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Analyzing prioritization of customers' preferences in Islamic banking system using Kano model: A case study

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Abstract – We aim to rank the factors influencing a customer's selection of Islamic banks. Islamic banks have an Islamic interest-free basis. Reviewing papers in the literature review shows a gap in the customer satisfaction area in the Islamic banking systems. Our contribution tries to fill this gap using three stages of KANO's analysis: 1) Identifying customers' preferences, classifying them based on their effect on satisfaction; 2) Computing a Satisfaction Increasing Index (SII) to find what happens if some expectations were met; 3) Computing a Dissatisfaction Decreasing Index (DII) to find what happens if these same expectations weren't met. Taking on a case study in Iran, studied 19 Factors. The finding shows that Islamic banking attributes are, by nature, required in Islamic banks. However, this does not make them significant in increasing satisfaction or decreasing dissatisfaction. Contribution of this study is identifying and analyzing the priorities of bank customers' requirements. The study findings can be of use to decision-makers in the Islamic banking industries by helping adjust the planning and marketing strategies, improving the allocation of resources, and attracting new customers.

Keywords– Islamic Banking System, KANO Model, FMEA, Customer preferences, Bank selection.

I. INTRODUCTION

In Islamic banking trials to finance new projects, entrepreneurs face difficulties attracting external funding through classical channels such as banks or equity capital (Singh & Subrahmanya, 2021). Often cited reasons like the need for high collateral and high failure risk results in many enterprises being unfunded (Seong & Kim, 2021; Sanchez-Ruiz et al., 2021; Babich et al., 2021). These challenges of accessing formal financial services are even more significant for those at the bottom of society's pyramid. Being at the risk of being excluded from the standard loans market for these groups causes them to borrow through informal means, usually at higher interest rates (Cameron et al., 2021; Klein et al., 2021). This heightened interest, in turn, further exacerbates their poverty level.

Regarding interest rates, Islamic banks are systems that do not charge interest for lending and can be a source of attraction to new customers (Jaara et al., 2021). In this paper, we want to test whether Islamic banks' attributes are significant, among other factors, in attracting customers to their plans. Determining and prioritization the critical elements of customer satisfaction and understanding what customers are looking for when selecting a service support institution to tailor their services and offer effective needs in comparison with competitors who may not have such insight into

consumer preferences. Therefore, this study's findings can help the decision-makers adjust the planning and marketing strategies, improve the allocation of resources, and to attract new customers. It also looks at customer preferences in order to analyze which features are most important for them when selecting a financial institution - this helps prioritize these needs so that they can be addressed first during product/service development stages.

Profit and loss sharing, leasing or trading contracts are types of transactions that do not involve interest payments which is one of the main principles behind Islamic Banking (Aaminou & Aboulaich, 2017; Dawami, 2020). Customer retention is essential for business success since satisfied customers are likely to recommend a bank's products or services to others - this can lead to an increase in profits due to increased customer numbers. Banks must therefore strive towards providing excellent service that meets all of their clients' needs if they want stay ahead of the competition and remain profitable over time. (Normalini et al., 2019; Rahimi Rise & Ershadi, 2021; Nezami, M. et al., 2021).

II. LITERATURE REVIEW

This study is motivated by the fact that there is a gap in the customer satisfaction area in Islamic banking (Rahman et al., 2020). There have been several studies conducted to identify the requirements that customers look for when selecting a specific bank. These can include factors such as convenience, services offered and fees charged - all of which are important considerations in making an informed decision about where they want to open an account or take out a loan, etc. (Ginting et al., 2018; Dandi et al., 2021; Rasheed & Rahman, 2018).

Some research considering four main public banks in Iran proved that internet banking services positively affect customer satisfaction (Nyagadza et al., 2022; Rastgar T. et al., 2021). Also, a survey method was used to determine the relationship between satisfaction, trust in customer loyalty, and service quality in Malaysian Islamic banking (Ab Hamid et al., 2022).

The significance of bank selection criteria may change from one country to another, depending on the specific cultural, economic, and political conditions (Ginting et al., 2018; Dandi et al., 2021). Accordingly, several methods have been developed to understand better customers' requirements and preferences (Shin, 2020). Kano's model is a customer-driven tool that successfully achieves the abovementioned objectives (Prasetyo & Harsanto, 2019).

