Factors Influencing Customers in Bank Selection: A Study on Northern Region of Bangladesh

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Abstract: *Participants of banking industry are noticeably increased in Bangladesh. To do sustainable banking business they are very much dependent on their customers. In banking industry, customers are not only the source of deposit but also the source of income. It is the research that focuses on attributes that have influences on customers' choice about banks especially for northern region of Bangladesh. Data were collected with the help of a structured questionnaire which comprise total 35 attributes within five dimensions. Mean scores of every attributes indicate modern equipment and technologies, security arrangement of bank, secure feeling in financial transaction, honesty and trustworthiness of staff, and confidentiality of account information as five most important factors. In other hand five least important factors are enlarged operation hours, parking facilities, recommended by friends or relatives, sponsorships for extracurricular activities, and remittance service. These results are based on customer's perceptions. From the five dimensions reliability and assurance dimension obtain the highest importance score. In fact, this study will help to explore bank selection criteria engaged by both current and potential users of bank services.*
Key words: bank, customers' choice, dimensions, Bangladesh.

I. Introduction

Service industry has great importance in enriching the world economy. The value added of services as percent of world gross domestic product was about 70% (World Bank, 2011). On the other hand, banking and monetary services in the world services industry is very crucial and cannot be overlooked (Mishkin, 2001). Customers have unlimited switching options because of intense competition in bank and financial industry. To identify customers need entirely and provide suitable services to the customers, banking facilities need to be designed according to target customers' demand. Rapid advent of new information technologies forced these institutions to offer more sophisticated services. Competitive financial atmosphere of industry also force banks to improve their service quality and to adopt new technologies.

In banking today, commercial banks are not limiting their works into buying and selling money, but they aim to provide appropriate financial services to customers (Holstius&Kaynak, 1995). As economic environment and customers choice is rapidly changing, it has become essential for banks to determine the factors which are vital to the customer's bank selection process (Boyd, Leonard & White, 1994). Reliable and quality products or services can derive customer satisfaction. Analyzing customer's considerable factors during banks selection has been argued to be helpful to banks in identifying the appropriate marketing strategies needed to draw attention of potential customers and hold existing customers (Kaynak&Kucukemiroglu, 1992). Indeed, for the intense competitiveness in homogenous services offered by banks (Grady & Spencer, 1990; Holstius&Kaynak, 1995), it is increasingly necessary for banks to identify the factors that influence customers to choose a particular one from so many alternatives available in the industry. For a bank to be a best option for their clients, to be a competitive one and to exist for a long run in the industry, should focus on customer's expectation with a view to ensuring the attainment and provision of these factors.

There exists almost no study concerning the customer's factors consideration during bank selection in northern region of Bangladesh. However, this study used descriptive as well as statistical analysis including five dimensions having several attributes or factors in each dimension.

II. Literature Review

Several researchers attention have been given on the issue of "how customers select banks" (Blankson，2007; Rao& Sharma, 2010; Safakli, 2007). Banks should use such information to develop the

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appropriate marketing strategies which will help to capture market share. A short review of researches about customers bank selection criteria is presented hear.

Agarwal (2017) examined the influence of six factors- social factors, convenience factors, financial factors, technological factors, service quality factors and image / reputation factors in bank selection intentions of customers in Ethiopia. The study showed all these factors were perfectly positively and significantly correlated with bank selection intention and technological factors had maximum contribution on bank selection intension.Garba et al. (2017) employed Ordinary Least Square method to evaluate the explanatory power of various factors determining bank selection decision in Nigeria. The study used 16 characteristics of banks that influence customers' choice of bank and then these characteristics were grouped into four factors such as security factors, technology factors, economic factors and personal factors. The result depicted that all the four factors had indicated a positive correlation with choice of customers in selecting bank in the selected area.

Tehuluu&Wondmagegn (2014) worked on five commercial banks of Bah Dar City, Ethiopia. According to them significant factors were friendly manner of staff, ATM service, bank speed, service quality, external bank appearance and internal sitting arrangement, feeling secured, proximity to home/work place, many branches and long operating time whereas insignificant factors were recommendations from others, number of counters, safety of funds, warm reception and lower service charge for bank selection decision of customer. However, Rao& Sharma (2010) showed that recommendation from family, friends and peers had significant influence on customers' bank choice.

