

# **Implications related to Bank's Customers Satisfaction** *(The case of Albanian banks grouped by the origin of shareholder's capital)*

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**Abstract:** This study focuses on the much debatable issue of customer satisfaction (quality matching expectations) in the banking system, as for banks are the main actors of the Albanian financial system. In fact, the customer satisfaction in the banking sector is an important criterion for customer to differentiate and build their loyalty toward the bank, consequently increasing the odds for loyal customers towards more than a service of the bank. Previous studies and research suggest that consumer perceptions and their expectations are likely to differ as per their customer satisfaction. This particular study examines implications related to bank's customers satisfaction for Albanian banks which for study purpose are grouped in two different clusters based on the origin of shareholder's capital. Satisfied customers are an important advantage for any business likewise banks. The difference is made by customer satisfaction and loyalty created through some components on the behavior of bankers serving to their customers. The SERVQUAL model that is the pillar of this article methodology, whereas structured and semi structured questionnaire is the instrument for performing the survey. A sample of 246 respondents which are banks customers from cluster 1 (local capital origin) is used for the qualitative research. The results of this study help bankers in order to maintain their business indicators in a highly competitive market and other stakeholders for identifying the implications faced in the banking industry in Albania. To achieve this, the Bank must conduct frequent research regarding customer expectations and respond to customer complaints with precise corrective actions.

*Key Words:* Bank; Customer Satisfaction; Customer Behavior; Banking Services/products; trust

Received: July 7, 2021. Revised: February 16, 2022. Accepted: March 4, 2022. Published: March 18, 2022.

## **1 Introduction**

In European countries two-thirds of the workforce are employed in the service sector and contribution to the economy is higher from this than all sectors [1]. The service industry, where banking is part of, plays a pivotal part in the economic advancement and wealth creation for developing countries. Banking

offers an economic turnover of about 70% of the economic growth [2].

Most high-income countries are post-industrialized, therefore switching the ranking by importance in favor of services then production. This development trend has lessened the demand for natural inputs but increased the demand for human and intellectual capital – meaning a higher demand for educated

employees and less pressure on national resources and over the global environment [2].

The number of businesses and size of service sector are not the only change for service as their dimensions and variety are experiencing a fast-paced change. Technological advancements are interacting with the sector by distancing the customer from the service provider making it difficult to understand and predict the customer satisfaction or implement corrective action to improve it on the site. Employees overpass some service process flaws by using the direct connection and personal trust build with some of the bank clients. Mass marketing and mass consumption can be considered the milestone of such change – the direct relations with the customer – resulting in lowering the price and the assortment of services offered to many customers [3].

## 2 Methodology

Because of its intangibility, service quality is an abstract concept that is difficult to be accurately measured - sensitivity increases the customers' sense of risk compared to tangible goods [4]. In 1985, Parasuraman, Zeithamal & Berry developed a theory called SERVQUAL. To date, this model has been widely adopted and used globally to measure consumer perception of service quality in a spectrum of service industries [5]. Thus, customer expectation and their perception of service quality will be assessed based on 5 dimensions of SERVQUAL. Those 5 dimensions are Reliability dimension; Responsiveness; Assurance dimension; Empathy and Tangibles dimension.

I. RESEARCH FRAMEWORK

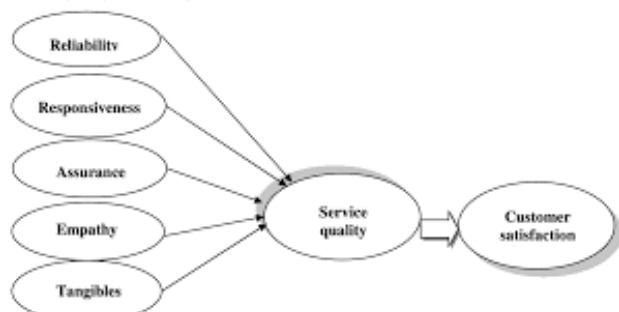


Fig. 1: Managing Service Quality: Dimensions of service quality

Whereas the Process dimension - Electronic Services is sometime adding to the fundamental dimensions

up in today's banking services [6]. Reliability is considered to be the most important in determining consumer perception of service quality [7].

