

EXPLORING SELLING FEATURE VS SELLING VALUE TOWARD SAVING AT SHARIA BANK

M. Ruslianor Maika, Fitri Nur Latifah

Islamic Banking, Universitas Muhammadiyah Sidoarjo

mr.maika@umsida.ac.id ; fitri.latifah@umsida.ac.id

ABSTRACT

Propose | this research aims to explore selling feature versus selling value toward savings in Sharia Bank. The attraction point of a product is based on the features' excellences and the product's capability. Technology is one of the easies of giving additional features in a product. Even though the utilization patterns and religious tendencies are the factors that influence the use of savings in Sharia Bank, the feature can both make the product be excellent for the customers and tend to be useless as well for them.

Methodology/Design/Approach | Employing the mystery shopping method, this research's subjects are two customer services and six mystery shoppers. This method is a hidden interview that is conducted by mystery shoppers by addressing various questions in connection with the opening of saving account in BRI Syariah. In addition, the secondary-data collection is also conducted by referring to the financial statement published in BRI Syariah website.

Findings | Even though the trend of the increase of saving accounts in BRI Syariah within 2009-2015 periods is really high, the growth of it goes slowly. The occurence of savings' slow growth must be responded by the initiative new-strategy which is VRIN, the combination of the uniqueness of the saving (financial collection) and defrayal product, so that the competitive excellence, which is now volatile, is substituted with the new-competitive excellence in order to reincrease the savings growth.

Conclusion | The change from selling feature to selling value will replace the old-competitive excellence to the new ones as the initiative new-strategy in order to increase the savings growth in BRI Syariah. The organization which is reluctant to create changes tends to be replaced by other institutions which have new-competitive excellence needed by the customers.

Keywords: *feature fatigue, selling value, sharia bank, BRI Syariah, savings*

Paper type Research paper

Introduction

According to Ratnawaty (2008) in (Johan & Ratnasari, 2014), every customer's decision in choosing a banking product is based on the range quality of the product knowledge. Moreover, the customers' schemata on the product is also one of decisive factors that influences them in buying a product (Lin & Lin, 2007). Survey conducted in Java, Kalimantan and Sumatera region shows that the customers' understanding to the Islamic financial instruments is still low (Direktorat Perbankan Syariah, 2012). Unfortunately, the sharia banking tends to be more focused on the strategy namely observing, imitating, and modifying the conventional banking product to make savings product based on sharia.

The previous researches indicate that the customers' attraction point in using a product or a service is based on the product's salient or excellent feature as well as its capability (Rahman & Rahman, 2009). The integration of technology in various business industries is the rational about the existence of adding product's features (Thompson, Hamilton, & Rust, 2005);(Maika, 2016), in which the result of the research in economics and market shows that the adding activities of product's features tend to increase the product capacity and its tractive

power (Wu, Wang, Long, & Li, 2015). Its increase affects the product quality and the increase of the institution's income (Ellison, 2005).

The socialization of the sharia banking product is merely conducted through religious approach (Asytuti, 2012). Efforts of the approach via understanding in economics point of view is also able to be conducted, but still within the corridors of sharia principles. Sharia Bank should have a better understanding about necessity, tractive power and behavior from the targeted customers, thus, a religious tendency is not the important factor in attracting customers to do transaction in sharia bank (Haron & Azmi, 2006).

The analysis result of savings in sharia bank shows that the customers' behaviors implicitly tend to be on the utilization and religious tendency form (Setyobudi, Wiryono, Nasution, & Purwanegara, 2015), hence, the development of savings product in sharia bank in Indonesia tends to be focused on the amounts of the technological features which are likely to conventional bank and worship-based savings product such as Umroh and Hajj. However, the amounts of the features can both make the product super excellent for the customers and tend to be useless as well for them (Thompson et al., 2005). Therefore, there has been a decrease in the financial average growth for the third party since 2011 up to 2015 in the point of 8%, where the average growth in 2007-2015 period is 22% (composed by the writer in the statistical sharia banking-data OJK)

Thus, this research is conducted to explore selling feature and selling value and how their influences to customers in BRI Syariah. The method is mystery shopping, a hidden interview method addressed to frontliner in Sharia Bank, in this case is the customer service.