The researchers (Cicic et al., 2004) selected students aged between 19 and 24 years of the University of Sarajevo as a sample because they are the potential bank customer in Bosnia and Herzegovina. They got five most important factors are good reception of bank, friendly bank personnel, low service charges, pleasant bank atmosphere and ease of opening a bank account and five least important factors are importance of a domestic bank, recommendation of friends and relatives, location of the main branch, external appearance of the bank on the market and location of the existing branches and sub-branches. Aregbeyen (2011) conducted a study on1750 respondents of Nigeria. Respondents were surveyed with structured questionnaire from seven locations of Nigeria and identified that most important bank selection criteria were safety of funds, quick/prompt service and minimum waiting time among 25 criteria.Omar &Orakwue (2006) also suggested fund safety, good service quality and fast transactions had significantly associated with customers' bank selection decision in Nigeria.

Maiyaki&Mokhtar (2011) pointed out the determinants of bank customers' intention in Nigeria. Researchers gave importance to corporate image,service quality and perceived value on customer behavioral intentions. Safakli (2007) conducted a study in Northern Cyprus to examine the bank selection criteria employed by customers. The findings indicated that the most crucial criteria affecting customers' bank selection decisions are bank image, service quality and efficiency, parking facilities, convenient location, financial factors and affected opinion. The study anticipated that it would be crucial to deal with different demographic characteristics of respondents as distinctive segments and treat different priorities in their bank selection process. The researcher quantified service quality scores to the tangibles, reliability, responsiveness, assurance and empathy dimension of commercial banks in Northern Cyprus. Result shows that empathy has the highest negative service quality scores.

Katircioglu et al. (2011) studied on bank selection criteria of customers in two Romanian cities (Bucharest and Constanta). The study mentioned that sufficient ATM booth was the major influential factor in bank selection. Other factors such as providing ATM services, telephone and internet banking, attention to customers, bank reputation and image, confidentiality, staff appearance and the number of branch around the country also played effective role in bank selection.

To the best of the researchers' knowledge, in Bangladesh, which area is lack such studies, is northern region of the country.A study was conducted by (Rashid & Hassan, 2009) to examine the impact of demographic segments on the bank selection criteria employed by customers of Islamic shariah based banks in Bangladesh. Another research designed on bank selection criteria of customers in Khulna City of Bangladesh (Jahiruddin&Haque, 2009). Rashid et al. (2012) studied bank selection criteria applied by the students of Dhaka University, Bangladesh.

III. Methodology

For survey purpose a structured questionnaire was designed which includes different attributes that customers perceive as important when making decision about bank selection. The questionnaire included respondents' personal information of age, gender, occupation and then divided into two parts. Part I was designed to know the information about banking behavior of the respondents. As the researchers want to find out not only the current customers intention but the potential customers perceptions also, the questionnaire was distributed both types of respondents who have and not have an account in a bank. Part II represents importance of each attribute during bank selection. Hear, attributes were classified into five dimensions, such asPhysical, Reliability and Assurance, Banking Service, Responsiveness andSocial Services and Others.The factors were

adapted from relevant literature, personal experience, interviews with local bank officials, and 20 bank customers of research area. All attributes in the questionnaire are targeted to measure the respondents' perceptions by using a five-point Likert type importance scalewhere 5 = Most important, 4 = Important, 3 = Neutral, 2 = Less important and 1 = Not important at all. To collect primary data questionnaires were distributed through couriers, mail and in person. The survey fieldwork was taken place during the months of May 2018. 220 questionnaires were given and 192 were returned from the respondents. To be the respondents, they must fulfill the criteria of having age over 18 years.

Northern region of Bangladesh was selected as the research area which covers two divisions among seven divisions of the country. Data were collected from every districts of Northern region. Descriptive analysis was done including frequencies, percentages, mean and standard deviation to assess bank selection scores of the respondents by using SPSS 25. Each attributes are ranked according to the mean score they perceived. Then ranked attributes showed each demographic segments scores separately.