Another research study concluded that sensitivity and vulnerability were the main determinants of customer satisfaction and had a strong relationship between service quality and customer satisfaction, [8]. This model approved by some critics has been widely adopted to measure service quality and customer satisfaction. The SERVQUAL model is the main instrument used in this paper to measure the quality of service of 2 clusters of banks. The survey consists of 246 questionnaires - a reliable sample – to measure the level of satisfaction for the customer service in the banking system. The structured and semi structured questionnaire is used for a group of respondents which are customers in different banks with local capital origin. The study was conducted specifically to:

- Assess the level of service quality and customer satisfaction by a group of banks and draw conclusions and recommendations for the top management re improvement of the service quality.
- Assess the overall business environment in the elected group of banks, in their branch offices all over Albania.
- Assess staff responsiveness in this group of banks in terms of banking products information, familiarity with customers' demands as well as their capability to sell banking products.
- Assess staff attitudes and behavior towards customers. Based on these objectives the study presents the main Research question: At what extent does the service quality for the bank customer (in this group of banks) affect the increase of customer satisfaction?

Research hypothesis: "The quality of customer service at Bank X affects the customer satisfaction increase; a better service brings higher rate of the customer retention". The group of respondents consists of different categories such as state employees, businesspeople, ordinary citizens, students, etc.

In this study, the interviewed clients were randomly selected in order to measure their level of satisfaction

on the quality of service of clustered commercial banks in Albania. The model applied for determining the service quality is done by measuring the gap between expected service performance and actual service performance. In fact, there have been some shortcomings regarding the theoretical aspect and usage of the SERVQUAL model, as the high level of correlation between the five dimensions of the model can degrade the accuracy of the results. Additionally, there is still limited evidence that the quality of service is measured based on the gap between customer expectations and their perceptions [9].

### 3 Literature Review

***Quality of Services and Customer Satisfaction.*** According to Kotler [10], service is any substantially intangible activity or benefit that one party can provide to the other party. Some authors consider the service as any activity which provide customer satisfaction [11]. According to Etzel, Walker, and Stanton [12], services are identifiable and intangible activities that are the primary object of a transaction designed to ensure customer satisfaction. Jobber [13], saw a service as any deed, performance or effort made for the client. According to Palmer [14], services are products that are essentially intangible and cannot be owned. McCarthy and Perrault [15] defined service as an act performed by one party for another. Various authors emphasize that the service is essentially intangible. This means that a service cannot be physically transferred but the client experiences it. The idea of service is therefore focused on the element of changeability and that essentially triggers the desire for customer satisfaction. Services are highly variable as they depend on who provides them, when and where are they offered. For example, although the branches of a particular bank may offer the same service, the quality may differ from branch to branch. Nowadays, companies have learned to take advantage of technology innovations to communicate with their customers, enabling themselves to offer both pricing differentiation and a variety of personalized services [34].

Additionally, the interaction with technology has made it possible for the service sector to receive and store data about customers, making it easier to meet their needs and develop new services according to their preferences [16]. If a business is going to

deliver poor customer service at any time, the result will be customer dissatisfaction. In the U.S. retail banking industry, the banks need to be highly competitive and adapt to providing better quality service and pricing to customers thus creating a positive link between customer value and service sensitivity while competitors provide low quality services. Five parameters / dimensions of service quality significantly affect customer satisfaction and their improvement can effectively impact customer satisfaction [17]. Sudhahar and Selvam [18] have studied the development of the service quality level of the retail banking sector in India by measuring 34 indicators with the help of scaling procedures.

The availability of service operations in banks and the performance of employees are closely related to each other. Service operations directly affect the customer's perception of the bank. Customer satisfaction in today's marketing era is believed to be strongly related to understanding the pattern of consumer interest and purchasing experience. In most of cases banks seek help from outside agencies and various sources to obtain the required information through analysis and research of common consumer behavior. After all, there are several motivating and influential factors even for bank products, that play an important role in persuading a customer to choose a product and the same factors are also responsible for customer satisfaction after the purchasing experience. Consumers prefer products no longer based on their functional characteristics. Products are preferred based on environmental impacts and several other dynamic factors [19]. In journals and articles any can find extreme statements that customer satisfaction always aims to influence the repurchase of products / services which can be achieved through positive word of mouth, while the other extreme statements focus on dissatisfaction that leads to the spread of negative words. Moreover, satisfied customers always suggest others to go for it while dissatisfied customers will also recommend others in large numbers, but in the context of negative marketing, perhaps very dissatisfied customers do not recommend others to use the product [20].

