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Customer Retention in the Insurance Industry: Tracing the Intellectual Evolution through a Bibliometric Analysis

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Abstract

Purpose: This study aims to examine the research trend, direction, intellectual structure, and future direction of customer retention in the insurance industry.

Design/methodology/approach: The study employs a bibliometric approach using 354 publications retrieved from the OpenAlex database (2000–2025), analyzed through the Biblioshiny package in RStudio.

Findings: The findings of the study revealed a growing trend of the study themes, which depict customer retention, customer satisfaction, service quality, and loyalty as highly embraced terms. Similarly, multiple countries across the globe are involved in scientific publications in the theme areas during the study period.

Conclusion: Customer retention in insurance has evolved into a dynamic and interdisciplinary research domain with increasing theoretical depth and empirical diversity.

Implications: The findings offer valuable insights for insurance practitioners and policymakers to enhance customer retention strategies through improved service quality, customer satisfaction, and relationship management practices.

Originality/value: This research explores the theme of 'customer retention in the insurance industry,' revealing its intellectual structure, thematic evolution, and global collaboration patterns over 25 years.

Keywords: Bibliometric analysis, customer retention, customer satisfaction, insurance industry, service quality

JEL Classification: E44, G22, M30, M31

Introduction

Customer retention refers to an organization's strategic efforts to establish and sustain long-term relationships with individual customers and customer groups, thereby encouraging continued and repeated use of its services (Ahmad & Buttle, 2001). In this sense, retention initiatives focus on fostering enduring customer–firm attachment that supports ongoing service engagement and loyalty over time (Ginn et al., 2010). Similarly, the existing client with high contentment exhibits favorable loyalty and advocates for customizing service quality through feedback and simultaneously promotes the services that support enhancing the market. (Ranaweera & Prabhu, 2003). Moreover, customer retention increases the prosperity of business, serving existing clients, which becomes more cost-efficient than developing new customers in the volatile competitive market (Staudt & Wagner, 2018).

Several obstacles hinder the client retention process, such as firm resistance to embracing client-oriented strategies concerning diverse aspirations, relationship marketing, and market dynamism (Heavin & Power, 2018). Thus, sufficient strategic emphasis is required in the modern era of globalization to absorb the competitive advantages, eliminate intensified competition, empower the clients, and nurture perpetual affiliation (Guerola-Navarro et al., 2024).

Next, the sustainability of the insurance business relies on the number of participating members and their renewal of membership. Fundamentally, an increase in the retention portion of its clients cultivates the sustainability of the insurance business with appropriate revenue from the premium sources (Brown et al., 2002; Rubio-Andrés et al., 2025). Similarly, the retention of policyholders in the insurance sector is shaped by several factors comprising individual, transparent schemes; better interaction with insurers; and institutional factors (Eze et al., 2024; Ghimire et al., 2024; Ibeneme et al., 2026). However, retention of the insurance sector's policyholders became a critical and challenging issue, and the global scenario reflected that a large group of people is still isolated, staying beyond the access of health insurance, and not accessible to 1.6 billion people, representing 22 % of the world population (Amu & Dickson, 2016; Atinga et al., 2015; Essah, 2025).

Moreover, the doctrine of relationship marketing strategy advocates for constructing, maintaining, and promoting perpetual link-based marketing, which reveals the importance of customer retention to gain trust, foster client gratification, and craft the values (Hennig-Thurau & Hansen, 2000). Moreover, it reflects an emphasis on maintaining, attracting, and extending client relationships. Next, this doctrine concentrates on long-term success through a holistic perspective, embracing a shift in marketing approach, emphasizing the lifetime client doctrine, developing trust, quality, and internal marketing (Berry, 2002). Furthermore, the customer lifetime value (LTV) theory as manifested by Dwyer (1989) reveals the paradigm shift from short-term transactional outcomes to future-oriented long-term customer management through customer franchise, which pursues two distinct approaches: always-a-share and lost for good in this doctrine.

Interestingly, considering these approaches to client retention, it additionally advocates that the retention of insurance clients establishes a perpetual foundation of insurance business, as it offers smooth revenue streams that strengthen the financial positions of institutions (Debalkie et al., 2023; Gashaw et al., 2022). Importantly, several dimensions relating to the financial status of policyholders, the quality associated with insurance service, and the lengthy process of reimbursements consequently accounted for the membership drop by 20% in Ethiopia alone, which depicts serious issues in the insurance business sector for client gratification and retention (Mebratie et al., 2015; Zepre et al., 2022). Additionally, the nature of intangibility and the contingent aspect of insurance bring complexity for its members to understand its coverage, which leads to a drop in insurance services (Medved, 2025). Despite decades of research examining determinants of customer retention in insurance, the intellectual structure, thematic evolution, collaboration patterns, and emerging research frontiers remain fragmented and insufficiently synthesized (Zhao, 2022).

Moreover, customer retention, as it reflects the strategic process of a business to keep its existing clients with long-term relationships, which crafts a climate of client loyalty, stands as an essential aspect for the survival of a firm in a highly volatile competitive market that ultimately boosts the sound financial position of business entities (Artha et al., 2022; Zhang et al., 2024). Moreover, a retention strategy establishes a base for the sustainability of business that exerts numerous advantages as loyal and perpetual clients enhance their engagement for continuous service over time, contribute to the cost of marketing, and help build new customers through their recommendations (Loureiro et al., 2025; Maldonado et al., 2020; Migueise et al., 2012). Thus, an insurance service provider emphasizing retention of existing members through enhancement of client satisfaction is indispensable (Biswakarma et al., 2025; Gautam, 2024; Simanjuntak et al., 2020), which requires maintaining quality of service, building trust, contentment, value, and client loyalty among its members

However, the empirical results depict that most of the research employed cross-sectional information, covering particular study areas that lack the bibliometric exploration based on open-source data (Gallardo-Garcia et al., 2023). Next, the comprehensive bibliometric review in the theme areas lacks specific mapping of the customer retention research within the insurance sector (Krautz & Hoffmann, 2017).

Additionally, the exploration of the customer retention theme in the insurance sector through bibliometric analysis offers a ground to understand the landscape of the investigation in the field accomplished by research scholars that depicts the trends, direction, and future path of the research, which exhibits a rising interest and significant theme and manifests the contributing role of inclined customers and their retention linking to the growth of the business (Leiria et al., 2023; Singh et al., 2024; Singla & Sawhney, 2023). However, previous studies were mostly investigated through empirical evidence techniques, and limited anticipation of customer retention was found in the insurance business (Larsson & Broström, 2020). The earlier bibliometric studies mainly emphasized Western regions, and the insurance sector remained isolated for the exploration of the customer retention scenario, revealing its trajectory (Digdowiseiso et al., 2024).