Aaminou & Aboulaich (2017) note that bank-related and consumer-related factors determine consumers' selection process. Through this research, it was found that there are many different characteristics that can influence customer decisions when choosing a bank - such as a convenience, services offered, fees charged, and other personal preferences. We categorize them using the Failure Modes and Effects Analysis (FMEA) method based on the results of literature coverage (Ershadi et al., 2021; Kamran Rad, R., et al., 2021). The Risk Priority Number (RPN) index is a tool used to rate items in the Failure Mode and Effects Analysis (FMEA) technique. It works by multiplying three risk factors together - occurrence of failure, the severity of failure, and detectability. The exact weight value for each factor is assumed as FMEA does not consider weights when assessing risks associated with an item or process.

- Bank reputation (Aaminou & Aboulaich, 2017; Abdul et al., 2017; Alzadjal et al., 2021; Basheer et al., 2018; Dandi et al., 2021; Dawami, 2020; Ginting et al., 2018; Kamiyama & Kashiwagi, 2019; Mansour, 2019; Rahman et al., 2020; Rasheed & Rahman, 2018).
- General facilities provided by the bank such as online banking, ATM services, and parking (Abdul et al., 2017; Alzadjal et al., 2021; Basheer et al., 2018; Borgianni, 2018; Dandi et al., 2021; Dawami, 2020; Ginting et al., 2018; Kamiyama & Kashiwagi, 2019; Mansour, 2019; Neira-Rodado et al., 2020; Rahman et al., 2020).
- The number of branches, branches' proximity, and locations (Aaminou & Aboulaich, 2017; Abdul et al., 2017; Alzadjal et al., 2021; Basheer et al., 2018; Borgianni, 2018; Dandi et al., 2021; Kamiyama & Kashiwagi, 2019; Mansour, 2019; Rahman et al., 2020; Rasheed & Rahman, 2018).

- Staff behavior (Abdul et al., 2017; Alzadjal et al., 2021; Basheer et al., 2018; Borgianni, 2018; Dandi et al., 2021; Dawami, 2020; De Bruin et al., 2020; Ginting et al., 2018; Kamiyama & Kashiwagi, 2019; Mansour, 2019; Rahman et al., 2020).
- Expertise and skills of the staff (Abdul et al., 2017; Basheer et al., 2018; Dandi et al., 2021; Dawami, 2020; De Bruin et al., 2020; Ginting et al., 2018; Rahman et al., 2020; Rasheed & Rahman, 2018).
- Competitive service charges (Aaminou & Aboulaich, 2017; Abdul et al., 2017; Alzadjal et al., 2021; Basheer et al., 2018; Borgianni, 2018; Dandi et al., 2021; Kamiyama & Kashiwagi, 2019; Mansour, 2019; Rahman et al., 2020; Rasheed & Rahman, 2018).
- Fast and efficient service (Aaminou & Aboulaich, 2017; Abdul et al., 2017; Alzadjal et al., 2021; Basheer et al., 2018; Dandi et al., 2021; Dawami, 2020; Ginting et al., 2018; Kamiyama & Kashiwagi, 2019; Mansour, 2019; Rahman et al., 2020; Rasheed & Rahman, 2018).
- Customer privacy, security, and confidentiality (Aaminou & Aboulaich, 2017; Alzadjal et al., 2021; Basheer et al., 2018; Dandi et al., 2021; Dawami, 2020; Ginting et al., 2018; Kamiyama & Kashiwagi, 2019; Mansour, 2019; Rahman et al., 2020).

there are also, some papers that consider the following factors of high importance.

- Operating on Islamic law and principles (Aaminou & Aboulaich, 2017; Abdul et al., 2017; Basheer et al., 2018; Rahman et al., 2020; Rasheed & Rahman, 2018).
- Wide range of services (Abdul et al., 2017; Alzadjal et al., 2021; Basheer et al., 2018; Dandi et al., 2021; Kamiyama & Kashiwagi, 2019; Mansour, 2019; Rahman et al., 2020).
- Competitive rate of return (Aaminou & Aboulaich, 2017; Basheer et al., 2018; Dandi et al., 2021; Mansour, 2019; Rahman et al., 2020; Rasheed & Rahman, 2018).

Finally, a little number of them consider attributes such as the level of expertise and experience that staff has when it comes to understanding how these systems work:

- Staff knowledge and understanding of the principles behind Islamic banking (Abdul et al., 2017).
- The provision of profit and loss-sharing contracts (Basheer et al., 2018; Rasheed & Rahman, 2018).
- The external appearance of banks (Abdul et al., 2017; Alzadjal et al., 2021; De Bruin et al., 2020; Kamiyama & Kashiwagi, 2019).
- Clean and comfortable environment (Ginting et al., 2018; Mansour, 2019; Maulan et al., 2020).
- The appearance of staff (Abdul et al., 2017; Ginting et al., 2018).
- The provision of investment activities (Basheer et al., 2018).
- Competitive cost of financing (Aaminou & Aboulaich, 2017).
- The provision of free-interest loans (Rahman et al., 2020).