***The link between Reliability and Customer Satisfaction.*** Reliability is defined as the ability to perform the required service accurately as promised to customers [21]. Dealing with any problems in the

services encountered by the customers; performing the services for the first time; keeping track of services provided on time, are the paradigm of reliability in terms of service quality which will greatly affect the level of customer satisfaction [22]. For this study we searched on previous articles from various authors, [39, 40, 41, 42] on the field of reliability in banking industry in Albania and SEE. Services provided to customers by banks like accuracy in fulfilling demands, accuracy in record keeping and quotation, accuracy in billing, time completion of any service are the core elements of reliability that is considered as the most important factor in convincing customers to remain loyal to a particular bank [23].

***Relationship between Care and Customer Satisfaction.*** Care is defined as the knowledge and manners of employees [24]. The effect of care adds up to the service received. Care is also defined as the ability of employees that helped by acquired knowledge, inspires confidence, which in return gives a strong impetus to the level of customer satisfaction. In banking services care means providing financial assistance in a polite and friendly way, ease in accessing account details, convenience within the bank operations, managing problems from an experienced and professional team, which will have favorable results in achieving customer satisfaction [25].

***Relationships between Customer Perception and Satisfaction.*** Iwaarden [24] defines perception as the physical convenience, equipment, and appearance of employees and the management team. Furthermore, it is also defined as the ease in the visibility of the resources needed to provide the service to customers, well-trained employees and the ease of access to written materials such as leaflets, brochures, folders, information books, etc., which have a favorable impact at the level of customer satisfaction. For this study we searched on previous articles from various authors, [43, 44] on the field of customer perception related to lack of financial education in a developing country like Albania. Modern or sophisticated equipment and attractive environment are seen as positive impacts of perception on customer satisfaction in the banking sector [26].

***The Relationship Between Customer Sensitivity and Satisfaction.*** Empathy is defined as the ability to

individually care for customer attention by providing services to customers [24]. Further, it is concluded that doing better than competitors in understanding customer expectations on well-timed provision of the required service, will strongly influence the increase of the customer satisfaction level. Favorable working hours, individualized attention, better understanding of specific customer needs, improved communication between management and customers, will have a positive result on customer satisfaction [26].

***Relationships between Responsibility and Customer Satisfaction.*** Zeithaml [21] defined responsibility as the interest shown in providing fast customer service when it is required. Further, it is researched that the desire or willingness of the employee to provide the required service to customers without delays or worries at any time, will strongly affect the level of customer satisfaction [27]. Consumers are satisfied when banks provide individual attention and employees are paying attention to the problems that consumers experience regarding security in banking transactions [28]. The intangibility of the service is usually assumed to make customer assessment of quality more difficult than for tangible products. This view is based on people's natural reluctance to appreciate things they cannot touch. The "ambiguity" of services makes them a much more subjective product. Quality is a matter of how we feel and our unique taste. This dependence on subjective feelings means that what is perceived as high-quality service may vary between individuals [29].

***Need and Benefits of Quality Services.*** The need for quality service is driven by customers, employees as well as an ever-changing/evolving business environment. Consumers, individuals, households, or organizations are increasingly aware of the alternatives of financial services provided, organizations that offer them and of rising service standards. Consequently, expectations increase, and consumers become more critical of the quality of service received and thus companies can be complacent [34]. Furthermore, recognizing the cost and benefits of retaining existing customers with a view to attracting new customers encourages companies' desire to care for existing customers, responding to their needs and problems in developing long-term relationships [30]. Customer retention is more cost effective than attracting new customers. Also, good service quality enhances the corporate

image and can provide isolation from price competition [31].

Customers perceive quality by weighing how well the services provided meet their expectations [32]. Thus, the SERVQUAL model was exercised to assess the perceived quality of customer service. The model measures the gap between customer expectation and customer perception. According to their perception, the quality of the branch network, reliability and sensitivity are the three most important dimensions, when considering the quality of service. Therefore, these dimensions are in fact the most anticipated dimensions - this finding corresponds with "the zone of tolerance" theory [33]. In general, the final result from the SERVQUAL model reveals that, consumers have positive perceptions towards the services provided. In addition, a perceived high-quality service will inevitably bring customer satisfaction [34].

Therefore, it is fair to conclude that customers served in clustered banks were satisfied mostly due to Customer Service behavior during this process. Customers identified such behavior as a decent and professional attitude at the bank level, accompanied by efforts to understand the Customers' needs (87%). But there were also episodes of negligence, letting their customers wait or passing them to another bank staff in specific cases.

