



## ***Religiosity-based business performance to increase customer loyalty: Bibliometric Analysis***

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**Abstract.** This study aims to examine how the influence of religiosity on business performance in increasing customer loyalty. Through a bibliometric analysis approach, this study explores relevant publications regarding the integration of religious values in business strategies and their impact on customer loyalty. Using data from the Scopus database, this analysis identifies research trends, key themes, and significant contributions to understanding the relationship between religiosity and business performance. The results of the analysis show that integrating religious values in business operations not only increases customer trust but also encourages long-term loyalty. This research provides new insights for practitioners and academics in developing business strategies based on religious values to improve company performance and customer loyalty.

**Keywords:** Bibliometric Analysis, Business Performance, Religiosity, Customer Loyalty.

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### **INTRODUCTION**

In the era of globalization and increasingly fierce business competition, business performance is one of the main factors that determine the success of a company. Business excellence focuses not only on financial benefits, but also on efforts to create long-term value for customers and society. The desire to create long-term value for customers and society is driving companies to seek a more holistic approach. (Ghicajanu et al., 2015) (Burbulea & Gangan, 2022)

Superior business performance is essential in creating a positive customer experience, which directly affects customer loyalty. Sustained competitive advantage not only drives the company's financial performance, but also strengthens public trust in the brand, making it key to success in a dynamic business environment. One of the approaches that has started to gain attention in recent years is the application of religiosity values in business strategies. (Ilieva, 2023) (Liwafa et al., 2023)

Religiosity is the level of attachment of individuals to the values and norms determined by their religion, so religious identity and religiosity are considered important factors that influence social and economic outcomes through norms, values, and social and spiritual capital that shape individual beliefs, actions, and behaviors. Religiosity in the context of business can be realized through various ways, such as treating customers fairly, maintaining integrity in every transaction, and providing services that are in line with moral values. (Lalotitis et al., 2025) (Chan & Ananthram, 2017)

By instilling the values of religiosity, companies can build a strong foundation for sustainable business practices. It is believed to provide short-term benefits in the form of customer satisfaction but is also able to build customer loyalty in the long term, thereby contributing to sustainable business practices and overall performance improvement. Religion has a wide range of influences on consumer behavior, from encouraging information exchange, information search, and product innovation to creating harmonious interpersonal relationships, so it is important to consider religion in the study of consumer behavior because religious affiliation and the strength of beliefs can significantly influence purchasing decisions. (Hameed et al., 2024) (Dinh et al., 2022)

Religiosity is often an important part of a person's personal identity, so customer loyalty rooted in these values tends to be emotional and have a strong depth of meaning. Customer loyalty is an invaluable asset for a company, reflecting the strong emotional bond between the customer and the brand or product. Loyal customers are not only willing to pay more but also make purchases more often and are more likely to recommend products to others. (Kim et al., 2024)

However, understanding the relationship between religiosity, business performance, and customer loyalty is still limited. Existing literature tends to be fragmented and does not provide a comprehensive picture of how religiosity values can be integrated into business strategies to improve customer performance and loyalty. In this context, bibliometric analysis is a very important tool for exploring research trends, identifying gaps, and potential collaborations in this field.

Bibliometric analysis allows researchers to identify the development of the study, the author's collaboration patterns, the main journals, as well as the most relevant research themes. Through this approach, this research aims to contribute to enriching the related literature, as well as provide practical recommendations for companies that want to integrate religiosity values in their business strategies.

## METHOD

This study uses a bibliometric analysis method with publication data on the topic "Islamic Business Ethic" in the range of 2015 to 2024, sourced from Scopus. Bibliometrics is a statistical method used to quantitatively analyze research papers related to a particular topic using a mathematical approach. Initially, this concept originated in statistical bibliography and later evolved into a major field now known as bibliometric studies. The main purpose of bibliometric analysis is to measure the impact, distribution, and patterns of scientific literature by using keywords as a measuring tool. The series of research flows is depicted in Figure 1. (Wibowo & Adriani Salim, 2022) (Aseptin Murdini et al., 2024)

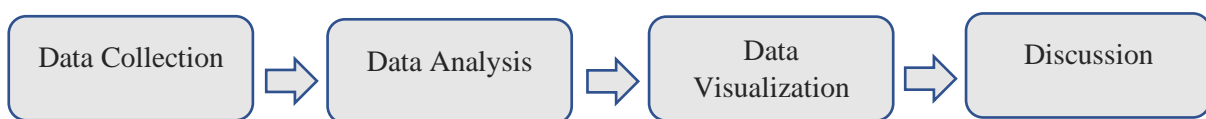


Figure 1. Research Flow

From the keyword "Islamic Business Ethic", 246 journals were found. Next, the data is collected and then saved in CSV and RIS formats for easy analysis.