Figure 1 summarizes the literature review and ranks bank selection factors.

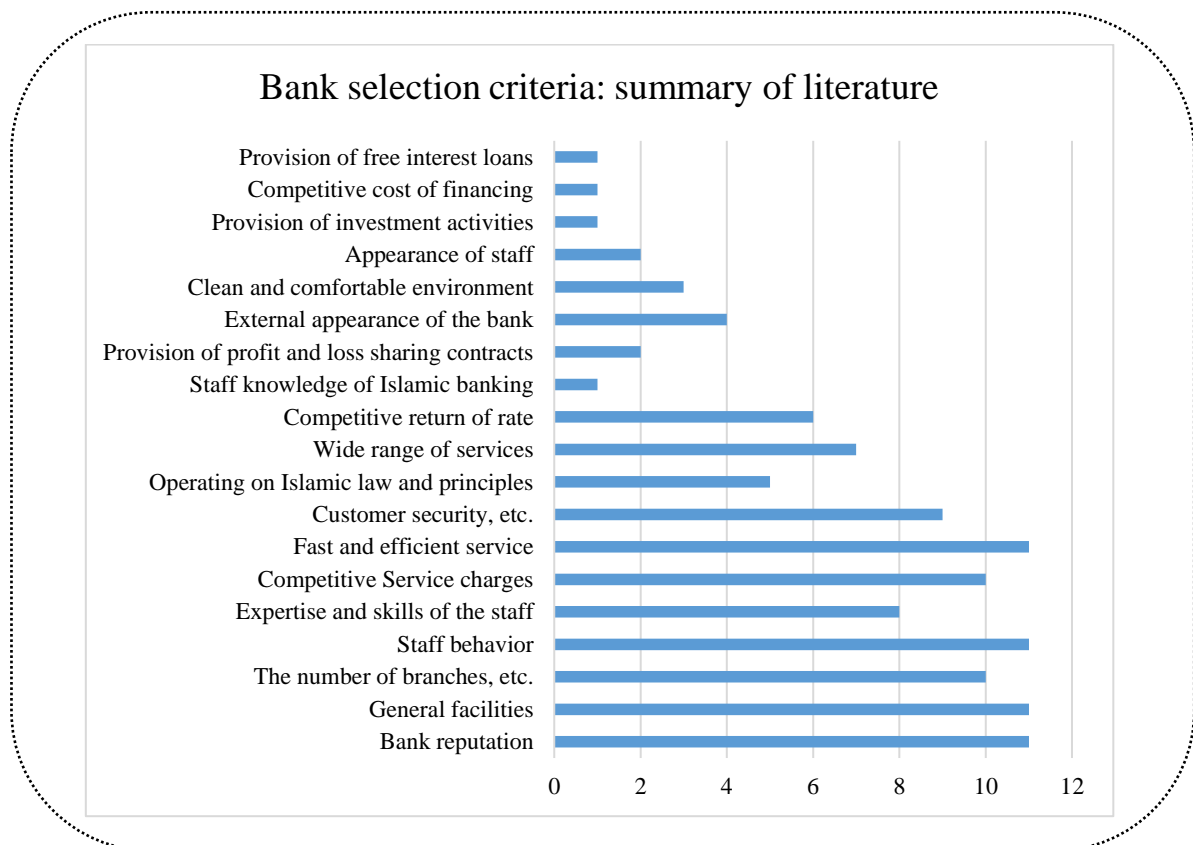


Fig 1. Bank selection criteria: Summary of Literature

Islamic banking mentions to financial actions adhering to Islamic law in several countries. Two fundamental principles are sharing profit and loss and prohibiting the set and payment of interest by investors and lenders. Corporate reputation helps customers to decide whether to buy services or not. A rate of return (RoR) is an investment's net gain or loss, expressed as a percentage of the initial cost. Moreover, Iran, Sudan, Pakistan, and some other Islamic countries governments developed the national interest-free banking systems.

One critical remark is that those specific characteristics of Islamic banking are ranked least in the literature coverage. Staff knowledge of Islamic finance is an important factor to consider when selecting an Islamic bank, as customers want assurance that the staff are knowledgeable and experienced in this type of banking. Investment activities can also be a consideration for those looking to use their account for more than just day-to-day transactions.