Therefore, this study attempts to explore the landscape of customer retention research in the insurance sector through a bibliometric lens, which covers the dataset from 2000 to 2025, accumulating the information from the OpenAlex source. Moreover, this research attempts to address the following research questions: How has the intellectual structure of customer retention research in insurance evolved? What thematic clusters and emerging research fronts characterize the field? How do collaboration networks shape knowledge production? Which scholarly contributions have exerted the greatest intellectual influence? This research attempts to discover theme areas to address the existing research gap, revealing the evidence from bibliometric analysis. Thus, the investigation contributes to the existing theoretical foundation, extends a benchmark to business entities, and to researchers.

The remainder of this paper is organized as follows. Section 2 presents the research methodology. Section 3 discusses the study findings and their interpretation. Section 4 provides the conclusions along with the theoretical and practical implications of the research. Finally, Section 5 outlines the study's limitations and offers directions for future research.

Research Methods

This study employs a bibliometric research design to systematically examine the intellectual structure, thematic evolution, and scholarly development of customer retention research within the insurance sector. The study utilized the 354 OpenAlex dataset, as it covers a wide range of datasets reflecting reliable and open access data sources without restriction of information for bibliometric analysis (Priem et al., 2022). The keywords involved in the studies were 'business,' 'marketing,' 'service,' 'service quality,' 'customer retention,' 'finance,' and 'customer satisfaction.'

The data inclusion criteria consist of peer-reviewed journal articles, publications written in English, studies published between 2000 and 2025, and publications explicitly addressing customer retention and related concepts within insurance and closely related financial service contexts. Next, the exclusion criteria of the data involve conference proceedings, book chapters, editorials, notes, dissertations, non-English publications, duplicate records, and studies unrelated to customer retention in insurance. The dataset was searched and filtered in the Biblioshiny software, directly exploring through the key terms.

The analysis was conducted using the Bibliometrix package and its Biblioshiny interface in R. Bibliometric indicators were examined through two complementary dimensions: performance analysis and science mapping. Analytical tools were used to perform performance analysis using Biblioshiny within the Bibliometrix environment in R (Aria & Cuccurullo, 2017). The software provides an integrated platform for conducting descriptive bibliometric analysis, citation analysis, network visualization, thematic mapping, and scientific collaboration analysis.

Results and Analysis

Descriptive Statistics

Table 1 comprises the results computed through bibliometric analysis on customer retention in the insurance theme, covering the study from 2000 to 2025. This segment explores the trajectory and direction of the investigation in the field of research.

The dataset in the study theme integrates 354 datasets, which manifests a 9.19% annual growth rate and a 9.07 average age of scientific papers. Similarly, average citations for each manuscript consist of 7.686 and 4498 references. Moreover, keyword plus involves 360 and the authors' keywords, 624. Additionally, the total number of scholars is 857, with 106 documents of single authored scholar and 117 single-authored papers.

Table 1

Descriptive Statistics

Description	Results
Main Information about Data	
Timespan	2000:2025
Sources (Journals, Books, etc)	235
Documents	354
Annual Growth Rate (%)	9.19
Document Average Age	9.07
Average citations per document	7.686
References	4498
Document Contents	
Keywords Plus (ID)	360
Author's Keywords (DE)	624
AUTHORS	
Authors	857
Authors of single-authored documents	106
Authors Collaboration	
Single-authored document	117
Co-Authors per document	2.6

International co-authorships (%)	8.192
Document Types	
Article	354

Annual Scientific Production

Table 2
Annual Scientific Production

Year	Articles	Year	Articles
2000	5	2013	26
2001	2	2014	13
2002	4	2015	17
2003	5	2016	10
2004	8	2017	19
2005	1	2018	17
2006	4	2019	19
2007	7	2020	19
2008	6	2021	9
2009	6	2022	25
2010	13	2023	21
2011	10	2024	29
2012	14	2025	45

Table 2 highlights the annual scientific production. The publication of the manuscript in the field of customer retention in the insurance sector covers the period from 2000 to 2025. The initial stage manifested a low number of publications, ranging from a minimum of one paper to eight from 2000 to 2009, with fluctuation in production. Moreover, the publication trend from 2010 increased by 13 publications. Despite the rise in the production of scholarly manuscripts, the trend exhibits fluctuation, ranging from a minimum of nine papers to 19 documents during 2010 to 2021. Additionally, research output experienced substantial growth from 2020 onward, increasing from 21 publications to 45 publications by 2025.

Annual Citation Impact

Table 3 presents the average citation metrics per year, including mean total citations per article and annual citation rates for publications from 2000 to 2025. The findings indicate that the highest average citations per document were recorded in 2007 (46.71 citations), followed by 2000 (30 citations). Similarly, the highest average citations per year were observed in 2007 (2.34), followed by 2014 (1.97). The citable period varies across publications, ranging from 2 years for articles published in 2025 to 27 years for those published in 2000.

Table 3
Average Citation per Year

Year	Mean TC per Article	N	Mean TC per Year	Citable Years
2000	30.00	5	1.11	27
2001	5.50	2	.21	26
2002	27.75	4	1.11	25
2003	1.40	5	.06	24
2004	15.62	8	.68	23
2005	0.00	1	.00	22
2006	22.50	4	1.07	21

2007	46.71	7	2.34	20
2008	13.83	6	.73	19
2009	2.67	6	.15	18
2010	8.15	13	.48	17
2011	12.70	10	.79	16
2012	11.21	14	.75	15
2013	4.50	26	.32	14
2014	25.62	13	1.97	13
2015	1.94	17	.16	12
2016	2.80	10	.25	11
2017	10.00	19	1.00	10
2018	3.76	17	.42	9
2019	8.32	19	1.04	8
2020	7.26	19	1.04	7
2021	7.78	9	1.30	6
2022	3.16	25	.63	5
2023	6.19	21	1.55	4
2024	1.69	29	.56	3
2025	.49	45	.24	2

Note. TC = Total citations

Three-Field Plot

The three-field plot illustrates the interrelationships among three core dimensions: sources, the national affiliations of research scholars, and the most frequently occurring keywords. It highlights the leading contributing countries and key publication sources within the dataset. The graphical representation presented below provides a visual depiction of these three interconnected fields.