The next step is to import the file into the Vosviewer software to visualize network patterns or relationships between bibliometrics in three categories, namely *network visualization*, *overlay visualization*, and *density visualization*. *Network visualization* aims to visualize the strength of the relationship between terms in research, *overlay visualization* aims to display historical traces based on the year of publication of the research, while *density visualization* aims to show the density or emphasis on a specific research group. (Zakiyyah et al., 2022) .

The processed data produces images with circle and line symbols that illustrate the development of the topic based on *Co-Occurrence*. Data results *Co-Occurrence* show the relationship between the main keywords in the study and group them into several clusters to strengthen the explanation formed from the emergence of these keywords, which are then discussed.

The results of data processing were obtained from Co-Occurrence which showed the relationship between keywords that were the subject of the research. The results of Co-Occurrence data based on clusters are intended to strengthen the explanation formed in Occurrence.

**DISCUSSION**

**Number of Publications and Citations on Articles**

In this section, we can see the impact of the research with the number of publications and citations obtained in articles in the field of corporate social responsibility. By looking at these matrices, it aims to measure the extent of contributions obtained by various authors, identify trends in the dissemination of research, and understand the impact of the entire published work on the progress of knowledge.

Table 1. Number of Publications and Citations

Year	Number of Articles	Cites
2015	23	826
2016	26	370
2017	15	208
2018	21	123
2019	19	243
2020	23	298
2021	26	212
2022	29	240
2023	30	63
2024	34	41
Sum	246	2624

Source: Primary data processed, 2024

On September 25, 2024, it will start researching 375 articles on Scopus. Of the 375 selected, 246 articles were selected based on the last 9 years from 2018-2024. There were 23 articles in 2015, 26 articles in 2016, and 15 articles in 2017. In 2018, there were 21 articles; 19 articles in 2019, 23 articles in 2020, 26 articles in 2021, 29 articles in 2022, 30 articles in 2023, and 34 articles in 2024. The article shows that there is an increase in article publication every year, and it becomes a reference material for future researchers.

In 2015 there were 826 citations, 370 citations in 2016, and 208 citations in 2017. In 2018, there were 123 citations; 243 citations in 2019, 298 citations in 2020, 212 citations in 2021, 240 citations in 2022, 63 citations in 2023, and 41 citations in 2024. This shows that the existing research is a reference for other researchers.



Figure 2. Number of article publications  
Source: Primary data processed, 2024

**Co-Occurrence**

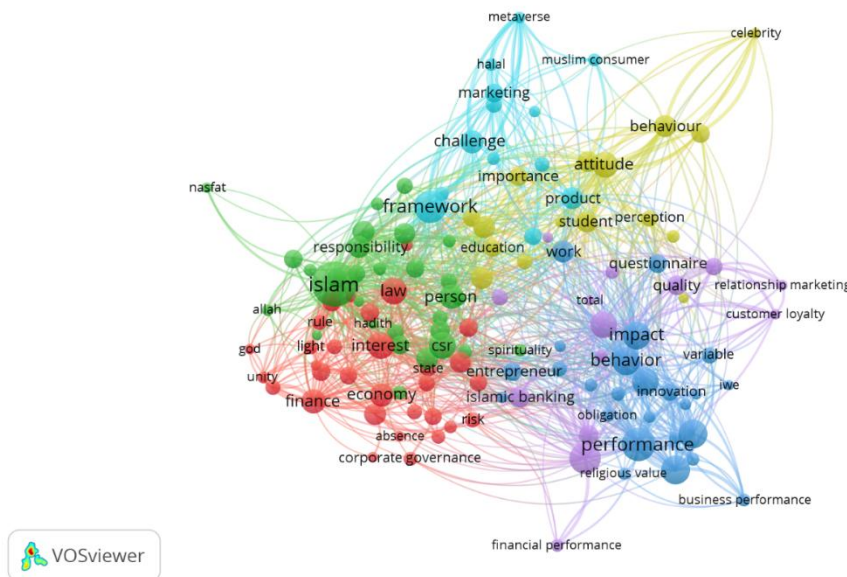


Figure 3. Number of article publications  
Source: Primary data processed, 2024

The data shown in Figure 3 and Table 2 show that there is a relationship between words. The largest node indicates the most dominant word. There are 6 clusters of co-occurrence data. Cluster 1 is dominated by Finance, Interest, and Law. Cluster 2 is dominated by Islam, Responsibility, and Law. Cluster 3 is dominated by Performance, Behavior, and Impact. Cluster 4 is dominated by Attitude, Need, and Student. Cluster 5 is dominated by Islamic banks and industry. Framework and Challenge dominate cluster 6.