IV. Result

Result of about 192 samples which were basically collected by questionnaire going through a process of SPSS analysis is given in the following tables:

Table no. 1: Overall factors ranking based on mean value

Factors	Mean	Std. Deviation
Bank using modern equipment and technologies	4.6198	.64412
Security arrangement of the bank	4.5938	.59804
Feel secure in financial transaction	4.5573	.56684
Honesty and trustworthiness of staff	4.5469	.58595
Confidentiality of the customer's account related information	4.4062	.71744
Internet/online banking facility	4.3750	.76233
Competence & knowledge of staffs about banking system	4.3594	.78668
Providing fast and efficient service	4.3594	.60626
Satisfactory bank environment	4.3490	.66166
Timely delivery of cheque book, ATM cards & Credit cards	4.3490	.75064
Good service attitude of staffs to customers	4.3333	.74027
It perform the promised service accurately	4.2448	.79756
ATM services with sufficient no of ATM booths	4.2344	.85140
Mobile banking facility	4.2344	.82008
Officers at customer service correctly answer to required inquiries	4.2135	.66413
Employees give easy and appropriate solution to the problem	4.1823	.65770
The convenient location of the bank	4.1823	.68116
Bank's reputation and its image	4.1510	.77466
Scholarships to poor students	4.1250	.88324
Good appearance of Bank building and staff	4.1146	.84840
The number of branches in the country	4.0937	.83231
Willingness of staff to help the problems or queries	4.0625	.88988
Helps and grants during natural disaster	3.9740	.84031
Its service charge is low compare to others	3.9531	.88790
Banks sitting arrangement is comfortable	3.9427	.79386
Being informed of the new services or products	3.9271	.87723
Low interest rate on loans	3.9271	1.05597
High interest rate on savings	3.9063	3.08544
Ease of opening an account	3.7448	.92802
Mass media advertisement of bank	3.7396	.95714
Remittance service	3.7187	.96214
Sponsorships for extracurricular activities	3.6927	.92343
Recommended by friends or relatives	3.6302	1.02519
Parking facilities	3.4583	1.13411
Its enlarged operation hours (i.e. Saturday, evening etc.)	3.4167	1.11315

Source: Created by the Authors from SPSS Output

Table no. 1 actually reveals the preference of factors from the view point of different category of customers. This result shows that customers actually give more preferences on using modern technologies, security issues of the bank, good and well behaved employees, convenient location and so on, whereas the factors of the social responsibility dimension are of less important to them and they do not expect enlarge operation hours if the service could be provided within the normal banking hours.