Figure 1

Three-Field Plot

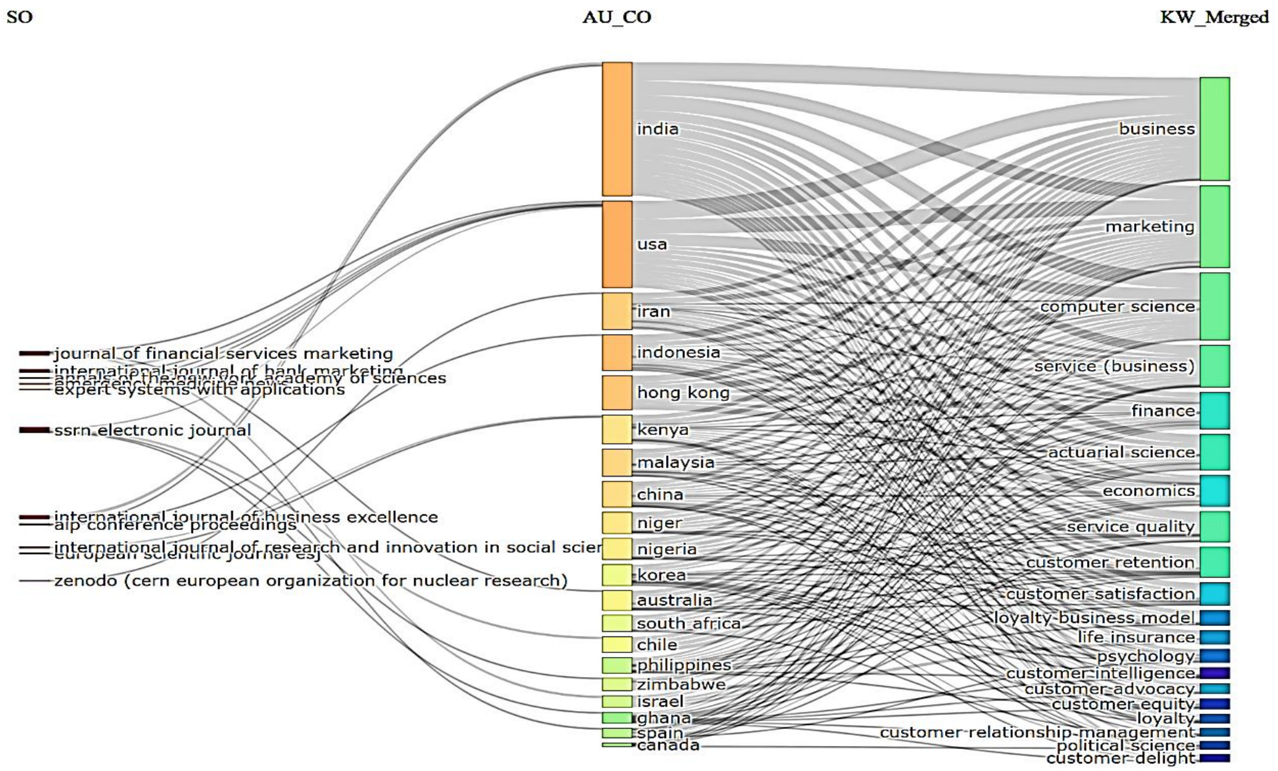


Figure 1 presents a three-field plot integrating key themes across terms, countries, and sources. The keyword analysis highlights dominant concepts such as business, marketing, service quality, customer retention, customer satisfaction, loyalty, life insurance, customer intelligence, and customer relationship management. At the country level, the most significant contributors to this research domain include India, the USA, Iran, and Indonesia. In terms of sources, influential outlets include the SSRN Electronic Journal, Journal of Financial Services Marketing, Zenodo (CERN European Organization for Nuclear Research), and the International Journal of Bank Marketing. Thus, the visualization indicates that customer retention is a central research theme, closely associated with broader constructs in business, marketing, and service management literature.

Table 4

Core Sources by Bradford's Law

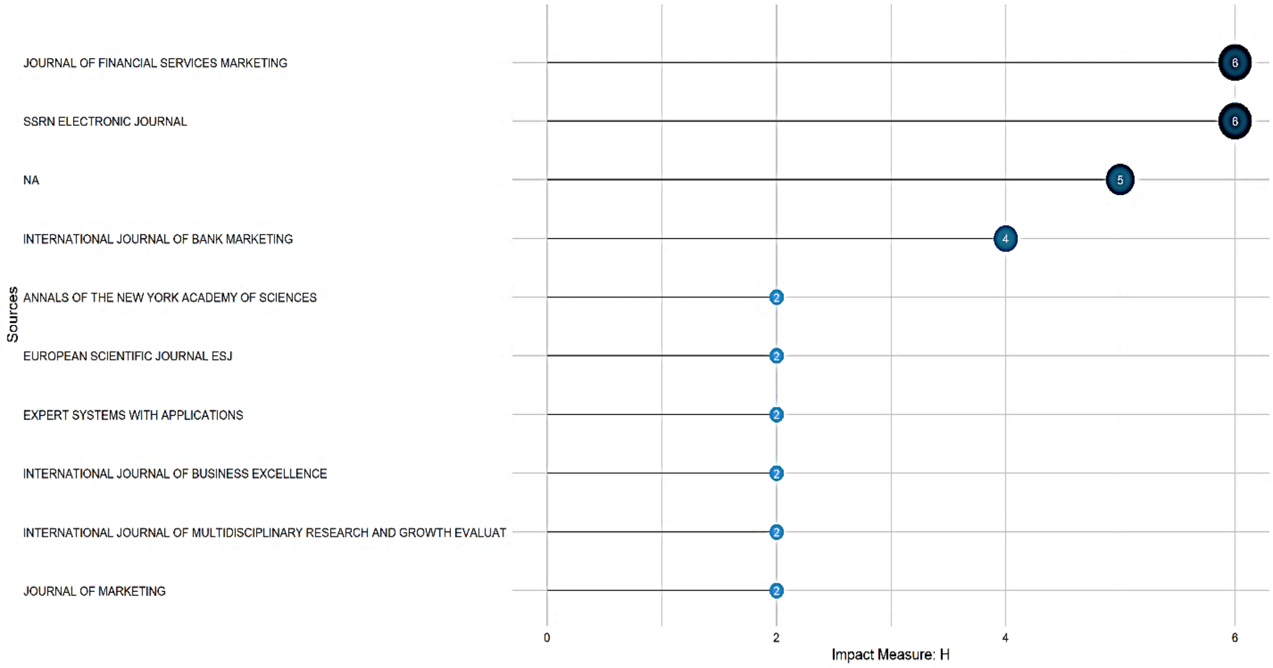
Sources	Frequency	Bradford's Law	
		Rank	Zone
SSRN Electronic Journal	19	1	Zone 1
Journal of Financial Services Marketing	6	2	Zone 1
Zenodo (Cern European Organization for Nuclear Research)	5	3	Zone 1
International Journal of Bank Marketing	4	4	Zone 1
International Journal of Business Excellence	4	5	Zone 1
ABA Banking Journal	3	6	Zone 1
Asian Journal of Research in Business Economics and Management	3	7	Zone 1
International Journal of Multidisciplinary Research and Growth Evaluation	3	8	Zone 1
Journal of Commerce & Behavioural Science	3	9	Zone 1
Journal of Information Systems Engineering & Management	3	10	Zone 1

Table *4* demonstrates core sources by Bradford's law. This outcome consists of 10 highly contributing sources in the study theme area 'customer retention in insurance' during the study period. The 'SSRN Electronic Journal' source contains 19 publications, occupying the first position, followed by 'Zenodo (CERN European Organization for Nuclear Research)' with 6 papers holding the second rank. Similarly, 'International Journal of Bank Marketing' and 'International Journal of Business Excellence' depict 4 documents for each source. Next, 'ABA Banking Journal', 'Asian Journal of Research in Business Economics and Management', 'International Journal of Multidisciplinary Research and Growth Evaluation', 'Journal of Commerce & Behavioral Science', and 'Journal of Information Systems Engineering & Management' contain the publication of 3 research papers during the study period.