Table 2. Relationship between words

Cluster	Items	Total Links	Co-Occurrences
1	Corporate governance	312	21
	Finance	1226	69
	Islamic economy	556	26
	Usury	259	13
2	Hadith	208	12
	Islam	2249	224
	Quran	307	22
	Responsibility	1094	57
3	Business performance	390	20
	Islamic business ethic	218	17
	Islamic work ethic	1388	92
4	Attitude	1619	70
	Behavior	922	57
	Consumer	699	47
	Perception	676	31
	Religiosity	694	39
5	Customer loyalty	518	14
	Financial performance	313	19
	Islamic marketing ethic	169	13
6	Marketing	841	37
	Muslim consumer	356	18

Cluster 1 refers to Corporate Governance and Islamic Economics. The rapid rise of the global digital economy has underscored the importance of the quality of corporate information disclosure as an important measure for assessing transparency and market equity. The essence of the corporate governance structure is to clarify the supervision, checks and balances, and incentive relationships between different stakeholders within the company, to ensure efficient and standardized company operations, and to protect the interests of shareholders and other stakeholders (Wang et al., 2025).

In conventional companies, corporate governance is often more oriented towards profitability alone. In contrast, corporate governance in Islamic companies emphasizes ethical,

social, and environmental aspects. Islamic corporate governance is not only limited to directing and controlling the company to achieve its goals, but also integrates Islamic values such as honesty, integrity, transparency, and accountability to ensure the interests of all stakeholders are protected. (F. Hashim et al., 2015)

According to a report from the Islamic Financial Services Board (IFSB), the global Islamic finance industry has grown significantly since the beginning of the 21st century, with total assets reaching trillions of dollars. This development is driven by the demand for more ethical and stable financial alternatives compared to conventional financial systems that tend to be based on interest and speculation. The implementation of Sharia principles in financial transaction mechanisms such as buying and selling and profit-sharing by Islamic financial institutions not only contributes to the monetary sector, but also stimulates the growth of the real sector. This manifests itself in a significant increase in investment flows, which in turn encourages the development of productive enterprises. (Nazori et al., 2024). (Pamuji et al., 2022)

Islamic economics, as a system different from capitalism, is built on the foundation of Islamic law (Sharia) that governs all aspects of life. The teaching of Islamic economics involves a deep understanding of sharia principles and their application in the context of modern economics, resulting in an economic system that integrates spiritual and material values. Islamic finance aims to create an economic system that is in line with Islamic values, with a focus on community welfare and environmental sustainability, through the application of principles such as profit-sharing, prohibition of usury, and responsible investment. (Akhtyamova et al., 2015) (Ghلامallah et al., 2021)

The term *riba* means "additional, regardless of the amount, above the principal of the loan or debt. The development of *riba* research in Indonesia shows the existence of two main trends, namely an empirical analysis of the practice of *riba* in banking and a normative comparison with Islamic teachings. These studies further strengthen our understanding of the negative impact of *riba* on the economy and people's welfare, as well as encourage the development of alternative financial systems that are fairer and more sustainable. (Alkhan & Hassan, 2021). (Lohlker et al., 2022)

Cluster 2 refers to Islamic Values and Business. Islam, as a comprehensive religion, teaches its people to always remember and get closer to Allah as the Creator. In Islam, the values of goodness that absolutely come from God and are enshrined in the holy book, are

embodied in the concepts of 'haq' and 'ma'ruf', while human values are relative and constantly evolving, but must be in harmony with Divine values. (Amaliah et al., 2015)

The Qur'an is the holy book of Muslims that was revealed more than 1400 years ago. This book is very unique because it covers all aspects of human life, from spirituality to social, economic, and political etiquette. Many Muslims argue that Islamic law derived from the Qur'an must be applied rigidly and should not be changed according to the conditions of the times. The belief that the Qur'an has provided all the solutions should not prevent us from continuing to dig deeper into the meaning of its verses. A wise interpretation of the Qur'an is essential to face the complexities of modern life. (Kannan et al., 2022) (Aziz et al., 2023)