Literature Review

Feature Fatigue

Research in feature fatigue began in 2005 by Debora Viana Thompson, Rebecca W. Hamilton, and Roland T. Rust entitled "Feature Fatigue: When Product Capabilities Become Too Much of a Good Thing" which shows that choosing to add features of a certain product in the beginning of product use potentially reduce the lifetime values, hence, the approach to increase sales in future is by decreasing the amounts of product's features or optimized features (Thompson et al., 2005).

Thompson et al (2005) states in the beginning of his research that customers contribute bigger part for certain product's capability and few others for the function. As the result, the product's utilization has structurally changed the customers' tractive power to the product use. After that, customers usually will not evaluate the product since the various features attached to it makes the customers exhausted or dissatisfied.

Yahoo is the example of complex features in web browsers. However, it cannot replace Google as the one that stays as the top web browser, even Yahoo has provided web surfer with complex news columns. Bringing back to history, there were some Google founders, or probably co-founders, feeling exhausted of the crowded of its web surfing. Thus, making a focused and simple product is the key to avoid feature fatigue, as not all features in a product are useful for the customers (Ammirati, 2003).

Giving a question to customers is the best form to avoid crowded product's features, hence the product is not only up-to-date but also potential to be well-responded by market (Goldenberg, Horowitz, Levav, Mazursky, & Holt, 2003). Mercedes-Benz has been

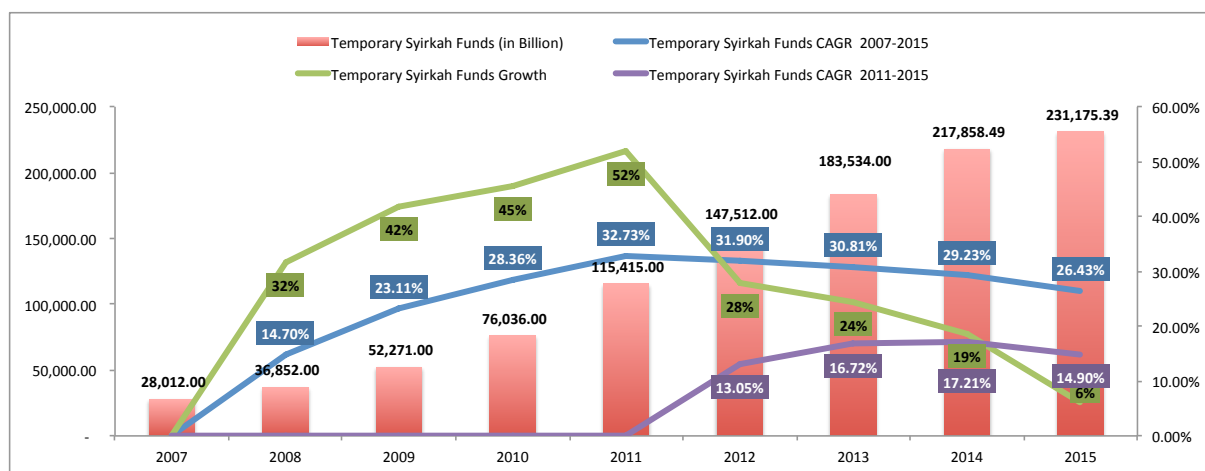
introduced its new car by its fully equipped electronic-features, but afterwards there is a decrease of 600 electronic-features done by the company since the consideration of the first sales and the effectiveness (Rust, Thompson, & Hamilton, 2006).

