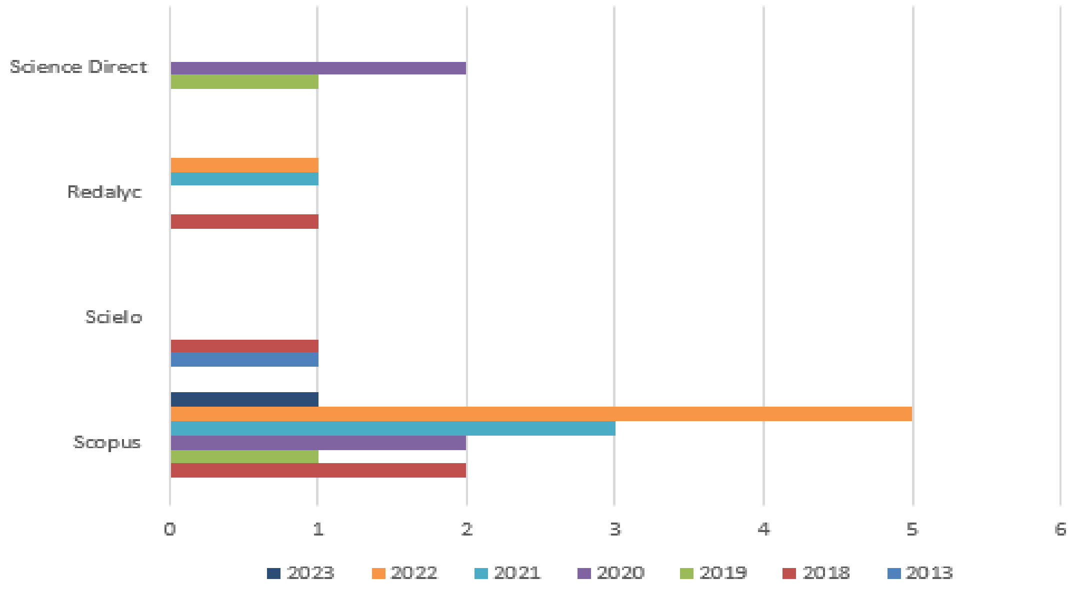

Figure 2: Analysis according to the year of publication of the data according to articles

Likewise, the selected articles belong to scientific research developed in different countries. Next, we can observe the percentages per country according to the selected articles, which are represented by the number of articles used per country, where Ukraine has the highest proportion of articles with 3 articles used, followed by Indonesia, Chile, India, Bangladesh and Switzerland with 2 articles per country, finally, in countries such as Turkey, Spain, Zimbabwe, Ecuador, Peru, Mexico, China, Vietnam and Nigeria, only 1 article per country was collected.

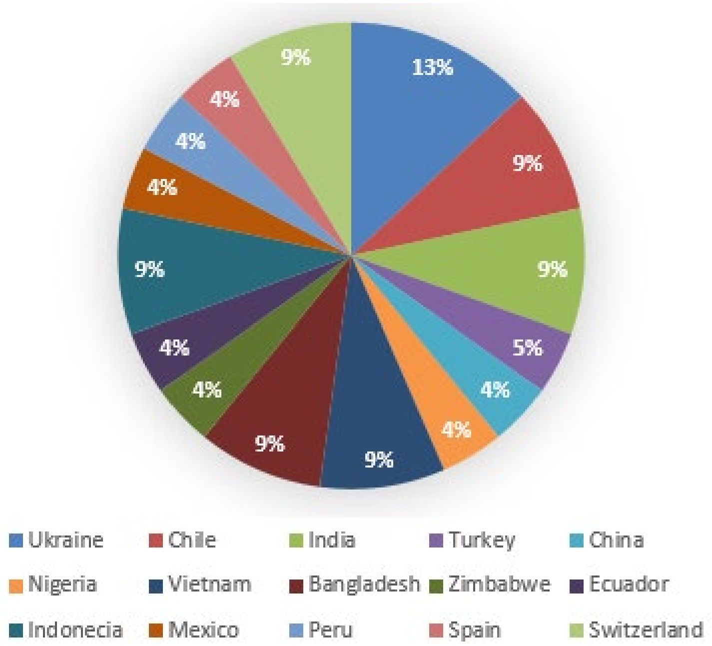

Figure 3: Number of articles consulted by country

The article selection process was carried out with the keywords based on the research question: banking system, loyalty, strategies. Thus, in the databases it is possible to obtain the articles related to our research that will help to solve the question later on. Next, the analysis of the scientific articles that were used for the development of our research according to the different databases will be presented. data used. Which were the following: Scopus; 63.64%, Scielo; 9.09%, Redalyc: 13.64% and Science Direct; 13.64%.