Table no 2: Factors mean value from different occupational perspective

Factors	Occupation (Mean)					
	Student	Housewife	Service	Businessman	Teacher	Others
Bank using modern equipment and technologies	4.7213	4.1429	4.5217	4.2222	4.8077	3.0000
Security arrangement of the bank	4.6311	4.4286	4.5217	4.4444	4.6538	4.2000
Feel secure in financial transaction	4.5492	4.4286	4.5217	4.5556	4.7308	4.2000
Honesty and trustworthiness of staff	4.6230	4.4286	4.2609	4.5556	4.5000	4.4000
Confidentiality of the customer's account related information	4.4180	4.5714	4.3913	4.5556	4.4231	3.6000
Internet/online banking facility	4.4672	3.4286	4.1739	4.6667	4.5000	3.2000
Competence & knowledge of staffs about banking system	4.4590	4.4286	4.0870	3.5556	4.4231	4.2000
Providing fast and efficient service	4.4262	4.0000	4.2174	4.1111	4.4231	4.0000
Satisfactory bank environment	4.4670	4.1429	4.2609	4.0000	4.2308	3.4000
Timely delivery of cheque book, ATM cards & Credit cards	4.5164	3.5714	4.1739	4.4444	4.0769	3.4000
Good service attitude of staffs to customers	4.2623	4.0000	4.4783	4.4444	4.6154	4.2000
It perform the promised service accurately	4.2787	4.0000	4.1304	4.0000	4.3846	4.0000
ATM services with sufficient no of ATM booths	4.2869	3.4286	4.2174	4.6667	4.1538	3.8000
Mobile banking facility	4.3607	3.4286	4.2609	4.2222	4.0000	3.4000
Officers at customer service correctly answer to required inquiries	4.3033	4.0000	4.0870	3.6667	4.2308	3.8000
Employees give easy and appropriate solution to the problem	4.1721	3.8571	4.2609	4.0000	4.3077	4.2000
The convenient location of the bank	4.2377	4.0000	4.0870	4.1111	4.1538	3.8000
Bank's reputation and its image	4.2131	3.8571	4.1304	4.5556	4.0000	3.2000
Scholarships to poor students	4.2951	4.4286	3.9565	3.2222	3.8846	3.2000
Good appearance of Bank building and staff	4.1639	3.7143	4.1739	4.0000	4.2692	2.6000
The number of branches in the country	4.2459	3.4286	4.2174	3.6667	3.6923	3.6000
Willingness of staff to help the problems or queries	4.1475	3.8571	4.0000	3.2222	4.1154	3.8000
Helps and grants during natural disaster	4.1557	4.0000	3.8696	3.4444	3.5385	3.2000
Its service charge is low compare to others	3.9344	4.1429	3.9565	4.0000	3.9231	4.2000
Banks sitting arrangement is comfortable	3.9918	4.2857	4.0870	3.1111	3.8846	3.4000
Being informed of the new services or products	4.0820	3.5714	3.7826	3.2222	3.8462	3.0000
Low interest rate on loans	4.0164	3.8571	4.1739	4.2222	3.3846	3.0000
High interest rate on savings	4.0328	4.1429	3.8696	3.6667	3.4231	3.6000
Ease of opening an account	3.8852	3.8571	3.9565	2.8889	3.3462	2.8000
Mass media advertisement of bank	3.9016	3.1429	3.8261	3.7778	3.3077	2.4000
Remittance service	3.8443	3.1429	3.7391	3.4444	3.6154	2.4000
Sponsorships for extracurricular activities	3.8279	3.5714	3.8261	3.5556	3.1923	2.8000
Recommended by friends or relatives	3.7787	3.5714	3.4348	2.8889	3.4231	3.4000
Parking facilities	3.4754	2.5714	3.6957	3.6667	3.5000	2.6000
Its enlarged operation hours (i.e. Saturday, evening etc.)	3.5984	3.0000	2.9130	3.4444	3.3077	2.4000

Source: Created by the Authors from SPSS Output

Table no. 2 actually shows the result of factors preference from different occupational perspective because this factors preference vary on different occupation. The researchers usedsix category of occupation, these are- Students, Housewife, Service, Businessman, Teacher and others. From students highest priority is given to the use of modern technology, housewives actually want that bank should maintain confidentiality of the customer's account related information, whereas service holders also agree with the students that is the use of modern technology as well as they focus on the security issues, businessmen give focus on the ATM facilities, internet and online banking facilities as well as on the security issues, Teachers are also agree with the use of modern technology there exist a category named others which actually cover all the other occupations focus on the honesty and trustworthiness of staff.