Adding features in a product will only create wider product's ambiguity, even, in other views, adding product's features can boost up product's capabilities and tractive powers in which both affects the flow of company's income (Li, Wang, & Wu, 2013);(Rust et al., 2006);(Thompson et al., 2005). In other perspectives, product's features will also affect the fall of product's use or utilization and create a tendency of the fallen customers' dissatisfactory (Li et al., 2013);(Thompson et al., 2005).

Saving at Sharia bank

Theoretically, sharia banking in Indonesia applies two levels of mudharabah in which sharia bank is functioned as an intermediated institution in financing activities acting as mudharib (pasiva) and as shahibul mal in financial-distributing activities (Ascarya, 2006).

Saving is one of financing forms in sharia bank in which generally there are two types namely 1) forbidden saving based on sharia principle which implements interest, and 2) unforbidden saving based on sharia principle which implements mudharabah and wadiah principle (Dewan Syari'ah Nasional, 2000). The notion of mudharabah shows that customers act as shahibul mal or finance owner and the bank acts as mudharib or the financial manager. Customer's fund or shahibul mal is the stated-amount of modal in form of cash and not of debt. In addition, wadiah is a saving which can be withdrew timelessly without any required shares but volunteered by the bank (PKES, 2008).



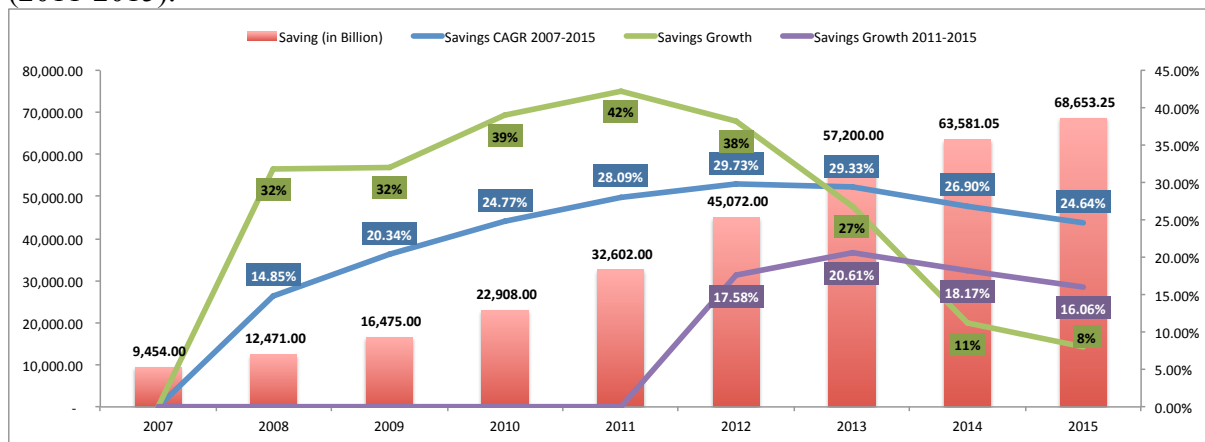
Summed from (OJK, 2015b)

Picture 1. The Graphic of the Increase of TSF and the Growth of TSF Sharia Bank in 2007-2015

The total numbers of Sharia Bank in Indonesia are about 12 and within the variation of saving types still cannot support Temporary Syirkah Funds (TSF) sharia bank to continually grow. The trend of the TSF increase in Indonesia sharia bank keeps showing the annual increase within 2007-2015 period, in this case there is an increase for about 26,43%. However, the data also shows that there is an annually averaged-growth decrease within the previous five years, 2011 to 2015, for about 14,90%, even there is a TSF increase in sharia bank for about 59 trillion (2011-2015) (OJK, 2015b).

TSF shows the falling-growth trend that the result of the influence from the falling-growth of savings product. The rising-growth trend of TSF in savings product of sharia bank in Indonesia portrays that there is an annual increase within 2007-2015 period for about 59

trillion or the annually averaged growth is 24,64%. However, there is a decrease in the annually averaged growth within recently previous five years, from 2011-2015, for about 16,06% even there is an increase in the amounts of savings in sharia bank for about 36 trillion (2011-2015).