Hadith, as the source of Islamic law after the Qur'an, is a collection of words, deeds, and approvals of the Prophet Muhammad PBUH which are compiled based on the chain of narrators (sanad) and content (matan), so that they become an important reference in understanding and practicing Islamic teachings. The Qur'an and Hadith are the two main sources of Islamic teachings, not only regulating aspects of worldly life, but also providing in-depth guidance for achieving spiritual perfection. To understand Islam comprehensively, the Qur'an and hadith complement each other. Hadith plays an important role in explaining general verses of the Qur'an, providing procedures for carrying out worship, and becoming a guide for Muslims in various aspects of life. (Saeed et al., 2022) (Lohlker et al., 2022) (Azalia et al., 2019)

Spirituality is a journey to find meaning and purpose in life that involves the search for connection with oneself, others, nature, and transcendent dimensions, as well as the development of personal values and beliefs. Spirituality can also be interpreted as the essence of who enters and influences human life and manifests itself in thought and behavior as well as in relation to oneself, others, the universe, and is not necessarily related to religion. Spirituality in Islam is not just a vertical relationship with God, but also reflects in real actions in daily life. The spiritual aspect includes intra, inter, and transpersonal. (Tsaour et al., 2024) (Océane et al., 2024) (Dewiyanti & Kusuma, 2012)

Responsibility is an important aspect of life as the ability and determination of an individual or community to fulfill a particular task, obligation, or responsibility while being responsible involves actions in accordance with ethical norms, social expectations, and personal values. The concept of responsibility in Islam is very broad, including responsibility to oneself, family, society, and the universe. In other words, Islam teaches that every individual

has an important role in maintaining the balance of life in this world and the hereafter, as well as contributing to building a just and prosperous society. (Kovan et al., 2024)

Cluster 3 refers to Business and Employee Performance. In addition to covering most aspects of daily life for Muslims, Sharia law applies to the strategic management practices of companies. Despite differences in its interpretation and application, Sharia law limits the Company's activities, sources of income, loans, and the amount of liquid assets. Superior business performance is greatly influenced by the quality of the employees in it. In the context of Islamic business, an entrepreneur does not only pursue profits, but also pays attention to ethical and moral aspects in running his business. Understanding organizational performance competencies and skills is becoming increasingly important in the context of the Fourth Industrial Revolution, which highlights the importance of achieving sustainable business performance. (Parlak et al., 2024) (Patwary et al., 2024)

Islamic business ethics teach the importance of honesty, fairness, and social responsibility in every business activity. Islamic business ethics, which are based on Sharia principles such as justice and the prohibition of usury, aim to create business practices that are sustainable, responsible, and in line with human values. Thus, a Muslim entrepreneur is expected to create a conducive work environment, motivate employees to give their best performance, and build good relationships with stakeholders. (Ghonyah et al., 2024)

Employees who adhere to an Islamic work ethic tend to show high commitment, dedication, and creativity at work. They also uphold the values of justice and avoid unethical actions, such as the pursuit of wealth in an improper way. This is in line with Islamic principles that emphasize the importance of balance between this world and the hereafter, as well as contributions to society. Islamic Work Ethics refers to the value system related to work that originates from the Islamic religion and is established by Sharia in Islam. Business practices set forth in the light of the Qur'an (the holy book of Muslims) and the teachings of the Prophet Muhammad (PBUH) known as Hadith are part of the Islamic Work Ethics. (Javid et al., 2024) (Ottomani, 2024)

Cluster 4 refers to Consumer Attitudes and Behaviors. Attitude is a person's tendency to respond to an object, individual, or idea in a certain way. Attitude represents the association between a concept and evaluation, reflecting whether something is considered as, for example, good or bad, positive or negative, pleasant or unpleasant. A consumer's attitude towards a product or brand is greatly influenced by their perception of the value and benefits offered. (Gobind Singh Gure, 2015) (Winkelmaier et al., 2025)

Religiosity is an important aspect of human life. A person's level of religiosity can vary and be influenced by various factors, such as family background, education, and life experience. Many studies show that high levels of religiosity can also facilitate business transactions at the micro level, affecting companies, mutual funds, and banks. Research (Jiang et al., 2018), states that the beneficial effects of religion arise because religious beliefs can shape the risk attitude or trust of business entities. In Muslim society, work is not only for economic gain but is seen with spiritual meaning, and thus hard work, honesty, and dedication become worship. (Jiao et al., 2025) (Zafar & Abu-Hussin, 2025)

Consumer behavior, which is a series of individual actions in acquiring, using, and disposing of a product, is greatly influenced by the quality of the product, where negative experiences of a product tend to leave a deeper and more impactful impression compared to positive experiences. Customer experience is a core concept in marketing that encompasses the entire customer interaction with a brand, where a positive experience not only increases customer satisfaction, but also drives significant business loyalty and growth. (Bartková & Veselovská, 2024) (Larivière et al., 2025)