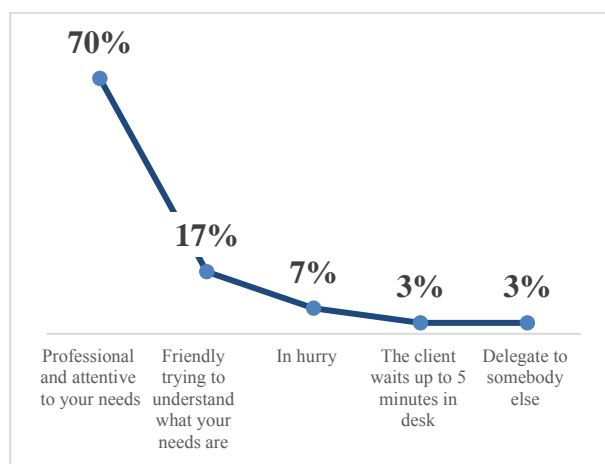


Fig. 2: Customers satisfaction needs and benefits of quality services

## 4 Analysis

### 4.1 What are the Perceptions of Customers for the Service in the Banking System?

The “nearby car parking” is considered a weakness point for Banks, in terms of facilitating access to its customers. In 52% of cases, the customers choose to park in a safe area before visiting the bank.

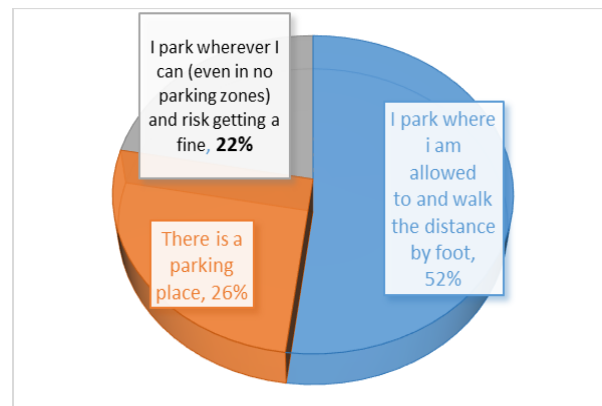


Fig. 3: Perceptions of customers for the facilitating access in the bank

- The design of the bank premises in over 60% of cases did not impacted beyond the average but cleanness and order did have an impact (85%)

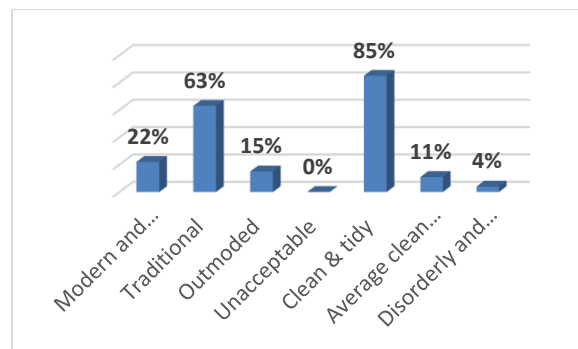


Fig. 4: Customer satisfaction survey

- The leaflets were placed in visible spots at branches, were easy to understand and new in 65% of the cases.
- The security personnel is helpful and friendly in over 80% of the cases.
- Despite the general perception that the offices are small and not very functional (from a customer's perspective), in more than 60% of the cases they are well-maintained and in order.

### 4.2 Are Customers Satisfied with Banks Customer Service?

If we seek for another perspective, customer satisfaction is based on the evaluation of interactive

processes between customers and service providers, [35] as well as the purchasing behaviour evaluation which is also a result of services [36].

The Grönroos Nordic model [37] incorporated all aspects and was used to support the SERVQUAL model result. The results in the Nordic model show that consumers are satisfied with the functional and technical qualities of services - in other words - using processes and end results have had positive impacts on customer satisfaction. This has been demonstrated by the amount of interviewed consumers who have ranked their satisfaction in "satisfied" and "very satisfied", categories compared to "slightly satisfied", "dissatisfied" and "completely dissatisfied", categories.

In addition, the general term "quality of service" has gained a higher level of satisfaction compared to customer service, both in technical quality and functional quality (availability) [26].

