Identify and Ranking Factors Affecting Bank Maskan Service Quality using Kano Model

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Abstract

This study is investigating the factors affecting customer satisfaction in Bank Maskan (Housing Bank) branches in Mashhad province through provided service quality and also prioritizing three category of must-be, one-dimensional and attractive requirements. So, reviewing the literature and experts' ideas was used to indentify factors related customer satisfaction. Then a survey was conducted in due to classify the factors. The study population was composed of customers who have come to different branches of Bank Maskan in Mashhad province in the period of study. Questionnaire was used to collect data. SPSS software was used for data analysis and showed that the least time standing in line counter and the emotional relationship with bank employee respectively has the maximum and minimum impact on customer satisfaction. The analysis also showed that non-availability of some others facilities such as water cooler and chair has the most and the emotional relationship with bank employee has the less impact on customer dissatisfaction.

Keywords: Customer satisfaction, service quality, Must-be requirement, one-dimensional requirement, attractive requirement and Kano model.

Introduction

Many successful companies and organizations have adopted new marketing concepts and act accordingly. Focus on customer needs and respond correctly to their demands is the organization essential task for achieving their goals. As principle concepts in organization profit chain, leading organizations have found that if the most desirable and most successful product do not meet the needs, demands and expectations of the customer, would not be asked.

In recent decades the financial service sector is undergoing many changes. Increasingly advances in technology, changing people's lives and the level of their education, operation of private banks and financial institutions and lead to the changes in the industry structure and competitive nature. Prior to these changes, the common thinking was that customers are in need of bank for their financial affairs so attracting and retaining customers was not considered seriously. But these changes will require banks revise their attitude towards customers and their financial affairs[1].

Because of the governmental structure of Iranian bank (They work under the supervision of the government regulation), rapidly growing and changing needs of the customers can not be met. Continuity of this trend – acting under government regulations- largely caused the failure of banks to serve customers properly. During this period, the customer was not considered seriously while the modern world was seeking fast, up to date, responsive and effective banking. Customer is

principle and customer-oriented approach is the first strategy of all bankers[2]. Entry of private banks and financial institutions of all kinds and providing various services needed by clients have highlighted the importance of considering customer and satisfying their needs in this market[3].

Given the importance of the issue, a variety of techniques have been applied to identify, measure and rank the factors affecting the quality of banking services. For example, American customer satisfaction Index (ACSI), quality function development technique and many others technique have been used. Also one of useful techniques to measure customer satisfaction is Kano model which has been used in this study as the main techniques for measuring and ranking criteria affecting the improvement of service quality in Bank Maskan. Therefore, this study aimed to identify factors affecting customer satisfaction of the services provided by the Bank Maskan and the matching these factors with triple requirements of Kano model, attempted to provide guidelines for improving these services.

Research background: We are going to discus some of the latest national and international researches in the banking industry which can be briefly outlined as follow:

Roger Jiao and Martin Helander in 2008 conducted a study entitled "An analytical Kano model for customer need analysis". The research showed that Kano analytical model effectively can deliver consumer preferences into product design. Also, research has shown that there is good relationship between

customers satisfaction and production capacity[4]. In 2009, Cheng Lee and Yen Hong propose a study "A new fuzzy concept approach for Kano model" which effectiveness of two-dimensional quality model was demonstrated. This model emphasis the importance of analyzing customer needs[5].

Arbore, and Busacca did a study entitled "Customer satisfaction and dissatisfaction in the banking industry" in 2009. The purpose of this research is identifying factors influencing customer satisfaction in the banking industry. The results showed that there were a nonlinear relationship between attitudinal performance and customer satisfaction[6]. In another research Baki et al (2009) studied "An application of integrating servqual and Kano model into QFD for logistics services". The aim of this study was identifying new ways to solve problems of transportation services quality through scientific methods[7].