Perception is an individual's mental construct influenced by cognitive judgment, emotional response, and understanding of an event or object, which can shape a person's attitudes and behaviors. A customer's perception of a product is the result of a brand image that is built through a combination of experiences, emotions, and associations associated with that brand. This perception is formed through various experiences, information, and interactions with the brand. If consumer perception is positive, it will have an impact on their behavior, such as the decision to buy, use, and recommend the product to others. (He et al., 2025) (Tahir et al., 2024)

Cluster 5 refers to Islamic marketing ethic, Customer loyalty, financial performance. Islamic marketing ethics offers a comprehensive framework for building strong relationships with customers. The principles of fairness, honesty, and concern for customer welfare are the main cornerstones of marketing practices. Islam teaches comprehensive business ethics, demanding Muslims to maintain integrity in intentions, thoughts, words, and actions, as well as adopting the moral values exemplified by the Prophet Muhammad in every commercial transaction. In the context of modern business, the application of Islamic marketing ethics is not only limited to fulfilling moral obligations, but also has significant potential in improving customer loyalty and the company's financial performance. (Alwi et al., 2021)

Loyalty can be defined as "a customer's discretionary level of affinity for a brand (or service) and the intention to repurchase that brand (or revisit the service) in the future. Customer loyalty means that regular customers have built transactional commitments with businesses to purchase their products and services on a regular basis. Customer loyalty not only stabilizes the customer base, but also provides various advantages such as reduced operational costs, increased market share, and higher loyalty from customers, thus contributing to long-term business growth. In addition, loyal customers are also more tolerant of errors that may occur, so they can reduce the cost of handling complaints. (Nguyen, 2024) (Vuong et al., 2024) (Rastogi et al., 2024)

Over the past two decades, the company's efforts to improve competitiveness through international expansion and intensification of marketing activities have created an increasingly complex and uncertain business environment, characterized by volatility, uncertainty, complexity, and ambiguity. A company's financial performance is a thorough reflection of all business activities carried out, and is a key indicator of the Company's success or failure. A company's financial performance, which reflects the effectiveness of management in managing resources, is strongly influenced by a complex combination of internal factors such as business strategy and innovation, as well as external factors such as economic conditions and competition. Therefore, companies need to constantly monitor and adjust their business strategies in order to remain able to face the dynamics of the ever-changing business environment. (Anand et al., 2023) (Verma & Kumar, 2024)

Cluster 6 refers to Islamic Marketing and Muslim consumers. Since the time of the Prophet PBUH until now, the principles of fair and honest trade continue to be taught in Islam. The concept of modern Islamic marketing is an attempt to continue the tradition in the context of contemporary business, although it still faces various challenges. Although there has been significant academic study, Islamic marketing has not yet attained the same status as conventional marketing disciplines in professional institutions such as the Academy of Marketing. This shows that there is still a gap between business practices based on Islamic values and academic understanding of marketing. However, with the growing consumer awareness of business ethics and sustainability, opportunities for Islamic marketing to grow and develop are increasingly wide open. (N. Hashim & Hamzah, 2014) (Jafari & Sandıkcı, 2015)

Muslim consumers are an attractive market segment for many companies. With the growth of the Muslim population around the world, the demand for products and services that

comply with Islamic law is increasing. Muslim consumers, who always refer to the teachings of Islam, carefully evaluate the symbolic value and social impact of a product before deciding to buy it. Muslim consumers not only pay attention to the halalness of a product, but also the quality, price, and brand. For Muslim customers, according to Yaacob (2014), the features of the product or service must conform to the requirements of Islam, and the quality of the product or service is not only related to timeliness, reliability, uniformity, or measurement but also must meet the criteria of what is allowed (halal) and prohibited (haram) by Sharia law. (Bakar et al., 2013) (Weng et al., 2020)

## CONCLUSION

This research shows that the integration of religious values in business practices has great potential to improve company performance and customer loyalty. By applying business ethics principles rooted in religious teachings, companies can build strong reputations, strengthen relationships with customers, and create a more positive work environment. The results of this study provide guidance for business people and policymakers to develop more sustainable and human-values-oriented business strategies.

In addition, this research also contributes to the development of organizational theory and consumer behavior. By demonstrating a significant relationship between religiosity and business performance, this study opens up opportunities for further research that explores the psychological and social mechanisms underlying this phenomenon. These findings may also inspire the development of new theoretical models that integrate the dimension of spirituality into management studies.

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