Dandi et al. (2021) suggested that the criteria used to select a bank can have effects on customer satisfaction levels, and so it is important for banks to identify which factors are most critical in order for them to gain competitive advantages over other institutions (Ginting et al., 2018). Bank selection process knowledge and discoveries from a customer point of view are essential for banks to be able to adjust their planning and marketing strategies in order to attract new customers. (Ginting et al., 2018; Aaminou & Aboulaich, 2017; Mansour, 2019). As once said, "A satisfied customer may tell one person, but a dissatisfied customer will tell everyone they know" (Stevens et al., 2018).

Kano's model categorizes customers' needs based on their ability to achieve customer satisfaction and is extensively applied as a valuable tool for meeting their satisfaction (Kirgizov & Kwak, 2022). This model is widely known as an effective method for rating and understanding customers' needs (Susiati, 2022).

So Kano model is a valuable tool for classifying according to their impact on customer satisfaction. Accordingly, the main novelties in this paper are:

- 1) Identifying customer preferences according to their impacts on satisfaction; Classifying them based on the literature review.
- 2) Both of Satisfaction Increasing Index (SII) and Dissatisfaction Decreasing Index (DII) are calculated in comparison with the results of the Kano model.
- 3) Most important factors are studied using a real case study.

III. THE MODEL

The flowchart of this research is represented in Figure 2. Then, more details are explained in the following.

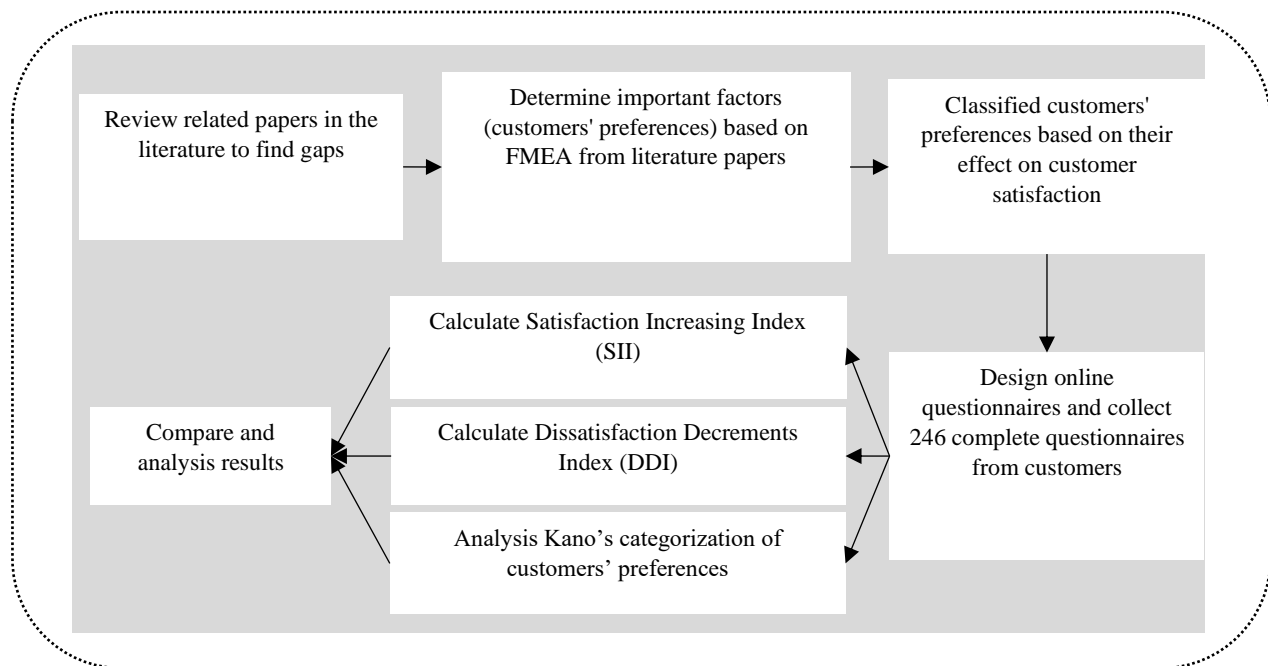


Fig 2. Flowchart of this research

A. Kano's model

Customer needs and preferences in the banking industry are critical for growth and survival (Kou et al., 2021). Accordingly, the Kano model provides a convenient way of managing quality by classifying customers' needs into three categories: i) Must-Be Needs (basic requirements that must be met in order to satisfy customers); ii) Performance Needs (features that increase satisfaction when improved); iii) Excitement/Delighters (unexpected features or services) (see Figure 3):

Three important requirements have to be considered for the customer satisfied to make a selection:

- **Must-be-quality:** Basic needs which must be met correctly in order for customers to remain satisfied. If these requirements are not fulfilled properly then it can lead to customer dissatisfaction and potentially cause them to choose another financial provider over the one they were considering.
- **One-dimensional needs:** Features that increase customer satisfaction when improved. If these requirements are not fulfilled then it can lead to customers feeling dissatisfied and potentially cause them to choose another provider over the one they were considering.