"Defining the quality score of Azin manufacturer using Kano Model" was a study performed in 2000 by Ghasemi et al. This study presents a method for defining the quality score of a company. By defining the quality score of factory in consecutive months, the company not only can determine the growth or decline of its performance, but also goal setting can be possible. The proposed method in this paper is based on three levels of quality in Kano model and in order to increase customer satisfaction through various activities[8]. Rezai Someae in 2004 conducted a study entitled "Investigation of customer satisfaction after-sales service of automotive products using the Kano model". The aim of this study was identification and ranking of factors affecting customer satisfaction about after sales service using Kano model[9]. In 2004, Saleh pour examined "Factors affecting Pakshoo customer satisfaction about shampoo using Kano Model". This study aimed to investigate the relationship between market orientation and business performance in Iran market. Also identifying and categorizing the different needs of customer with the goal of allocating resources to each category was other objectives of this research[10]. Babai in 2006 studied "Factors affecting customer satisfaction in Iran Khodro". In this study, needs, wants and expectations of customers were classified according to the Kano model[11]. "Customer needs of Export Development Bank of Iran" was studied by Etebarian in 2008 examined the customer need in triple requirements[12]. Mohajer in 2009 studied "Customer satisfaction from service quality and defining the priority of triple requirements in the bank branches in the Eghtesad Novin Bank" and based on the result, suggestion was presented to enhance customer satisfaction[13].

Customer Satisfaction: Various definitions have been proposed to define the concept of customer satisfaction. Accepted definition of customer satisfaction to many experts, is that:

"Customer satisfaction is a comparison result between expected performance before purchase and actual and perceived performance and paid fee."[14]

Quality of Service: Provide a more accurate and comprehensive definition of service quality compared to quality of goods is difficult. The reason is that the service will consist of many different behavioral factors. For example, the high-quality service means attracting customer satisfaction and also in any case it should be available to the customer while not imposing high cost. Some believes that quality of service is an index that measure alignment between provided services and customer's expectations. Other has point out the importance of understanding the customer opinions about the quality of services and this is a comparison between provided service and customer expectation from customer point of view. Though the factors that are used in the presentation of a service are tangible, production, sales and providing service at the same time and place and what customers perceive from these services are intangible. So it can be difficult for company to understand the customer comments relating provided service. As a result, it has been developed that in most cases, quality of the service cannot be assessed[15].

Good quality is synonym with receiving information from suppliers, vendors, courteous behavior, complaints mechanisms and..... Some of these variables reflect personal perception of the service. Other factors can be determined completely objective and impersonal. For example, from point of view of many customers, quick respond means high quality. These service components are less subject to personal interpretation to that component which is in order of standards of professional conduct. Customers may still be dissatisfied even after their complaints are considered. How such grievances to be addressed and considered and dealt with are matters of the company and accordingly the company's profitability can be affected[16].

Kano Model: So far customer satisfaction was mostly seen as a one-dimensional construction - the higher the perceived product quality, the higher the customer's satisfaction and vice versa. But fulfilling the individual product requirements to a great extent does not necessarily lead to a high level of customer satisfaction. It is also the type of requirement which defines the perceived product quality and thus customer satisfaction. A model of customer satisfaction was introduced by Kano et al (1984), distinguishing between three types of product requirements which influence customer satisfaction in different ways[17].

These three types of product requirements are as following: Must-be requirements: If these requirements are not fulfilled, the customer will be extremely dissatisfied. On the other hand, as the customer takes these requirements for granted, their fulfillment will not increase his satisfaction. The must-be requirements are basic criteria of a product. Fulfilling the must-be requirements will only lead to a state of "not dissatisfied". The customer regards the must-be requirements as prerequisites, he takes them for granted and therefore does not explicitly demand them. Must-be requirements are in any case a decisive

competitive factor, and if they are not fulfilled, the customer will not be interested in the product at all[17]. In other words, these features are necessary for companies entering the market. They also are known as basic features[18].

One-dimensional requirements: With regard to these requirements, customer satisfaction is proportional to the level of fulfillment - the higher the level of fulfillment, the higher the customer's satisfaction and vice versa. One-dimensional requirements are usually explicitly demanded by the customer. Survival of company in the market depends on these features which called as functional characteristics.

Attractive requirements: These requirements are the product criteria which have the greatest influence on how satisfied a customer will be with a given product. Attractive requirements are neither explicitly expressed nor expected by the customer. Fulfilling these requirements leads to more than proportional satisfaction. If they are not met, however, there is no feeling of dissatisfaction. The company can become a market leader by observing these features - e also known by the name of stimulating features[18].

Steps of Kano Model: Step one: Identification of product or service requirements. The starting point for constructing the Kano questionnaire is the product requirements which have

been determined in explorative investigations. Griffin/Hauser (1993) found that only 20 to 30 customer interviews in homogenous segments suffice to determine approximately 90 - 95% of all possible product requirements. So it would be better to analysis customer problems instead of customer desires. The product expectations mentioned by the customer are only the tip of the iceberg. It is necessary to ascertain the "hidden" needs and problems.