Sources Local Impact by H-index

Figure 2 illustrates the local impact of sources based on the H-index (Hirsch, 2005), highlighting the most influential journals in the field. The Journal of Financial Services Marketing and SSRN Electronic Journal exhibit the highest H-index, indicating their strong scholarly impact, while several other outlets, including the International Journal of Bank Marketing, Annals of the New York Academy of Sciences, European Scientific Journal, Expert Systems with Applications, International Journal of Business Excellence, International Journal of Multidisciplinary Research and Growth Evaluation, and Journal of Marketing, each record an H-index of two. Thus, these sources collectively contribute to shaping the intellectual foundation of research on customer retention.

Figure 2
Sources Local Impact by H-index



Most Relevant Authors

Figure 3 and 4 exhibit the most relevant authors and production over time. Author Joel W depicts five scientific papers as the most relevant. Similarly, Shahrin S., Zurina A., Allen G., Biswa M.D., and Yves S contain three documents in the field of customer retention in the insurance sector during the study period. Moreover, Achmad N. H. and Allen B. represent two documents in the study areas.

Figure 3
Most Relevant Authors

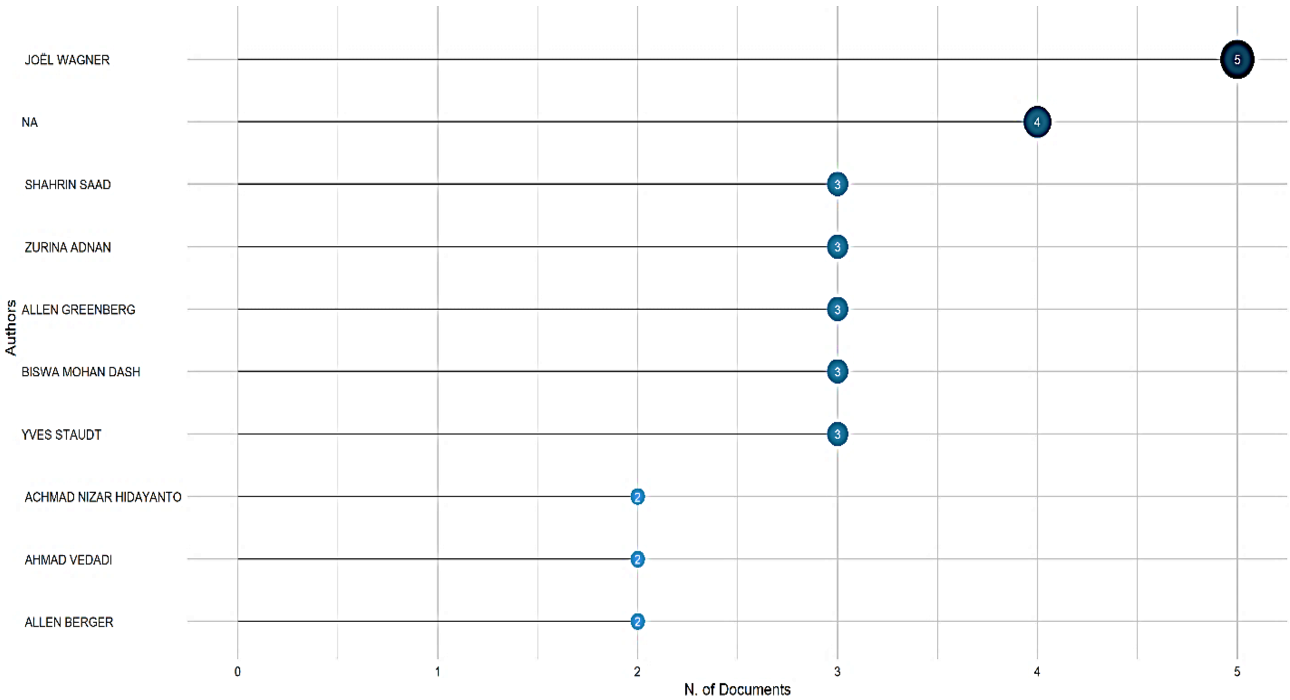
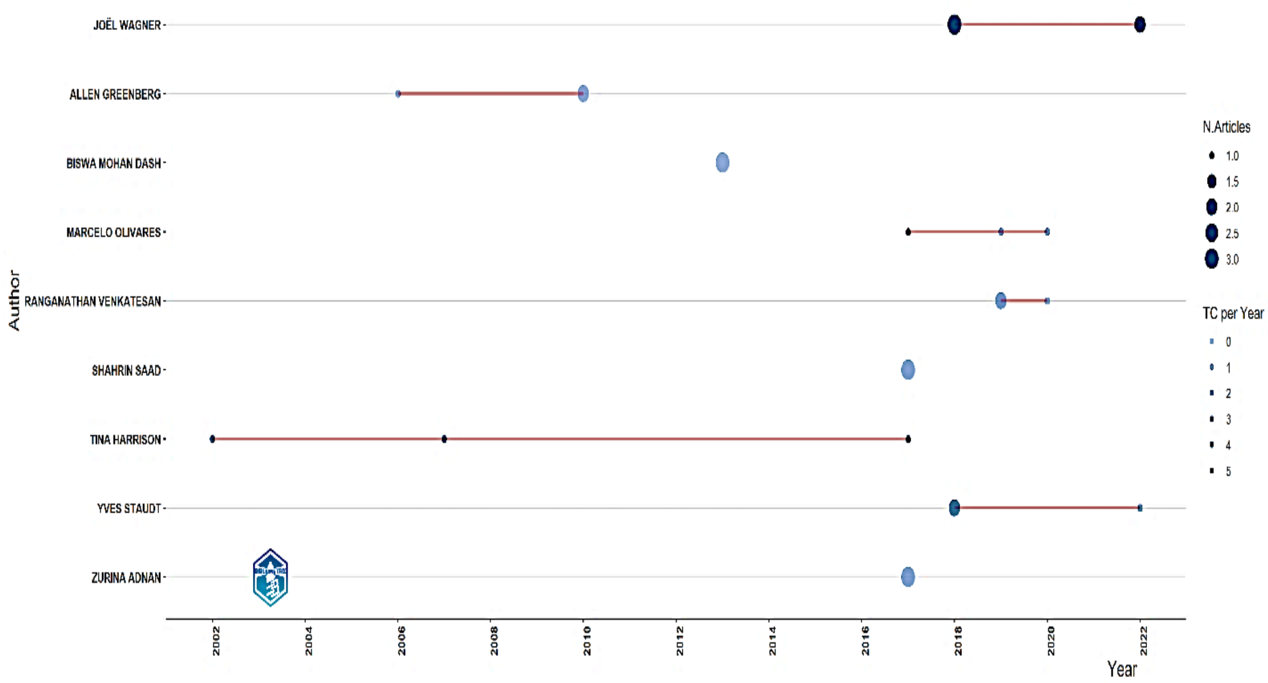