- Attractive needs: Refer to unexpected features or services which do not directly lead to customer dissatisfaction if they are not met. However, satisfying these needs can contribute towards customers feeling excited and provide competitive advantages for the business over other providers in the market.

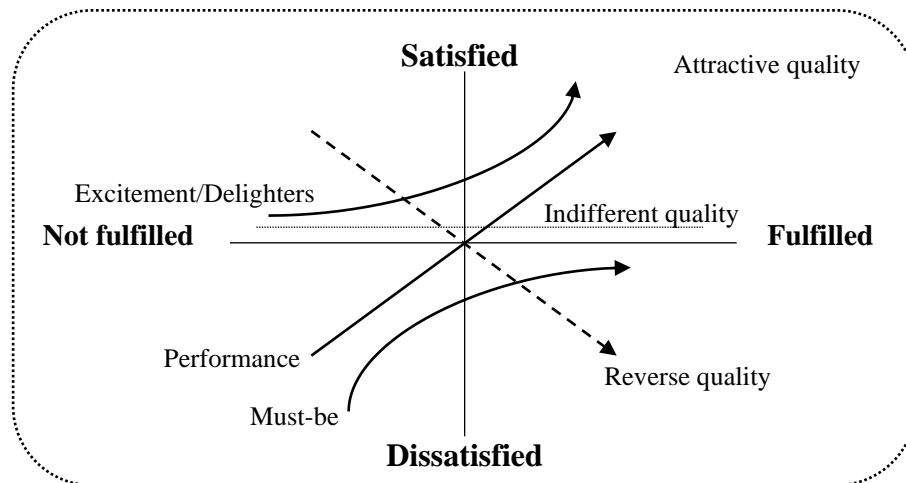


Fig 3. Kano's two-dimensional quality model

Kano's model is a useful tool for evaluating customer feelings based on presence/absence of particular product/service features. It helps businesses understand how customers feel about certain features or services that are offered by their competitors so they can adjust their strategies accordingly to maximize revenue generation. (Borgianni, 2018).

B. Sample and data collection

As far as the literature shows, few references refer to banking adherence as an essential factor in banking selection. So, main questions of this study include understanding customer needs and preferences in order to provide services that meet their expectations as well as using Kano's model.

The Kano questionnaire contains functional and dysfunctional questions. Functional questions evaluate how a customer feels when their requirements are met while dysfunctional questions capture how they feel if those same requirements are not fulfilled. For example, in regard to personnel awareness of Islamic banking principles, one question might be "How do you feel if the personnel of the Islamic bank has good knowledge of Islamic banking principles?" This is an example of a functional question as it evaluates customers' reactions when this requirement is met. The other type - dysfunctional - would ask something like "How do you feel if the personnel at your chosen financial institution does not have good knowledge about these principles?".

Accordingly, 5 following options are utilized to express respondents feelings:

1. Like = I like it that way.
2. Expect = I expect it to be that way.
3. Neutral = I am neutral.
4. Accept = I live with it that way.
5. Dislike = I am not too fond of it that way.

An evaluation is utilized to analyze the questionnaires (Table I) and classify the customers' requirements into Kano categories (Borgianni, 2018).

Table I. Kano's two-dimensional quality model

Service quality elements		Dysfunctional				
		Like	Expert	Neutral	Accept	Dislike
functional	Like	Q	A	A	A	Q
	Expert	R	I	I	I	M
	Neutral	R	I	I	I	M
	Accept	R	I	I	I	M
	Dislike	R	R	R	R	Q

Note A: attractive; O: one-dimensional; M: must-be; I: indifferent; R: reverse; Q: questionable.

In addition to the 3 mentioned indexes (M, O, A), Table I has indifferent (I), reverse (R), and questionable attributes (Q). The absence/existence of indifferent attributes does not affect customers' satisfaction. However, reverse attributes could cause customers' dissatisfaction. Reverse refers to when a customer's response is opposite from what was expected or desired by the business (Ilbahar & Cebi, 2017).