Step two: Construction and distribution of the Kano questionnaire. Must-be, one-dimensional and attractive requirements as well as product requirements towards which the customer is indifferent can be classified by means of a questionnaire. For each product feature a pair of questions is formulated to which the customer can answer in one of five different ways. The first question concerns the reaction of the customer if the product has that feature (functional form of the question), the second concerns his reaction if the product does not have that feature (dysfunctional form of the question). When formulating the questions, the "voice of the customer" is of prime importance. The "voice of the customer" is a description of the problem to be solved from the customer's viewpoint. The functional and dysfunctional questions have been shown in the table-1.
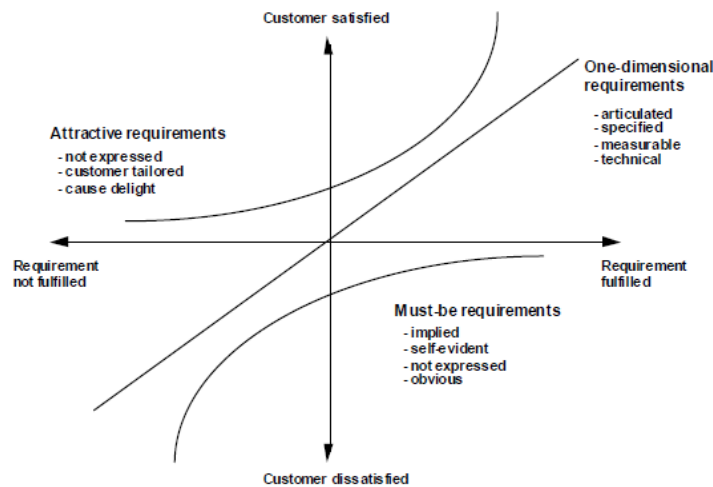

Figure-1
Kano's model of customer satisfaction

Table-1
Functional and dysfunctional question in the Kano questionnaire

If the product has X requirement, how do you feel?) Functional form of the question	If the product does not has X requirement, how do you feel?) Dysfunctional form of the question
1. I like it that way	1. I like it that way
2. It must be that way	2. It must be that way
3. I am neutral	3. I am neutral
4. I can live with it that way	4. I can live with it that way
5. I dislike it that way	5. I dislike it that way

Kano evaluation table: By combining the two answers in the following evaluation table, the product features can be classified. The functional and dysfunctional features of questions converted to one response. Responses are classified in the Kano table on six categories.

The Must-be requirements are indicated in table as M, O stands for one –dimensional features and A refers to the attractive features of products. These three features are the Kano model requirement level. If combining the answers yields category I, this means that the customer is indifferent to this product feature. He/she does not care whether it is present or not. He/she is, however, not willing to spend more on this feature.

Category Q stands for questionable result. Normally, the answers do not fall into this category. Questionable scores signify that the question was phrased incorrectly or that the person interviewed misunderstood the question or crossed out a wrong answer by mistake. If looking up the answer in the evaluation table yields category R, this product feature is not only wanted by the customer but he/she even expects the reverse.

Step 3: Evaluation and interpretation: Collected questionnaire are used for analysis. After having combined the answers to the functional (positive) and dysfunctional (negative) question in the evaluation table, the results of the individual product criteria are listed in the table of results which shows the overall distribution of the requirement categories. The next step is to analysis and interprets the results.

Evaluation process of Kano model: The following technique and methods are available for processing and analyzing the results.

Evaluation based on most frequencies: The easiest method is evaluation and interpretation according to the frequency of answers.

Customer satisfaction coefficient (CS coefficient): The customer satisfaction coefficient states whether satisfaction can be increased by meeting a product requirement, or whether fulfilling this product requirement merely prevents the customer from being dissatisfied. The customer satisfaction coefficient is indicative of how strongly a product feature may influence satisfaction or, in case of its"non-fulfillment" customer dissatisfaction. For the calculation of the average impact on dissatisfaction you should add the must-be and one-dimensional columns and divide by the same normalizing factor.

$$Extent\ of\ satisfaction = \frac{A+O}{A+O+M+I}$$

$$Extent\ of\ dissatisfaction = \frac{O+M}{(A+O+M+I)x(-1)}$$

A minus sign is put in front of the CS-coefficient of customer dissatisfaction in order to emphasize its negative influence on customer satisfaction if this product quality is not fulfilled. The positive CS coefficient ranges from 0 to 1; the closer the value is to 1, the higher the influence on customer satisfaction. A positive CS-coefficient which approaches 0 signifies that there is very little influence. At the same time, however, one must also take the negative CS-coefficient into consideration. If it approaches -1, the influence on customer dissatisfaction is especially strong if the analyzed product feature is not fulfilled. A value of about 0 signifies that this feature does not cause dissatisfaction if it is not met.