Figure 4

Authors' Production over Time

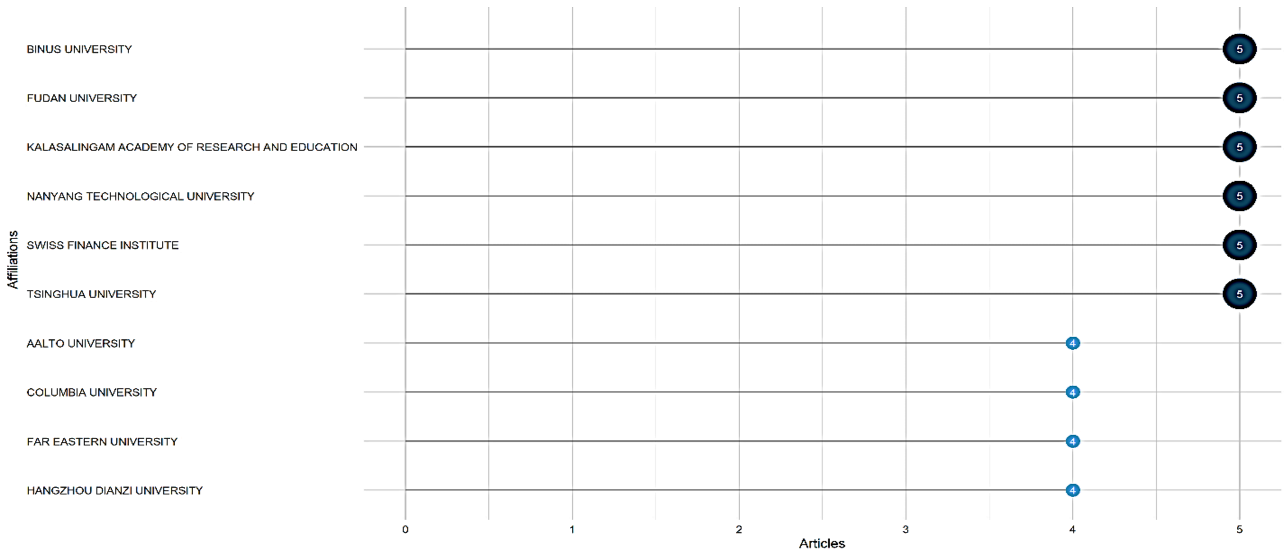


Most Relevant Affiliation

Figure 5 reflects the most relevant affiliation. This result consists of 10 highly contributing affiliations in the field of 'customer retention in the insurance sector. The 'Binus University', 'Fudan University', 'Kalasalingam Academy of Research and Education', 'Nanyang Technological University', and 'Tsinghua University' represent five research papers during the study period. Similarly, 'Aalto University', 'Columbia University', 'Far Eastern University', and 'Hangzhou Dianzi University' contain four articles in the related field. The diverse regions of affiliation contributed to the field of customer retention, involving scientific works and their publications.

Figure 5

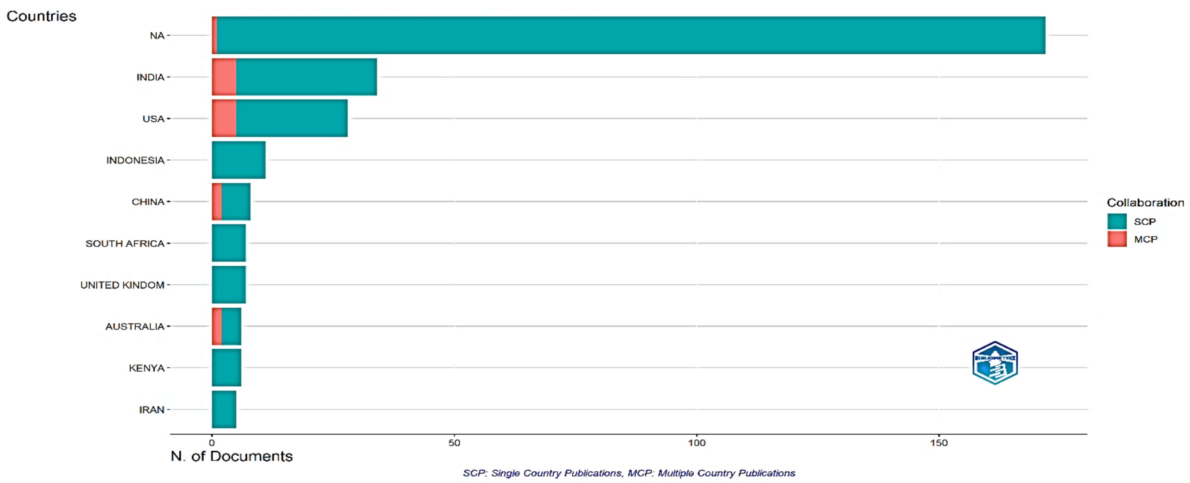
Most Relevant Affiliation



Corresponding Author's Countries

Figure 6 presents the distribution of corresponding authors by country, identifying ten contributing nations within the dataset. India emerges as the leading contributor with 34 publications, followed by the United States of America with 28 publications. Other notable contributions come from Indonesia (11), China (8), South Africa (7), the United Kingdom (6), Australia (5), Kenya (5), and Iran (5). Thus, the results indicate a geographically diverse but uneven distribution of research output, with India and the USA dominating scholarly contributions in the field.

Figure 6
Corresponding Author's Countries



This result demonstrates the states that highly produced scientific papers in the 'customer retention in insurance' sector during the investigation period. 'India' stands in first position with eighty-six manuscripts during the publication, followed by the 'United States of America with 72 documents. Similarly, 'Indonesia' depicts 33, and 'South Africa' depicts 15 manuscripts. Next, 'Iran' and 'Kenya' reveal 14 papers for both states. Additionally, 'China' and 'Malaysia' contain thirteen documents for each nation. Finally, 'Canada' and 'Germany' depict 12 and 11 papers, respectively. This outcome shows that Eastern countries are mostly involved in scientific production, depicting merely a few nations from Western countries. However, diverse participation in scientific publication was found during the study period, but Asian countries, including India, remained high contributors in the customer retention theme areas.