The top response frequency represents the Kano category using a unique evaluation table (Lin et al., 2017). Analyzing questionnaires and evaluating responses from customers, those attributes which have been mentioned most often by participants are likely to be seen as more important or desirable than other features offered within a particular product/service context (Ahmad & Barukab, 2020). SII (or the calculation of the average effect on satisfaction) represents points that the improved service quality elements will lead to customers' satisfaction. If SII value for any service quality element is closer to 0, then it has low effect. If it is close to 1, the component positively affects customers' satisfaction. DDI (or the calculation of the average effect on dissatisfaction) represents the points that lead to decrease customers' satisfaction if they are not provided/improved. If the DDI score is close to 0, the effect is low, and if it is close to -1, the lack of provision/improvement could decrease customers' satisfaction. Their formulas are given as follows (Tripathi et al., 2017; Borgianni, 2018):

$$SSI = (\text{"attractive quality"} + \text{"one - dimensional quality"}) / (\text{"attractive quality"} + \text{"one - dimensional quality"} + \text{"indifferent quality"} + \text{"must be quality"}); \quad (1)$$

$$DDI = (\text{"must be quality"} + \text{"one - dimensional quality"}) / (\text{"attractive quality"} + \text{"one - dimensional quality"} + \text{"indifferent quality"} + \text{"must be quality"}); \quad (2)$$

The Satisfaction Index is a measure of how satisfied customers feel about certain features or services offered by businesses while the Dissatisfaction Degree indicates how dissatisfied they would be if those requirements were not met. (Tripathi et al., 2017). The Kano questionnaire by analyzing customer responses from questionnaires found the SII and DDI. Then, businesses can gain insight into which features or services are most important to customers in terms of satisfaction levels as well as what areas need improvement so that they can adjust their strategies accordingly and maximize revenue generation potential. (Borgianni, 2018). An online questionnaire was designed by google forms and was used for collecting data. Two hundred forty-six complete questionnaires from customers of different Iranian banks in 2021 were selected. About 38% of customers in this case study also had other accounts in international banks.

IV. RESULTS

The respondents' statistics are represented in Table II.

Table II. Summary of respondents' statistics

Bank Selection Criteria	N Literature	%	Bank Selection Criteria	N Literature	%
Bank reputation	11	9.6	Competitive return of rate	6	5.3
General facilities	11	9.6	Staff knowledge of Islamic banking	1	0.9
The number of branches, etc.	10	8.8	Provision of profit and loss sharing contracts	2	1.8

Staff behavior	11	9.6	The external appearance of the bank	4	3.5
Expertise and skills of the staff	8	7	Clean and comfortable environment	3	2.6
Competitive Service charges	10	8.8	Appearance of staff	2	1.8
Fast and efficient service	11	9.6	Provision of investment activities	1	0.9
Customer security, etc.	9	7.9	Competitive cost of financing	1	0.9
Operating on Islamic principles	5	4.4	Free interest loans	1	0.9
Wide range of services	7	6.1			

Also, SII and DDI scores for some research (Shokouhyar et al., 2020) are present in Table III.

Table III. Results of the Kano model for customers' preferences

<i>Num</i>	<i>Point</i>	<i>SII</i>	<i>DDI</i>
1	Availability of information and advice at the service center	0.52	-0.59
2	Convenient operation hours	0.28	-0.58
3	Provision of service as promised	0.35	-0.6
4	Availability of spare parts during service calls	0.51	-0.61
5	Availability of technical service staff	0.44	-0.56
6	Responsiveness to customer complaints	0.51	-0.52
7	The professionalism of service people	0.29	-0.55
8	Availability of service staff	0.28	-0.6

Cronbach's alpha coefficient equal to 0.793 demonstrated the accepted internal consistency of the questionnaire (Abu-Bader, 2021). SPSS is a famous software for data analyzing. If the coefficient was greater than 0.70, the reliability scores of a questionnaire/test are acceptable and can be trusted as reliable results across participants (Abu-Bader, 2021). Accordingly, the following Kano's results in Table IV are valid. SII more than 0.5 and DDI less than -0.5 are also bolded.