Kano model analysis based on the weighted mean frequency table: The last method introduced in Kano Model Analysis is weighted mean frequency table. Only the frequency of Must-be, one-dimensional and attractive requirement is considered. The weights are for distinguishing the different judgments only and are ordinal in nature. In this study, we assign weight 1 for Must-be, 2 for dimensional, and 3 for Attractive features. Owing to their ordinal nature, the weight assignments could also be reversed, so that 3 is for Must-be features and 1 for Attractive features.

Table-2
Kano evaluation table

Customer requirements		Dysfunctional (negative) question				
		1.Like	**2.Must be**	**3.neutral**	**4.live with**	**5.dislike**
Functional (positive) question	1.Like	Q	A	A	A	O
	2.Must be	R	I	I	I	M
	3.neutral	R	I	I	I	M
	4.live with	R	I	I	I	M
	5.dislike	R	R	R	R	Q

Customer requirement is: A: Attractive, O: One-dimensional, M: Must-be, Q: Questionable, R: Reverse, I: Indifference.

Following equation is used for calculating weighted mean of each feature.

$$Q - scor = \frac{(Num_{Must} - be * 1 + Num\_one - dimensional * 2 + Num\_Attractive * 3)}{Num\_Subjects}$$

After calculating the weighted mean of all the features, in order from lowest to highest, spot chart is plotted and we can classify and rank the three requirements. In order to examine the features from a three requirement perspective, we divided all the features into three groups. This division is based on two facts: the "jump" on the plot and the semantic meaning of the features around the division points. In this order, while upward trend in chart are confirmed by shift in frequency of each requirement, the previous class has ended and a new class will begin.

Material and Methods

According to using Kano model in prioritizing the needs of customers, this study is applied research. To collect the data, the study was conducted in two stages. In the first phase, exploratory research was conducted through reviewing literature and expert viewpoint which factors affecting customer satisfaction has been identified. Second phase is type of descriptive –field research, needs of the customer has been determined and prioritized in this stage. Two kind of questionnaire were used to collect data. The first questionnaire was designed to identify factors affecting customer satisfaction which distributed among a team of experienced managers and employees of the bank. In the questionnaire, respondents were asked to suggest new factors, in addition to the rank mentioned factors.

The second questionnaire, Kano standard questionnaire, using factors derived from the needs assessment questionnaire, was distributed among bank customers. In the first stage because the population was small, there was no sampling. We used simple sampling in the second part due to large population of bank customer and the Cochran Equation was employed for determining the sample size, 200 people. To test the reliability test for questionnaire, the Cronbach's alpha coefficient was computed that was 0.75% and 86% respectively in the first and second phase.

Results and Discussion

After identifying and before ranking factors affecting customer satisfaction, it is necessary to classify criteria. Table- 3 shows related criteria.

Step 1: data analysis based on the frequency considering frequency modulation. This is the first and easiest method of analysis for Kano model. Based on this method, each requirement, considering it's frequency from most to least can be classified. The result has been shown in the table- 4.

Step 2: data analysis based on the weighted mean frequency. According to this method, three requirements are classified based on the considered importance for each features. Result has been shown in the table -5.

Step 3: data analysis- based on Customer satisfaction coefficient. The result has been shown in the table-6.

Table-3
Criteria affecting improvement the Bank Maskan service quality

Item	Feature	Item	Feature
1	Access to their accounts via the Internet	11	Time standing in line at the counter
2	Interest paid to the account daily	12	Quickly confirm / reject request to open current account
3	Interest payments on current account	13	Employee secrecy
4	Provide the necessary information	14	Providing facilities like water cooler, chairs and...
5	Emotional relationship with bank's employees	15	Respecting clients' suggestions and comments as new solution
6	The courteous staff	16	Providing various banking facilities
7	The attention of staff to customer request	17	Using new technologies for giving more facilities and services (ATM machines, pay bills via telephone and internet)
8	Staff appearance	18	giving information on appropriate time scales about customer's account via various means (e-Email, and SMS)
9	The rate of interest	19	A single digit interest rate loans
10	Bank environment (clean, quiet and . . .)	20	Reduce customer service costs (wage rate)