Table no 3: Mean values of factors based on Age levels

Factors	Age (Mean)			
	18-25	26-35	36-50	51-above
Bank using modern equipment and technologies	4.7040	4.5960	4.3750	3.2500
Security arrangement of the bank	4.6480	4.5319	4.5000	4.0000
Feel secure in financial transaction	4.5440	4.6383	4.5000	4.2500
Honesty and trustworthiness of staff	4.6160	4.4894	4.2500	4.2500
Confidentiality of the customer's account related information	4.4080	4.4043	4.5000	4.0000
Internet/online banking facility	4.4240	4.4043	4.0625	3.7500
Competence & knowledge of staffs about banking system	4.4640	4.1277	4.4375	3.5000
Providing fast and efficient service	4.4320	4.2128	4.3125	4.0000
Satisfactory bank environment	4.4400	4.2553	4.1250	3.5000
Timely delivery of cheque book, ATM cards & Credit cards	4.5200	4.0426	4.1250	3.5000
Good service attitude of staffs to customers	4.2560	4.5319	4.3125	4.5000
It perform the promised service accurately	4.2800	4.1915	4.1875	4.0000
ATM services with sufficient no of ATM booths	4.3120	4.2128	3.8750	3.5000
Mobile banking facility	4.3680	4.0213	4.0625	3.2500
Officers at customer service correctly answer to required inquiries	4.3040	4.0000	4.1875	4.0000
Employees give easy and appropriate solution to the problem	4.1840	4.1277	4.4375	3.7500
The convenient location of the bank	4.2160	4.1702	4.0000	4.0000
Bank's reputation and its image	4.2240	4.0851	4.0000	3.2500
Scholarships to poor students	4.2800	3.8085	3.9375	3.7500
Good appearance of Bank building and staff	4.1520	4.1915	3.8750	3.0000
The number of branches in the country	4.2400	3.9362	3.5625	3.5000
Willingness of staff to help the problems or queries	4.1600	3.8298	4.2500	3.0000
Helps and grants during natural disaster	4.1360	3.7447	3.4375	3.7500
Its service charge is low compare to others	3.9520	3.9362	4.1250	3.5000
Banks sitting arrangement is comfortable	3.9840	3.8298	4.1250	3.2500
Being informed of the new services or products	4.0800	3.7021	3.6875	2.7500
Low interest rate on loans	4.0240	3.8085	3.6875	3.2500
High interest rate on savings	4.0320	3.6596	3.5625	4.2500
Ease of opening an account	3.8880	3.5532	3.4375	2.7500
Mass media advertisement of bank	3.8880	3.5745	3.2500	3.0000
Remittance service	3.8240	3.6383	3.3125	3.0000
Sponsorships for extracurricular activities	3.8240	3.4255	3.5000	3.5000
Recommended by friends or relatives	3.7840	3.3191	3.6250	2.5000
Parking facilities	3.4560	3.6170	3.3750	2.0000
Its enlarged operation hours (i.e. Saturday, evening etc.)	3.6080	3.0213	3.2500	2.7500

Source: Created by the Authors from SPSS Output

Values of table no. 3 show the preferable factors value based on different age levels. Age within 18-25 prefer use of modern technology, age within 26-35 focus on the security issue, age within 36-50 also feel that security issue regarding transaction is important and age of 51-above think that good service attitude of staffs to customers is more important.

Table no 4: Mean values of factors based on Gender

Factors	Gender (Mean)	
	Male	Female
Bank using modern equipment and technologies	4.6092	4.6286
Security arrangement of the bank	4.5977	4.5743
Feel secure in financial transaction	4.5287	4.5743
Honesty and trustworthiness of staff	4.5057	4.5743
Confidentiality of the customer's account related information	4.4138	4.3762
Internet/online banking facility	4.3333	4.4059
Competence & knowledge of staffs about banking system	4.3103	4.3960
Providing fast and efficient service	4.3448	4.3564
Satisfactory bank environment	4.3103	4.3564

Timely delivery of cheque book, ATM cards & Credit cards	4.3333	4.3465
Good service attitude of staffs to customers	4.3333	4.3069
It perform the promised service accurately	4.1724	4.2970
ATM services with sufficient no of ATM booths	4.2299	4.2277
Mobile banking facility	4.1954	4.2376
Officers at customer service correctly answer to required inquiries	4.1609	4.2574
Employees give easy and appropriate solution to the problem	4.1494	4.1782
The convenient location of the bank	4.1149	4.2277
Bank's reputation and its image	4.0345	4.2277
Scholarships to poor students	4.0115	4.1881
Good appearance of Bank building and staff	3.9540	4.2376
The number of branches in the country	4.0345	4.1287
Willingness of staff to help the problems or queries	4.0460	4.0990
Helps and grants during natural disaster	3.8966	4.0099
Its service charge is low compare to others	3.9885	3.9010
Banks sitting arrangement is comfortable	3.8966	3.9802
Being informed of the new services or products	3.8966	3.9505
Low interest rate on loans	3.8391	3.9802
High interest rate on savings	3.5172	4.2277
Ease of opening an account	3.5402	3.8911
Mass media advertisement of bank	3.6782	3.8020
Remittance service	3.7126	3.6931
Sponsorships for extracurricular activities	3.7931	3.5941
Recommended by friends or relatives	3.5747	3.7030
Parking facilities	3.4943	3.4158
Its enlarged operation hours (i.e. Saturday, evening etc.)	3.5057	3.3267