Table IV. Results of Kano model for customers' preferences

<i>Num</i>	<i>Question</i> <i>Point</i>	<i>Kano categorization of customers' preferences</i>			<i>SII for each item of Islamic bank election</i>			<i>DDI for each item of Islamic bank election</i>		
		<i>Male</i>	<i>Female</i>	<i>Whole sample</i>	<i>Male</i>	<i>Female</i>	<i>Whole sample</i>	<i>Male</i>	<i>Female</i>	<i>Whole sample</i>
1	Bank reputation	M	M	M	0.007	0.29	0.004	-0.32	-0.36	-0.53
2	General facilities	O	O	O	0.5	0.53	0.52	-0.39	-0.35	-0.45
3	The number of branches, etc.	M	O	M	0.39	0.52	0.455	-0.45	-0.32	-0.39
4	Staff behavior	O	O	O	0.57	0.61	0.589	-0.23	-0.28	-0.25
5	Expertise and skills of the staff	A	O	O	0.68	0.699	0.691	-0.08	-0.12	-0.1
6	Competitive Service charges	O	O	O	0.62	0.663	0.642	-0.18	-0.16	-0.17
7	Fast and efficient service	O	O	O	0.59	0.65	0.621	-0.12	-0.15	-0.13
8	Customer security, etc.	O	M	O	0.58	0.56	0.577	-0.19	-0.24	-0.21
9	Operating on Islamic law and principles	M	O	M	0.36	0.371	0.369	-0.4	-0.46	-0.43
10	Wide range of services	M	O	M	0.007	0.451	0.004	-0.16	-0.19	-0.17
11	Competitive return of rate	A	O	O	0.60	0.628	0.613	-0.17	-0.15	-0.16

12	Staff knowledge of Islamic banking	O	M	O	0.47	0.495	0.483	-0.39	-0.45	-0.41
13	Provision of profit and loss sharing contracts	O	O	M	0.57	1.113	0.004	-0.19	-0.15	-0.17
14	The external appearance of the bank	O	O	O	0.58	0.53	0.56	-0.19	-0.23	-0.21
15	Clean and comfortable environment	O	O	O	0.58	0.53	0.56	-0.2	-0.29	-0.24
16	Appearance of staff	I	I	I	0.11	0.04	0.08	-0.06	-0.079	-0.07
17	Provision of investment activities	I	I	I	0.09	0.07	0.085	-0.08	-0.07	-0.07
18	Competitive cost of financing	O	M	O	0.68	0.707	0.695	-0.007	-0.008	-0.21
19	Provision of free interest loans	M	O	M	0.38	0.433	0.406	-0.54	-0.51	-0.53