Table 5
Countries' Scientific Production

S.N.	Country	Frequency
1	India	86
2	USA	72
3	Indonesia	33
4	South Africa	15
5	Iran	14
6	Kenya	14
7	China	13
8	Malaysia	13
9	Canada	12
10	Germany	11

Table 6
Global Cited Documents

Authors	Articles	Citations	Journals
Honka (2014)	Quantifying search and switching costs in the US auto insurance industry	310	The RAND Journal of Economics
Donkers et al. (2007)	Modeling CLV: A test of competing models in the insurance industry	141	Quantitative Marketing and Economic
Smith et al. (2000)	An analysis of customer retention and insurance claim patterns using data mining: A case study	133	Journal of the Operational Research Society
Camarero (2007)	Relationship orientation or service quality? What is the trigger of performance in financial and insurance services?	118	International Journal of Bank Marketing
Honka (2012)	Quantifying search and switching costs in the U.S. auto insurance industry	110	SSRN Electronic Journal
Luo et al. (2021)	The impact of platform protection insurance on buyers and sellers in the sharing economy: A natural experiment	81	Journal of Marketing
Huang (2008)	The influence of selling behaviors on customer relationships in financial services	71	International Journal of Service Industry Management
Siddiqui and Sharma (2010)	Measuring the customer perceived service quality for life insurance services: an empirical investigation.	68	International Business Research
Prajogo and McDermott (2011)	Examining competitive priorities and competitive advantage in service organizations using Importance-Performance Analysis matrix	68	Managing Service Quality: An International Journal
Harrison and Ansell (2002)	Customer retention in the insurance industry: Using survival analysis to predict cross-selling opportunities	64	Journal of Financial Services Marketing

Table 6 presents the most globally cited documents in the field of customer retention in insurance. The most influential study is by Honka (2014), titled *Quantifying search and switching costs in the U.S. auto insurance industry*, published in *The RAND Journal of Economics*, which records 310 citations. This is followed by Donkers et al. (2007), *Modeling CLV: A test of competing models in the insurance industry*, published in *Quantitative Marketing and Economics*, with 141 citations. Smith et al. (2000), focusing on customer retention and insurance claim patterns using data mining in the *Journal of the Operational Research Society*, have received 133 citations.
Similarly, Camarero (2007), examining relationship orientation and service quality in financial and insurance services in the *International Journal of Bank Marketing*, has been cited 118 times. Honka (2014), also addressing search and switching costs in auto insurance and published in the *SSRN Electronic Journal*, has accumulated 110 citations. Luo et al. (2021), studying platform protection insurance in the sharing economy in the *Journal of Marketing*, have received 81 citations.
Furthermore, Huang (2008), investigating selling behaviors and customer relationships in financial services in the *International Journal of Service Industry Management*, has been cited 71 times. Both Siddiqui and Sharma (2010), examining perceived service quality in life insurance, and Prajogo and McDermott (2011), analyzing competitive priorities in service organizations, have each received 68 citations. Finally, Harrison and Ansell (2002), exploring customer retention and cross-selling using survival analysis in the *Journal of Financial Services Marketing*, have been cited 64 times.
Thus, these highly cited publications highlight the intellectual foundation of customer retention research in insurance, with strong contributions from economics, marketing, and service management literature.

Most Relevant Words

Figure 7 and

Figure ***8*** reveal the most relevant words in the theme of study. This graphical outcome comprises the leading ten key terms occurring during the investigation period. The term ‘businesses' appears 318 times, followed by ‘marketing’ with 250 occurrences. Similarly, ‘computer science’ (135), ‘service (business)’ (132), and ‘service quality’ 125 occurrences) were revealed during the study period. Moreover, the term ‘customer retention’ was revealed 120 times, ‘actuarial science’ 119 times, ‘finance’ 102 times, ‘economics’ 95 times, and ‘customer satisfaction’ 67 times.