Source: Created by the Authors from SPSS Output

Table no. 4 shows the factors mean value form the viewpoint of gender either male or female. Surprisingly, for both male and female, use of modern equipment and technology is much more important for bank selection.

**Table no 5:** Mean values of factors of current and potential users of banking service

Factors	Bank Service User (Mean)	
	Current User	Potential user
Bank using modern equipment and technologies	4.5606	4.7500
Security arrangement of the bank	4.5985	4.5833
Feel secure in financial transaction	4.5833	4.5000
Honesty and trustworthiness of staff	4.4773	4.7000
Confidentiality of the customer's account related information	4.4242	4.3667
Internet/online banking facility	4.3258	4.4833
Competence & knowledge of staffs about banking system	4.3106	4.4667
Providing fast and efficient service	4.3409	4.4000
Satisfactory bank environment	4.3182	4.4167
Timely delivery of cheque book, ATM cards & Credit cards	4.2803	4.5000
Good service attitude of staffs to customers	4.3864	4.2167
It perform the promised service accurately	4.2197	4.3000
ATM services with sufficient no of ATM booths	4.2500	4.2000
Mobile banking facility	4.1667	4.3833
Officers at customer service correctly answer to required inquiries	4.1288	4.4000
Employees give easy and appropriate solution to the problem	4.2045	4.1333
The convenient location of the bank	4.2045	4.1333
Bank's reputation and its image	4.1288	4.2000
Scholarships to poor students	3.9924	4.4167
Good appearance of Bank building and staff	4.0530	4.2500
The number of branches in the country	4.0833	4.1167
Willingness of staff to help the problems or queries	4.0227	4.1500
Helps and grants during natural disaster	3.8636	4.2167
Its service charge is low compare to others	3.9545	3.9500
Banks sitting arrangement is comfortable	3.8409	4.1667
Being informed of the new services or products	3.8182	4.1667
Low interest rate on loans	3.9242	3.9333
High interest rate on savings	3.7348	4.2833
Ease of opening an account	3.6818	3.8833

Mass media advertisement of bank	3.5833	4.0833
Remittance service	3.6591	3.8500
Sponsorships for extracurricular activities	3.5833	3.9333
Recommended by friends or relatives	3.5303	3.8500
Parking facilities	3.4470	3.4833
Its enlarged operation hours (i.e. Saturday, evening etc.)	3.3636	3.5333

Source: Created by the Authors from SPSS Output

Above mentioned table exhibits the result of the current and potential user's preferenceabout factors. Current users give more weight to the security arrangement of the bank whereas potential users expect that the bank using modern equipment and technologies as well as give importance to the honesty and trustworthiness of staff.