Summed from (OJK, 2015b)

Picture 2. The Graphic of the Increase of Savings and the Growth of Savings in Sharia Bank Period 2007-2015

Methodology

This research uses descriptive qualitative design, in which in qualitative research, individual is not bound to variables or hypothesis but rather being assumed as independent one by involving his or her life. The researcher will investigate directly on how the technique of selling savings product in customer service of BRI Syariah which is dominated by the offering of too many saving features.



Picture 3. The Procedures of Mystery Shopper Method

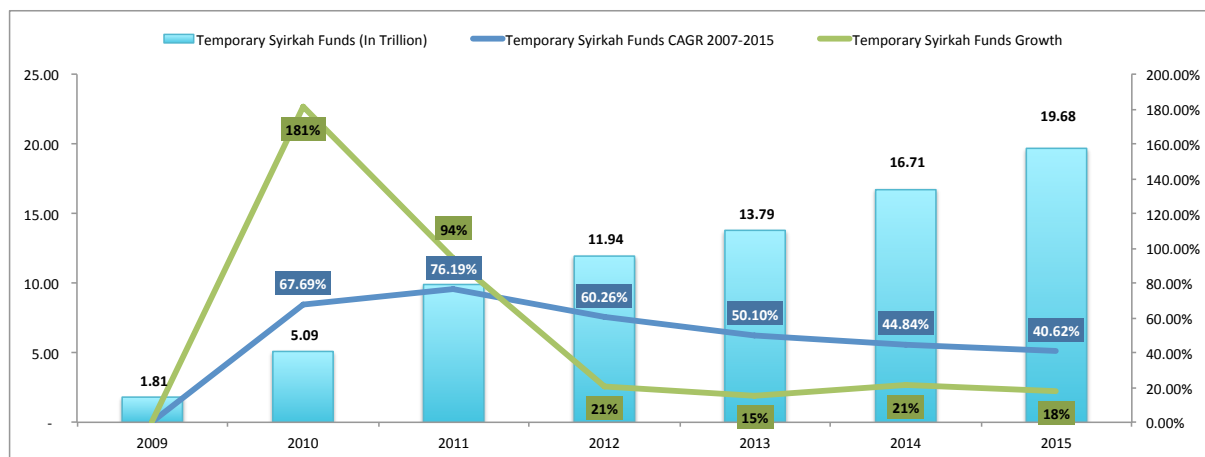
The research was conducted in three months start from October 2016 to Januari 2017. The object of this research was BRI Syariah, with the customer service as the population and there were chosen two samples from the population. The data collection and data analysis used mystery shopping, where the 6 mystery shoppers would open new bank accounts in BRI Syariah and doing closed interview sessions about the selling technique of savings in BRI Syariah. Furthermore, the data collection was also got by recycling the data into good

information for the researcher which is later to be analyzed. The data was the financial report within 2009-2015 period which had been published in the official website of BRI Syariah.

Result And Analysis

Result

It has been a viral to talk about sharia bank and most people, including both the customers and the up-coming customers, will say there is no obvious difference between sharia and conventional bank. Based on the phenomenon, it can be retracted that the focus of the development strategy in sharia bank conducted by Finance Service Authority or OJK (Otoritas Jasa Keuangan) years 2015-2019 is to improve the understanding and consciousness of society about sharia bank (OJK, 2015a). One cause that makes it essential to raise the factor is that the lower product's varieties and the inappropriate service viewed by the society (OJK, 2015a). It is undeniable that the development of sharia bank's savings still adopts three principles namely observing, imitating, and modifying, hence generally, there is no added value which is obviously different from each other product except only those in related segmentation to enhance product's varieties.