Table-4
Data analysis based on the frequency considering frequency modulation

Factor	One-dimensional	Attractive	Must-be	Indifference	Questionable	Reverse	Category
Factor 1	70	85	6	39	0	0	A
Factor 2	52	78	7	62	0	0	A
Factor 3	65	74	7	49	0	0	A
Factor 4	58	26	81	34	0	0	M
Factor 5	22	28	12	125	3	10	I
Factor 6	158	25	7	9	0	0	O
Factor 7	140	30	9	18	0	0	O
Factor 8	72	55	9	64	0	0	O
Factor 9	113	37	12	33	0	0	O
Factor 10	110	58	29	22	0	0	O
Factor 11	153	30	3	11	0	0	O
Factor 12	126	51	9	13	0	0	O
Factor 13	65	31	79	24	0	0	M
Factor 14	68	9	98	16	0	8	M
Factor 15	71	60	10	58	1	0	O
Factor 16	115	55	18	11	0	0	O
Factor 17	108	56	11	25	0	0	O
Factor 18	69	79	6	46	0	0	A
Factor 19	98	75	7	17	0	0	O
Factor 20	146	32	13	7	1	0	O

Table-5
Data analysis based on the weighted mean frequency

Factor	Must-be requirement	One-dimensional requirement	Attractive requirement	Q Score
Factor 14	98	38	9	1.491
Factor 4	81	58	26	1.666
Factor 13	79	65	31	1.725
Factor 6	7	158	25	2.094
Factor 20	13	146	32	2.099
Factor 7	9	140	30	2.117
Factor 11	3	153	30	2.145
Factor 10	29	110	58	2.147
Factor 9	12	113	37	2.154
Factor 16	18	115	55	2.196
Factor 12	9	126	51	2.225
Factor 17	11	108	56	2.257
Factor 5	12	22	28	2.258
Factor 8	9	72	55	2.338
Factor 15	10	71	60	2.354
Factor 19	7	98	75	2.377
Factor 3	7	65	74	2.458
Factor 18	6	69	79	2.474
Factor 1	6	70	85	2.490
Factor 2	7	52	78	2.518

Table-6
Analysis based on the customer satisfaction coefficient

Factor	Satisfied	Dissatisfied
Factor 1	0/775	-0/38
Factor 2	0/65	-0/3
Factor 3	0/71	-0/37
Factor 4	0/42	-0/7
Factor 5	0/26	-0/18
Factor 6	0/92	-0/83
Factor 7	0/86	-0/75
Factor 8	0/635	-0/405
Factor 9	0/77	-0/64
Factor 10	0/76	-0/63
Factor 11	0/93	-0/79
Factor 12	0/89	-0/68
Factor 13	0/48	-0/72
Factor 14	0/4	-0/87
Factor 15	0/66	-0/4
Factor 16	0/85	-0/67
Factor 17	0/82	-0/595
Factor 18	0/74	-0/375
Factor 19	0/88	-0/53
Factor 20	0/9	-0/8

The results of this study confirm that the Bank Maskan in all three requirement; must-be, one-dimensional and attractive can improve their quality of service and considering Kano model classification, improvement in the service quality can happen.

Table (4) shows that criteria as providing the necessary information, employee privacy and facilities such as water cooler and chairs stand in the must-be requirement category. This means that the absence of these factors leads to customer dissatisfaction, but improve and development these factors will have no impact on customer satisfaction. So it is recommended that Bank Maskan avoid investing in development in this area.

Based on information provided in table- 4, factors such as the courteous staff, the attention of staff to customer request, staff appearance, rate of interest paid to deposit account, bank environment (clean, quiet and . . .), time standing in line at the counter, quickly confirm/reject request to open current account, respecting customer's suggestion and comments as new solution, using new technologies for giving more facilities and services (ATM machines, pay bills via telephone and internet), a single digit interest rate loans, reduce customer service costs (wage rate) classified as one-dimensional requirement. This means that there is direct relationship between these factors and customer satisfaction. In this category, time standing in line at the counter has the most and staff appearance has the least impact on customer satisfaction. Also, in case customers are not behaved politely, dissatisfaction will rise.

According to table- 4, criteria such as access to accounts via the Internet, pay interest to account daily, Interest payments on current account, emotional ties to the bank staff, giving information on appropriate time scales about customer's account via various means (Email, and SMS) are categorized as attractive requirement. It can be concluded that customer receiving these services will be satisfied. Considering the nature of attractive requirement and satisfying this need will leads to customer satisfaction and due to the competitiveness of the banking market, it is highly recommended that Bank Maskan try to improve and develop these features.