Figure 7
Most Relevant Words

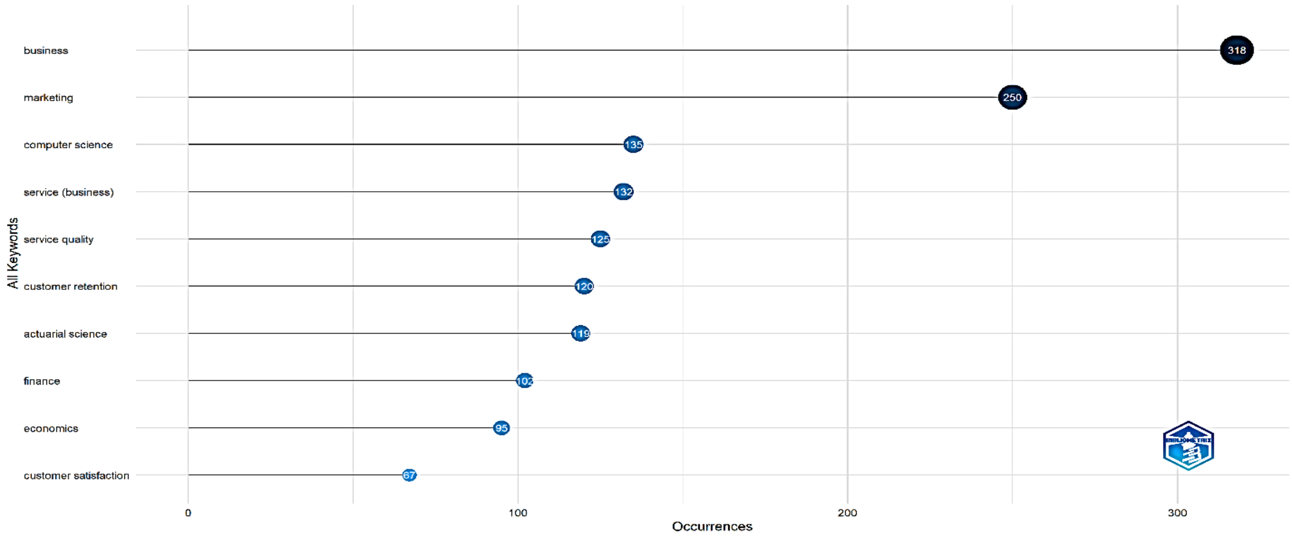


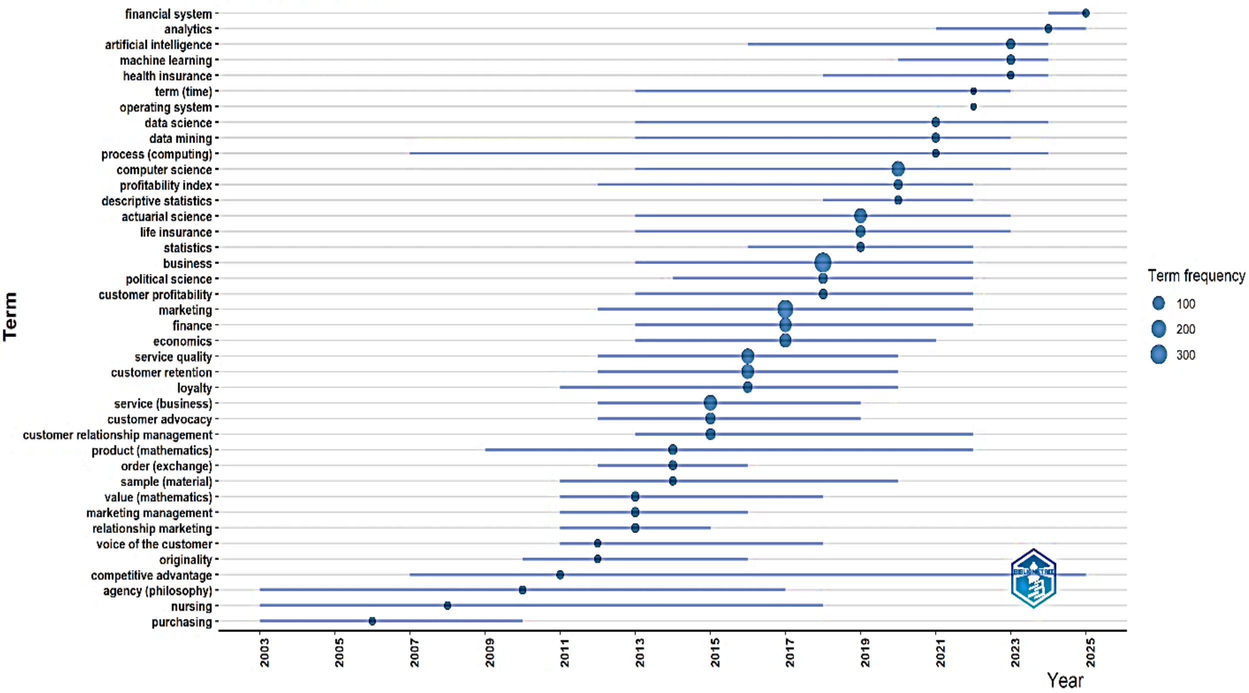
Figure 8
Word Cloud

Trend Topics

Figure 9 presents the trend topics derived from the graphical analysis, illustrating the frequency and temporal distribution of key terms across the study period. The results indicate that “marketing” appears 247 times (2012–2022), followed by “service quality” with 125 occurrences (2012–2022), and “customer retention” with 120 occurrences (2012–2020). Other notable terms include “businesses” with 314 occurrences (2013–2022), “customer relationship management” with 42 occurrences (2013–2022), “life insurance” with 47 occurrences (2013–2023), “service business” with 132 occurrences (2012–2019), “loyalty” with 36 occurrences (2011–2020), “marketing management” with 17 occurrences (2011–2016), and “relationship marketing” with 16 occurrences (2011–2015). Thus, the findings highlight the sustained prominence of customer retention as a central thematic focus, alongside the concurrent relevance of closely related constructs such as marketing, service quality, and customer relationship management throughout the study period.

Figure 9

Trend Topic



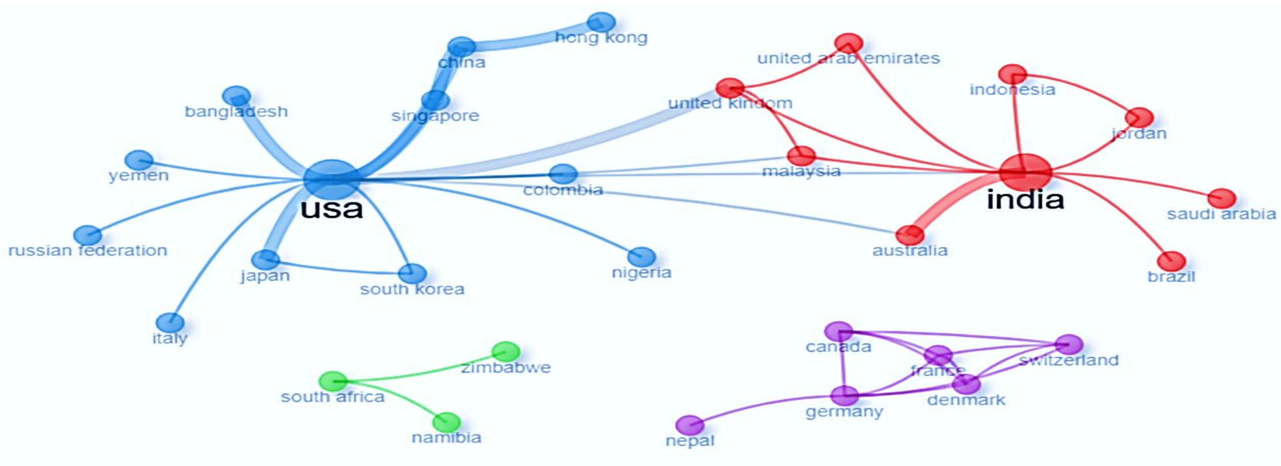
Co-occurrence Network

Figure 10 illustrates the co-occurrence network of keywords, where distinct color-coded clusters represent thematically related research streams within the dataset. The red cluster is dominated by terms such as marketing, business, relationship marketing, life insurance, quality, and service, reflecting the broader managerial and relational marketing foundation of the field. The blue cluster comprises customer retention, customer delight, customer base, customer lifetime value, customer intelligence, and customer profitability, indicating a strong focus on customer-centric value creation and analytics-driven retention strategies. The green cluster includes service quality, loyalty, and customer satisfaction, highlighting the core service management dimensions underpinning customer retention research. Thus, the network demonstrates the intellectual interconnectedness of key constructs shaping the customer retention literature.

Figure 9
Co-occurrence Network

Collaboration Network (Countries)
Figure 11 illustrates the international collaboration network among countries, revealing four distinct clusters of scholarly cooperation. The green cluster comprises South Africa, Namibia, and Zimbabwe, while the blue cluster includes the United States, China, Colombia, Italy, the Russian Federation, Yemen, Bangladesh, and Nigeria. The red cluster, led by India, encompasses Saudi Arabia, Brazil, Australia, Malaysia, the United Kingdom, the United Arab Emirates, and Indonesia. The purple cluster consists of Denmark, Switzerland, Canada, France, and Nepal. Thus, the network reflects a geographically diverse yet regionally clustered pattern of international research collaboration within the field.

Figure 10
Collaboration Network (Countries)



Discussion

The bibliometric analysis on customer retention in the insurance industry analyzed the theme areas covering the period of study from 2000 to 2025, embracing the dataset from OpenAlex sources. The findings of the research manifested an increasing trend during the study period. It revealed that the study theme 'customer retention' gained popularity with the gravity of attention towards the terms, which were immensely embraced by research scholars. These results remained consistent with previous evidence (Bhattacharyya & Dash, 2022; Tartaglione et al., 2019). Additionally, as customer retention mechanisms rely on several factors as advocated by Expectancy-Disconfirmation Theory, CLV, and relationship marketing theory, the escalation in scientific production reveals the gravity of the inclination of researchers, the business sector, and others that attempt to emphasize the importance of 'customer retention' through client retention practices and research works. The prominence of keywords such as customer retention, customer satisfaction, service quality, and loyalty reflects a strong convergence toward customer-centric paradigms in insurance research.

Moreover, the average citation per publication was highest during the initial stage, indicating that early studies in the field received comparatively greater scholarly attention. This pattern suggests a rapid emergence of interest in the domain, which subsequently facilitated the accumulation of novel empirical evidence. In addition, findings from the three-field plot and thematic clustering consistently identify customer retention, customer satisfaction, service quality, loyalty, and customer advocacy as dominant keywords. This convergence of themes reflects the strong evolution of the field, with customer satisfaction–oriented constructs gaining substantial prominence. Thus, the evidence highlights the growing academic and practical significance of this research domain, where customer-centric constructs remain central, alongside the emerging emphasis on related dimensions such as loyalty and service quality.