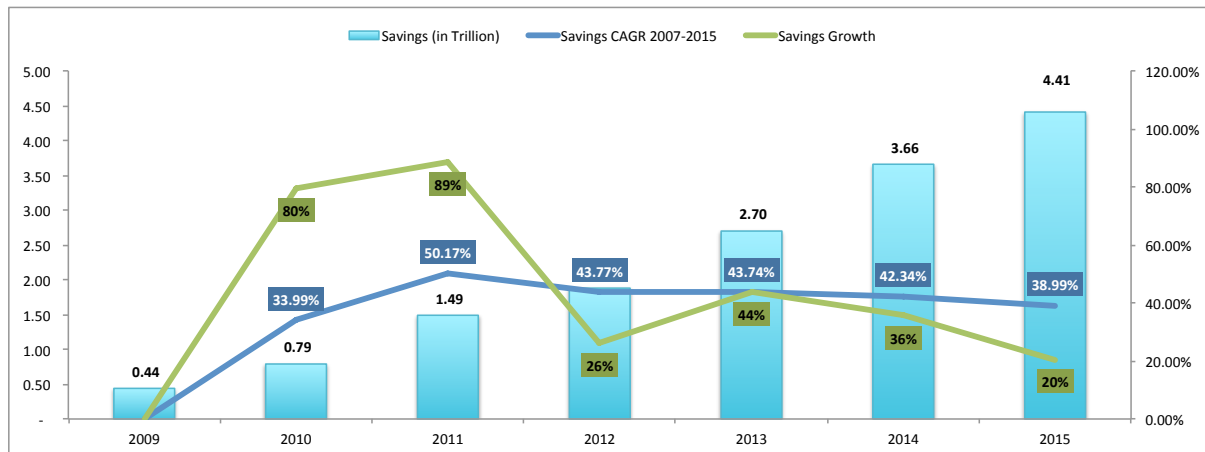
Retracted from (BRI Syariah, 2010);(BRI Syariah, 2012);(BRI Syariah, 2015)

Picture 4. The Graphic of the Increase of TSF and the Growth of TSF BRI Syariah in 2009-2015

The result of this study conducted by 6 mystery shoppers to two customer services in BRI Syariah shows that the customer services were consistent in explaining the saving products, either wadiah-based savings or mudharabah-based ones. They also further explained about each product's features such as facility, cost, and electronic-banking feature.

Hence, what is the effect if the customer services of BRI Syariah apply such strategy in selling the saving products within 2009-2015 period? Picture 4 shows that the implementation of such product-selling strategy by pointing the products' features out has affected the improvement of BRI Syariah customers' saving balances since 2009 to 2015 about 17,81 trillion. It is also ought to be noticed that the annual average growth (CAGR) within 2011-2015 got slower about 40,62% and the trend of the increase of balance volume also got slower within 2011-2013 period about 15%, even there was an improvement in 2014 for 21%, but it got slower again in 2015 for only 18% in which it is still lower than the average growth (CAGR) TSF 2009-2015.

Generally, the annual averaged growth (CAGR) years 2009-2015 TSF BRI Syariah keeps showing the decelerate trend. The volume of balance in savings by the schema of mudharabah and wadiah in BRI Syariah still gets increasing numbers for about 3,97 trillion, but the growth rate has been decelerated since 2011. In 2014, the savings growth is only about 20% or lower than CAGR in 2009-2015 which is in 38,99%. That means in a particular part, BRI Syariah has kept satisfying with the increase since 2009-2015, while in other certain parts, there is a tendency of the decrease of saving utilization of BRI Syariah or further research would be very necessary in investigating what tendency of the decelerate of annual averaged growth affects the satisfactory of its customers.