Graphical presentation of Age, Occupation, Gender and Bank Service Users
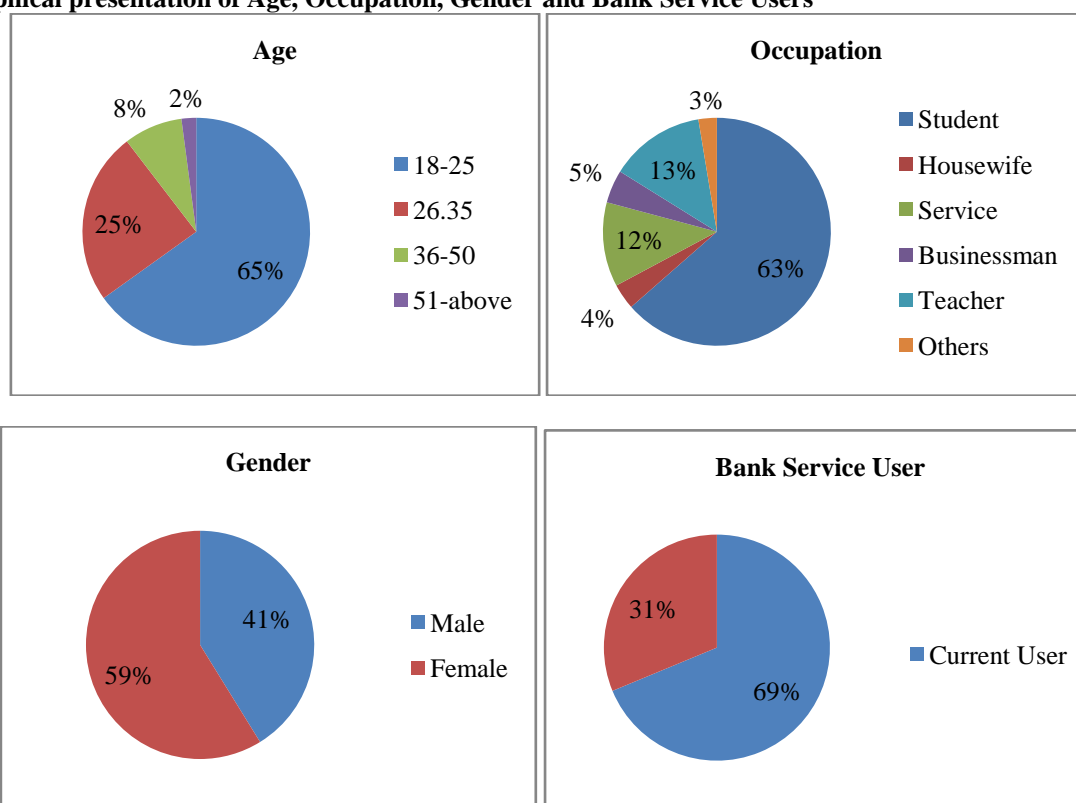
This graphical presentation displays the percentage of different level of age, percentage of different occupation, percentage of current and potential users and male and female percentage of the total sample.

Table no 6: Ranking of Dimensions based on mean value

Dimensions	Mean
Statements in Reliability and Assurance Dimension	4.469792
Statements in the Responsiveness	4.148958
Statements in the Physical Dimension	4.111111
Statements in the Banking service Dimension	4.049679
Statements in the Social services and others	3.885417

Source: Created by the Authors from SPSS Output

Table no. 6 shows the mean value of five dimensions, this part actually exhibits the overall dimensional preference. According to the result first priority is given to the statements in reliability and assurance dimension and the last priority is given to the statements in the social services and others.

V. Discussion
Findings from this study reveal that bank customers place more emphasis on factors such as bank using modern equipment and technologies, security arrangement of the bank, honesty and trustworthiness of staff,

Internet/online banking facility and so on. Thus, bank executives and managers should consider above mentioned factors seriously while providing services as well as during the design of their marketing strategies.

The results of factors analysis reveal the importance of reliability and assurance dimension. 68.8% of our respondent who are the existing customer put their importance on this dimension as well as the potential customers a percentage of 31.3% also feel that reliability and assurance is the most important dimension during the selection of a bank. Of the respondents 65.1% are between 18 to 25 years old and this group of customers feel that bank using or not using modern equipment and technologies is the most important factorto be considered during the selection of bank. Customers also feel that internet banking facility, sufficient numbers of ATM's, a well behaved and well-mannered employee are also influential factors during the selection of bank.

VI. Conclusion

The purpose of this research is to determine the importance of different categories of factors during the selection of bank by the customers ofthe northern region of Bangladesh. The findings of this study can also be helpful in the bank marketing literature and can serve as a starting point on the basis of which a better service can be offered. On the practical side, this study can assist bank managers to identify the important factors that customer consider during the selection of a bank as well as to continue the journey with the specific one in the long run.

One limitation of this study is the fact that the questionnaires were distributed only in the northern part of the country. As the survey wasconducted only confined to northern region results may vary if research is conducted in other parts of Bangladesh. Customers in other regions may have different selection criteria according to their preference and choice.

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