The *Journal of Financial Services Marketing* and the *SSRN Electronic Journal* emerged as the primary sources of scholarly publications in the dataset, with the *Journal of Financial Services Marketing* recording the highest contribution among all journal outlets. In terms of local impact, both journals also exhibited the highest H-index value of six, indicating their strong influence within the field. The most prolific author identified was Joel W., who contributed significantly to the body of literature on the study theme.

Regarding institutional affiliation, the most prominent contributors included Binus University, Fudan University, Kalasalingam Academy of Research and Education, Nanyang Technological University, Swiss Finance Institute, and Tsinghua University. At the country level, India recorded the highest number of corresponding author publications, followed by the United States of America. Overall, the leading contributing countries were India, the USA, and Indonesia, indicating a geographically diverse research landscape. The findings further suggest that while both Eastern and Western countries actively participate in research on customer retention in the insurance sector, contributions are predominantly driven by Asian countries, with comparatively fewer publications originating from Europe. This highlights the leading role of Asian scholars and institutions in shaping the development of this research domain during the study period.

Moreover, the result showed the most globally cited documents for the work by Honda(2014) on ‘Quantifying search and switching costs in the US auto insurance industry’ published in ‘The RAND Journal of Economics’ with the highest citations. Interestingly, the most relevant words and word cloud depicted as ‘business,’ ‘customer retention,’ and ‘customer satisfaction’ mainly occurred during the study period. It showed that these terms gained more concentration from the research scholars from multiple countries across the globe. Therefore, the trend topic showed that the key terms ‘customer retention’, ‘loyalty’, and ‘customer relationship management’ gained popularity during the study period, reflecting the attractive areas and the leading key terms. Similarly, the terms ‘business,’ ‘marketing,’ ‘life insurance,’ and ‘customer relationship management’ received higher occurrences in the study period, which demonstrated the importance of the popular terms in the related field. It revealed that the vibrating thematic clusters represent ‘customer retention’, ‘loyalty’, and ‘customer relationship’ in which the research scholars heavily contributed during the study period. Next, these areas evolved as highly popular themes. Finally, the collaboration network of the countries revealed that India held a leading position, including the significant contribution of the United States of America.

Conclusion and Implication

This study provides a comprehensive bibliometric overview of research on customer retention in the insurance industry. By analyzing 354 publications indexed in OpenAlex from 2000 to 2025, the study maps the intellectual structure, thematic evolution, and global collaboration patterns within this field. The findings confirm a steady increase in research productivity, with a strong emphasis on customer-centered constructs such as retention, satisfaction, service quality, and loyalty. The study also highlights the growing internationalization of research contributions and the emergence of key journals, authors, and institutions that significantly shape the field.

The results of the research reflect a rising trajectory of the theme areas. It concludes that the study theme ‘customer retention’ received massive attention and was embraced by research scholars during the study period, as the importance of client retention plays an important role in the insurance service sector. As this research is intended to explore the customer retention theme, it is revealed as a vital field during the study period.

Moreover, the other terms ‘customer retention’, ‘customer satisfaction ’, ‘service quality’, ‘loyalty’, ‘customer advocacy’, ‘business’, ‘customer satisfaction ’, ‘marketing’, ‘life insurance’, and ‘customer relationship management’ mostly gained popularity as emerging and vibrant terms. This outcome concludes that these keywords receive a higher level of emphasis from academics, as these key terms pragmatically occupy the significance pragmatically in several business sectors comprising the insurance industry. It reveals that the business entities need to concentrate on other vital key areas, along with customer retention, that ensure the sustainability of the service sector in the highly competitive business atmosphere.

Additionally, it exhibits ‘customer retention’ as an escalating theme comprising the other key terms, which are depicted in parallel growth during the study period. Next, the outcome of this research reveals client retention as one of the leading research domains. Therefore, emphasis on these leading terms depicts a direction and clear path trend of the theme areas, which contributes to embracing a pragmatic strategic move by practitioners and accomplishing more exploration by academics. Additionally, multiple countries involved in the production of research papers in the related field, especially ‘India’, ‘USA’, and ‘Indonesia ’, represent the major portion of publications during the study period. It concludes that Eastern and Western countries participated in the discovery of the theme areas, consisting of other countries across the globe. Thus, customer retention in insurance has evolved into a dynamic and interdisciplinary research domain with increasing theoretical depth and empirical diversity

The outcomes of this research contribute to the existing theoretical foundation, extending the evidence accumulation and analysis through the bibliometric lens. It consolidates fragmented research streams into an integrated intellectual structure, demonstrating how customer retention is theoretically anchored in service quality, customer satisfaction, and loyalty frameworks. This reinforces the relevance of established theories such as relationship marketing theory, service quality models, and customer loyalty theory within the insurance context. The co-occurrence of key constructs suggests an evolving theoretical shift from transactional perspectives of insurance services toward relational and experience-based paradigms. This shift indicates that customer retention is increasingly being conceptualized as a dynamic outcome of ongoing value co-creation between insurers and customers.

Furthermore, the findings of this study construct an intellectual structure from the field of customer retention in systematic ways relating to the insurance sector, which accumulates a body of knowledge connecting to relationship marketing. Moreover, these outcomes establish a benchmark for the practitioner especially to the insurance sector in which the organization could further pay strategic attention to their client for perpetual attachment and service, creating value to the customer through relationship marketing, including long-term value and others to sustain the organizational operation, crafting an atmosphere for credible insurance service and analyzing the probable risk associated with client satisfaction and retention and can diagnose it systematically. Similarly, the policymaker could embrace synthesized evidence for compatible policy construction, which supports developing policy for transparent and ethical utilization of the customer’s data with client retention practice during promotional activities, protecting the clients. Finally, the academic scholar could gain a tremendous supportive foundation to explore the theme areas with advanced future investigation.

Limitations and Future Research

This study has certain limitations, as it relies primarily on the OpenAlex database and excludes other major data sources such as Web of Science, Scopus, Dimensions, Google Scholar, and Lens.org, which may have constrained the comprehensiveness and robustness of the bibliometric analysis. Moreover, this study employed only the research article-based documents for the discovery of the trajectory of the research and excluded other wide sources of documents related to books and other sources. Additionally, this study included only the manuscripts published in the English language and excluded other papers published in multiple other languages.

Therefore, future studies can take place with future investigations embracing the terms ‘customer retention’, ‘customer satisfaction’, ‘service quality’, ‘loyalty’, ‘customer advocacy’, ‘business’, ‘customer satisfaction’, ‘marketing’, ‘life insurance’, and ‘customer relationship management’. Moreover, future studies can include other sources of documents from Web of Science, Scopus, and Google Scholar. Next, more documents published in other languages can be included in future research.

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Conflict of Interest

The authors declare no conflict of interest.

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Ethical Statement

This study employed bibliometric analysis using secondary data retrieved from publicly accessible scholarly databases. As no human participants, animals, or confidential personal data were involved, formal ethical approval and informed consent were not required. The study was conducted in accordance with the ethical standards of academic research, ensuring accurate representation, transparent reporting, and proper acknowledgment of all sources.

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