Retracted from (BRI Syariah, 2010);(BRI Syariah, 2012);(BRI Syariah, 2015)

Picture 5. The Graphic of the Increase of Savings and the Growth of Savings in BRI Syariah Years 2009-2015

Analysis

The change of the strategy of selling the savings product is hopefully better to start as soon as possible in order to avoid the occurrence of decelerated saving growth. The change can be began by switching the paradigm of *feature selling* for customers into the strategy of *value selling*. The difference of paradigm is based on the function of the product. The feature selling mostly exposes on the product capability with all features while the value selling tends to be more on the customers' satisfactory. Hopefully, I does not only influence the customer's satisfactory but also to BRI Syariah income.

Feature selling is the description from various essential elements of a certain product offered by an institution by the hope of that customers are kindly attracted. In fact, feature selling does not have an intrinsic value, even the benefits are obviously real for certain customers, but it is not future-implicated for the others. For instance, in saving product at sharia bank, customer service will explain the product features such as "for the minimum deposit feature in continuum is ten thousand rupiahs, the precipated minimum balance is fifty thousand rupiahs, and the withdrawal activity in each day is five million rupiahs. Hence, the ATM can also be used at merchant, BRI, *performa* and *prima*, but also applicable to merchant with the symbols of BRI Debit, BCA, *bersama* and *prima*".

Meanwhile, the selling value of a product is the core rational why customers want to move from one product to another, the function does not only solve the customers' problems, but also keeping them satisfied (Osterwalder & Pigneur, 2010). Moreover, customers also

measure the values by evaluating the differences among all benefits and costs in using the product and other alternative products (Kotler & Keller, 2006). For instance, in offering a car with selling value “possible to decrease the overall mobile costs for 20% and broaden the periods of machine maintenance”.

The result of the hidden interview done by 6 mystery shoppers to two customer services in BRI Syariah showed that both customer services use selling feature method in saving products to their new applicants. When the mystery shoppers gave a question: “What is Faedah savings?” the customer service generally answers that “Faedah saving is a type of saving product in which customers can withdraw the money in any sudden times”. Afterwards, the mystery shoppers asked “what is the different between Faedah saving and the others?” the customer services tent to explain the various features, such as the minimum deposit, transfer cost, ATM facility, internet banking, the minimum balance, can be used in cash withdrawing in abroad, etc.

It is obvious that the knowledge of the customer service in BRI Syariah about Faedah savings which is only limited to product features and unable to show the major excellent point of the product. This may become the result of the method of ATM (observing, imitating, and modifying). Hence, the selling value is important to build a product and indeed it can create a positive perspective toward the product (Asytuti, 2012).



Selling value in banking’s product will be guaranteed by an economic approach (Asytuti, 2012). It means that value which is used to give to the customers and the new applicant covers finance scope. The idea is based on the function of intermediated bank, where the bank as an institution get the funds from societies and giving services to them as well as giving the funds in form of financing and servicing. Above function is in connection with finance, means that the parameter of the function of intermediated institution is the finance performance, if the performance of a certain bank is low, the savings product is either.

Why does the economics approach in a finance become the most prior choice in the savings’ selling value? It is because there is a relationship between it and the uniqueness of sharia bank. Sharia bank has a different perspective compared to the conventional one in term of giving the shares to the customers. Conventional bank with its interest principle gives the persistent interest even though the bank performance is in the best position, even in the worst one, so that the selling value of savings product delivered by its customer service is not related to the finance performance. Hence, it is absolutely different from the sharia bank. In sharia bank, wadiah saving account gives the shares in form of bonus which is paid to the customers, meaning that sharia bank, with contract, is not bound to give the shares. While for the saving product with mudharabah principle, customers will get the shares from the bank’s company results done through the financial distribution to the deficit-financial customers. The bigger the profit of the results of financial distribution, the bigger the shares got by the customers of the saving product.