Table 2: Total articles used according to the database

Artículos	Cantidad	Porcentaje
Scopus	14	63.54%
Scielo	2	9.09%
Redalyc	3	13.64%
Science Direct	3	13.64%
Total	22	100%

Note: This table shows the number of articles used according to the databases.

4. Discussion

For this research, 22 scientific articles carried out between 2018 and 2023 were obtained, these articles were selected because they added important value and relevant information for the research. In addition to carrying out a classification of the articles and thus the objective of identifying which of these articles are directly linked to the research topic was achieved.

The search in the scientific literature gave us as a result authors that show in their studies different points of view about the banking system and the different loyalty strategies according to their research questions, helping us to find different approaches and strategies that banks should perform in order to achieve the maximization of loyalty in the banking system, managing to answer our research question based on the theory of the authors. However, we found some uncertain points such as the issue of the study of customer experience as loyalty strategies, since there is a scarcity of literature examining the role of the mediator of customer experience variables and loyalty.

In this systematic research it can be evidenced that the authors show their point of view according to the studies they conducted understanding the different opinions of the scientific literature, in that sense Ozkan et al. (2020); Kamath and Chowdhury (2019) and Igbudu et al. (2018) mention that to observe customer loyalty and loyalty it is not necessary to implement CSR as a strategy to achieve maximizing customer loyalty, since the benefits are not very precise when examining the study of their approach and this mentions that the best strategic method is to provide quality service and thus be able to meet the needs and improve customer satisfaction. This does not agree with what is described by Hawadeh et al. (2022); Hoang (2018) and Bisschoff (2020), since in their research they show three stages of CSR that have a substantial impact on customer loyalty, stating that these approaches can be used as a strategy to be able to obtain customer loyalty, however these authors agree that customer loyalty behavior comes from the good quality of service by banks, being this accompanied with the capabilities of staff in providing good service, as a result the satisfaction and preference of bank customers is accelerated. Therefore, Karim and Chowdhury (2021); Moreno et al. (2018) and Gonzales and Carrillo (2022) agree with these clarifications and in their research recommend that banks should train their staff with strategies that help to satisfy customer needs.

On the other hand, Sang (2022); De la Fuente and Diaz (2013); Vallejo et al. (2021) and Makudza (2020) show in their research how strategies are applied to help banks promote customer loyalty, including the mandatory implementation of CSR and eWOM, which allows users to analyze the activities carried out by banks and thus feel identified with the brand. In this regard, authors such as Wei et al. (2021) and Leclercq et al. (2022) agree with the above and add in their results that technology has been a favorable asset for the banking system, using it in marketing strategies, filling social networks and websites with information on the CSR carried out by banks and added to the eWOM strategy so that customers can recognize and feel identified with the brand, resulting in the loyalty of financial customers as well as the attraction of new users who feel familiar and identified with the CSR carried out by banks.

Finally, Zephaniah et al. (2020) and Monferrer et al. (2019) mention in their research that to achieve customer loyalty, banks are obliged to satisfy their needs, familiarize them with the brand and make them feel identified with them, so in their findings they present advertising as the best method of customer acquisition and loyalty, hand in hand with personal selling, direct dealings with customers and promotions aimed at developing customer needs. In that sense Roshid et al. (2020) and Kavitha and Haritha (2018) agree that the use of incentives to attract customers is a necessary strategy for attracting new users, but insufficient to generate customer loyalty. Banks should focus more on advertising strategies, CSR and individualized customer care and follow-up activities (Zhang et al.,2021; Duc 2022 and Cahava et al., 2023).

In this systematic review, the relationship between the approaches and the different strategies used by banks to achieve customer loyalty at the time of requesting a banking service, choosing a financial banking institution more familiar with their needs, preferences and comfort at the time of performing their operations, is evidenced.

5. Conclusion

In conclusion, the purpose of this project is to show the approaches and strategies for customer loyalty in the banking system. It entails that banks have the obligation to direct their approaches with the commitment to build customer loyalty, implementing different strategies of satisfaction and conviction, making users feel identified with the brand, with greater confidence and comfort when performing any financial transaction within the company, since it plays a very important role in the financial market, This is thanks to different loyalty strategies such as eWOM, corporate social responsibilities, branding at corporate and marketing level, word of mouth among customers, computer digitalization, staff excellence, incentive programs for referred customers, among others, which make loyalty a positive and significant response from customers.

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