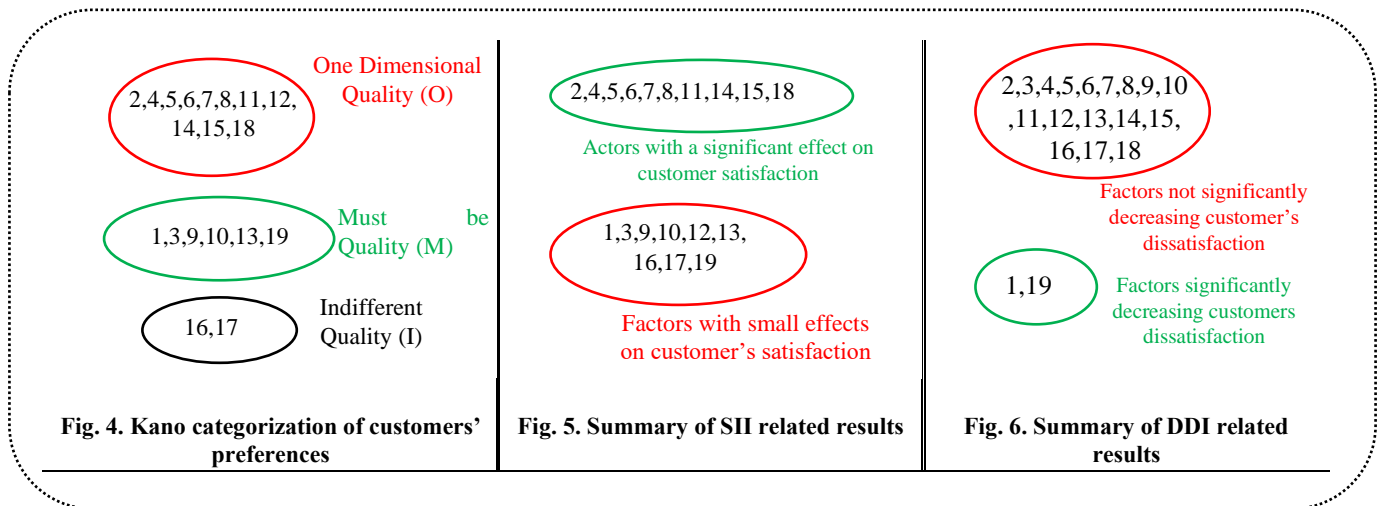


Table III and Figure 4 illustrate the customers' preferences regarding Iranian bank selection by the proposed Kano model. All samples were indifferent to 2 points: 16: 'Appearance of staff' and 17: 'Provision of investment activities'. Beside, all samples considered 1, 3, 9, 10, 13, 19 as a must be qualified points. These samples selected 2, 4, 5, 6, 7, 8, 11, 12, 14, 15, 18 as One-dimensional quality. According to significant points based on bank managers' views in the case study, we need to focus on 1, 2, 3, and 15. These points are important whether they are a must-be (1) & (3) or one-dimensional (2) & (15).

Fulfilling 1 and 3 does not increase satisfaction, but their non-fulfillment induces dissatisfaction. On the other hand, fulfillment of 2 and 15 results in pleasure, while their non-fulfillment results in customer dissatisfaction. Taken altogether, the non-fulfillment of 1, 2, 3, and 15 can cause customers dissatisfaction, making them an essential consideration in Iranian bank selection. All samples are indifferent for the male/female preferences except for number 3, where females have a one-dimensional priority. Table III and Figure 5 represent the SII scores to extent satisfaction effects of 1, 2, 3, 5. They present factors with critical and indifference effects on customers' satisfaction, respectively.

Regarding the different attributes in selecting an Iranian bank, we find that 1 and 3 have a negligible impacts on customers' satisfaction. Therefore, they are standard practices of Iranian banking rather than distinctive points. The analysis is indifferent from the gender such that both males and females have similar SII scores. Table III and Figure 6 demonstrated the importance of DII scores about dissatisfaction of 1, 2, 3, and 15 points. They show elements with critical and indifference effects on customers' dissatisfaction. Element 1 significantly reduces customer dissatisfaction while 2, 3, and 15 do not.

We also note that '1 or bank reputation' is an attribute that can also be practiced by conventional banks but also suffers from common use due to its high risk. This means we cannot take it as a source for making a wise judgment. This sample analysis is indifference from the gender due to similar DII scores across the Iranian banks' attributes. Based on Table III and Figures 4-6, the Kano analysis allows us to categorize the Iranian banks' consideration points among other ones that come into a bank selection. We can see that even though some attributes (1, 3) are considered must-be qualities and others (2, 15), they do not contribute to customer satisfaction or decrease customer dissatisfaction. So the appearance of staff and the provision of investment activities do not have much effect on customers' needs. Also, fulfillment of general facilities and a clean and comfortable environment results in satisfaction, while their non-fulfillment results in customer dissatisfaction. The number of branches is essential for women.

V. CONCLUSION

Due to the increasing number of banks and the financial development systems, the role of this Islamic bank has increased. Therefore, this is essential to improving, developing, and increasing the quality of services. Undoubtedly, those banks, which offer services that meted customers' needs with superior quality and quantity, can attract more applicants.

This paper aimed to identify and classify customer preferences in the Islamic banking system regarding their influences on customer satisfaction using Kano's model and then show their impact on Islamic bank selection. The result shows that the different elements in Islamic bank selection do not distinguish them from the conventional setting means that Islamic banks need to consider other factors like traditional banks do to improve customer attractiveness. We utilized Kano model analysis to prioritize customers' preferences in this study.

The main novelties in this paper are:

- 1) Identifying and classifying the customers' preferences based on their effects on customers' satisfaction, and 19 Factors were studied.
- 2) Satisfaction Increasing Index (SII) and calculated Dissatisfaction Decreasing Index (DII).
- 3) Results of the Kano model for customers' preferences compare with other studies.

As a result, this study pro bank customers' requirements poses a novel approach to identifying and analyzing the priorities. Moreover, it shows which factors are less important and which are more important.

Furthermore, this study points to clear paths for future research. This study assesses the instrumentality of customers' satisfaction, but the customers' expectations are subject to change over time. The model of identifying and classifying the customers' needs could be re-established periodically. Another study can utilize AHP as a multi-criteria decision-making in finance environments. This method allows to consider many variables or criteria when prioritizing and selecting the best option from multiple choices. The findings of this approach can then be compared with those obtained using Kano's model so that any discrepancies between them can be identified and addressed accordingly. Additionally, fuzzy logic framework simulation may also be employed as it enables simultaneous interference of customers' banks selection criteria while making decisions about their preferences.

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