It is clear that selling value of finance performance toward sharia bank becomes unique that also be a rational for customers to move from the conventional bank. Different from the conventional one, selling feature is unique since in the conventional bank’s saving product, there has been defined in form of bank interest once the customers open a new account. It has already proven that the excellent technology has by BCA recently is for the sake of selling feature mission which becomes the most salient strategy, even in other part, other administrative funds to support the feature are also expensive to pay.


The following conversations are to contrast the customer services who implement selling feature method and those who apply selling value:


Table 1. Conversation between Customer and Customer Service (Selling Feature)

 <p>Customer</p>	<p>What is mudharabah saving account?</p>
<p>First of all, I would explain about mudharabah saving, the prerequisites are only KTP (a legal-issued national identity) and NPWP in which both are relevant to the domicile, if there is no NPWP, you need to fill in the declaration.</p> <p>For its features, the minimum deposit is ten thousand rupiahs. The minimum balance is fifty thousand rupiahs. The minimum withdrawal activity is five million rupiahs in a day. Hence, for the ATM card, it can be used in merchant, as well as in BRI, <i>performa</i>, and prima, but it also can be used in all merchant with the symbol of Debit BRI, BCA, <i>bersama</i> and prima.</p> <p>So, there are four total connections, Miss. If you want to use the ATM card, you can withdraw almost twenty million rupiahs via ATM in each connection of ATM machine. For instance, 5 million from sharia bank, 5 million from prima, 5 million from BCA, and BRI, or etc. And, that must be moving, move from one connection to another.</p> <p>The saving gets the shares with <i>nisbah</i> or income for about 10%.</p> <p>Are there anything to ask before I process it?</p>	 <p>Customer Service</p>

This selling value model strategy is integrated with Resource Based View (RBV) approach, hence it can happen competitive excellence for institution especially for BRI Syariah. RBV approach with the integration of financial-gathered product and financial distribution can be the first prior to compete with institutions because it is the unique combination of resources owned by BRI Syariah. In designing product, it is necessary to consider the resource unique-criteria which fulfill VRIN; valuable, rare, imperfect imitability, non-substitutable, of each product, either funding or defrayal (Turino, 2016).

Table 2. Conversation between Customer and Customer Service (Selling Value)

	<p>So, what is mudharabah saving type?</p>
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<p>First of all, let me explain what mudharabah saving type is. It is one of BRI Syariah saving types with cooperation model namely production sharing. Our performance in BRI Syariah is pretty good so that the previous shares will be given to customers bigger than the interest of conventional bank, even compared to other sharia banks.</p> <p>Our shares or the production sharing will be fluctuative based on the finance performance of our team in BRI Syariah. If there is a decrease, the shares will also decrease, but in the contrary, if there is an increase, the shares are also increase.</p> <p>Hence, there are no either customers or the bank who become disadvantaged because of the interest. That is how Islam teaches us about finance cooperation.</p> <p>In addition, the monthly administrative cost in BRI Syariah is similar to other sharia banks and still lower than the conventional one.</p> <p>Are there any questions before I process it?</p>	<div data-bbox="1193 555 1380 761">  </div> <p>Customer Service</p> <p>Customer Service</p>
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CONCLUSION

This research investigates feature fatigue in saving account at Islamic banking in which the old selling-product strategy done by customer service fulfills the customer's product knowledge with various features in savings product in BRI Syariah. The result of this research shows that there are two customer service in BRI Syariah consistently keep explaining to 6 mystery shoppers when asked about saving types. All customers explain various savings' features and thus the tendency of the decreasing growth of savings in BRI Syariah can be an awareness for BRI Syariah to move into the use of selling value.

Selling value guarantees the competitive excellence which is relevant to VRIN, competitive advantage in an often-evaporated business industry within only less than a year (Gunther

McGrath, 2013). Company with dominant market tends to own a completer resource combination, but the company's external condition also cannot be handled well. To survive in further, a new initiative strategy is needed. If an organization cannot change the external changes, the competitive excellence will not be changed by the other competitive excellences which are not owned by the company but essentially needed by customers.

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