

## **The Consumer Perception for Selecting a Service: An Empirical Case Study**

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### **ABSTRACT**

The purpose of the study is to gain a better understanding of how consumers choose a bank for their services. More specifically, the study aims to explore the factors that influence consumers' expectations before and after they decide to receive services from a bank. The study will focus on service quality, customer satisfaction, and the bank's brand. The study will be conducted in the banking sector to achieve these objectives, and primary and secondary data sources will be used. A significant number of two hundred sixty questionnaires were distributed, and an impressive 213 valid responses were collected, ensuring the study's robustness and reliability. The interviews were conducted by the researchers themselves, further enhancing the accuracy of the data. The questionnaire was divided into five sections, with the first focusing on respondents' demographic data. The second part included questions about customer satisfaction, while the third part contained questions about the quality of service. The fourth part consisted of questions about the bank's brand, and the fifth part measured consumer expectations with a focus on three questions. All questions were measured on a Likert scale from 1 to 5. The data analysis was conducted in three phases. In the first phase, factor analysis was performed to identify the underlying factors. In the second phase, reliability analysis was conducted to ensure the consistency of the measurements. In the third phase, relevant hypotheses were tested using simple and multiple regression. The study's findings suggest that service quality, customer satisfaction, and the bank's brand significantly impact consumer perceptions and their decision to choose a particular bank for their services. Of these factors, service quality was found to have the most decisive influence on customer perception.

**Keywords:** customer perception, satisfaction, service quality, brand