Also result shows that in the same condition must-be, one-dimensional and attractive requirement should be considered respectively. If bank can not satisfy must-be requirement carefully, dissatisfaction will occur and customers change their bank. But in the case of attractive requirement it is not same as must-be requirement and the failure to provide attractive requirements will have no negative impact on customer satisfaction. But it should be noted that by satisfying this requirement, competitors can be overcome. One-dimensional requirement have the least importance for customers among others.

Table (6) shows customer satisfaction and dissatisfaction coefficient priority in accordance with this result, it is suggested that Bank Maskan invest in the customer expectations based on the following order of priority.

According to table -7, the least time standing in the line counter with the highest satisfaction coefficient (+93/0) and emotional relationship with the bank employees' with the lowest customer satisfaction coefficient (+27/0), respectively, has maximum and minimum impact on customer satisfaction. Also table -7 shows

that availability of water cooler and chair and . . . with the highest dissatisfaction coefficient (-0/87) and emotional relationship with the bank employees with the lowest customer dissatisfaction coefficient (-0/18), respectively, has minimum and maximum impact on customer dissatisfaction. So, based on theses result, bank Maskan can develop and improve its service quality more efficiently.

Conclusion

The results of this study confirm that Bank Maskan can improve the quality of its services in all three class of must-be, one-dimensional and attractive requirement considering the specification of each class. The research findings indicate that only three parameters are in must-be requirement. To avoid customer dissatisfaction, launching feedback system is recommended that customer recommendation are applied actively in due to avoid the complaints and grievances.

Frequency of factors in one-dimensional requirement shows that highest level of customer demands is in must-be requirement, this means that Bank Maskan can improve the quality of its services in this section more. Given that only four factors were included in the attractive requirement, it can be concluded that a

very high level of awareness and demand between customers is so they are not excited by these services. This may be due to high quality of today banking services and also indicates competition between banks in improving the quality of their services. Due to the nature of the attractive requirement that has the greatest impact on customer satisfaction, meeting the customers' need in this section will increase customer satisfaction. Considering the competitiveness of the banking market, it is proposed that bank Maskan invest more in this area to act more efficiently.

In a general view, it is concluded that improvement should be done in must-be, one-dimensional and attractive requirements respectively. Because when customer's need are not met in this section, customer dissatisfaction will rise and mostly they will change their bank, if there are other options (banks with better conditions). Against, failure to provide attractive requirements will have a negative impact on customer satisfaction. But banks should consider through these factors competitors can be come over. Between factors of one-dimensional requirement, factors that have the greatest importance to customers and customers are satisfied with them should be emphasized.

Table-7
Customer coefficient priority

Item	Customer satisfaction coefficient	Item	Customer dissatisfaction coefficient
1	Time standing in line at the counter	1	Providing facilities like water cooler, chairs and...
2	The courteous staff	2	The courteous staff
3	Reduce customer service costs (wage rate)	3	Reduce customer service costs (wage rate)
4	Quickly confirm / reject this request account	4	Time standing in line at the counter
5	A single digit interest rate loans	5	the attention of staff to customer request
6	The attention of staff to customer request	6	Employee secrecy
7	Provides various banking facilities	7	Providing the necessary information
8	Using new technologies for giving more facilities and services (ATM machines, pay bills via telephone and internet)	8	Quickly confirm / reject request to open current account
9	Access to their accounts via the Internet	9	Provides various banking facilities
10	The rate of interest	10	The rate of interest
11	Bank environment (clean, quiet and . . .)	11	Bank environment (clean, quiet and . . .)
12	Giving information on appropriate time scales about customer's account via various means (E-mail, and SMS)	12	Using new technologies for giving more facilities and services (ATM machines, pay bills via telephone and internet)
13	Interest payments on current account	13	A single digit interest rate loans
14	Respecting clients' suggestions and comments as new solution	14	Staff appearance
15	Interest paid to the account daily	15	Respecting clients' suggestions and comments as new solution
16	Staff appearance	16	Access to their accounts via the Internet
17	Employee secrecy	17	giving information on appropriate time scales about customer's account via various means (e-Email, and SMS)
18	Providing the necessary information	18	Providing the necessary information
19	Providing facilities like water cooler, chairs and...	19	Providing facilities like water cooler, chairs and...
20	Emotional relationship with bank's employees	20	Emotional relationship with bank's employees

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