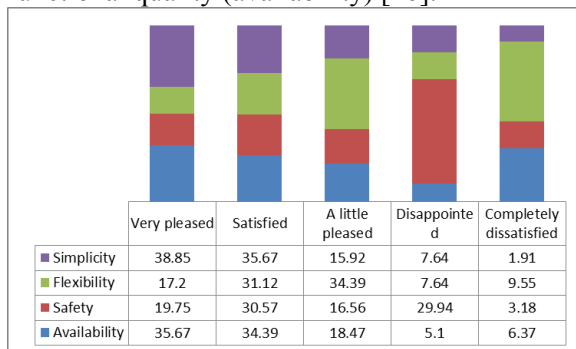


Fig. 5: Level of customer satisfaction regarding the functional quality of services

This result is quite like that in the SERVQUAL model, which shows that most customers are satisfied with the quality of service at Banks, especially with the dimension of service quality. Even though consumers value the quality of services, whereas emotional factors can affect the way they perceive the real services that is provided [38] and according to some other research studies [45, 46] in the field of customers feeling.

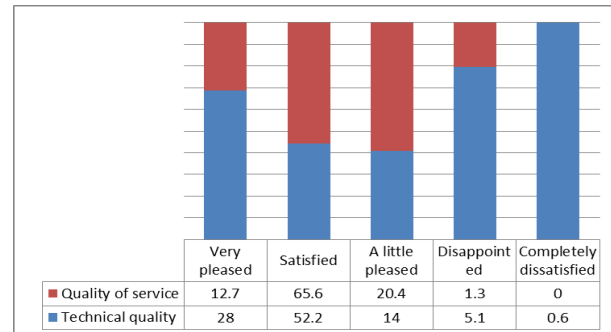


Fig. 6: Level of customer satisfaction regarding the technical quality of services

The survey results confirmed that most consumers are satisfied with the services provided in clustered banks and understanding of banking products and staff selling skills are satisfactory.

The bank employees were respectable, professional, and friendly, trying to understand and be responsive to the customer's needs [31].

Customers know their products and characteristics well enough, but they should be more convincing and persistent in improving their marketing skills. They were very good at describing, but they couldn't successfully create the value offered to customers [33].

(In this case, success refers to introduce the customer to products like accounts, loans, deposits etc.)

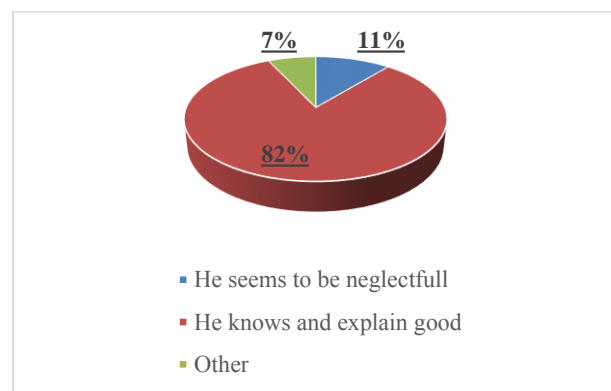


Fig. 7: Level of knowledge

## 5 Conclusions

1. Bankers need to present continuous improvement in the customer service, so their banks retain or expand the market share. Three dimensions which are tangibles, responsibility, and safety in the

- SERVQUAL model, have not met the expectations of the customers. To achieve some results the bank should place more emphasis on communication skills of front desk employees. Their communication should increase customer confidence. Employees need to flexibly address customer issues with little or no delays and avoid unsatisfactory response.
2. The number of employees in the front desk can be increased so the customer issues can be addressed consistently and at the earliest time.
  3. The relations between the Bank departments should be more efficient so the employees avoid delays and dilemmas in solving the client's requests in due time.
  4. The bank should try to moderate the information it conveys to the customer, in advance. This means, that the information needs to be compatible with the benefits that consumers identify in advertisements or other communication channels. The bank must comply with the contracts or promises to ensure the credibility of the customers.
  5. Consumers expect to be the center of attention. Thus, the Bank needs to understand the specific customers' demands or requirements and respond effectively. To achieve this, the Bank must conduct frequent research regarding customer expectations by each segment. Each target group has well-defined requirements for their desired services, understanding these demands, the bank will provide the services accordingly.
  6. The performance of bank employees should be constantly monitored in order to increase accountability towards customer to avoid mistakes in the customer management.
  7. The bank should respond to customer complaints with precise corrective actions which should not be vague, as they may cause confusion for customers.

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**Annex**

**Questionnaire**

Banks with Local Capital		Banks with Foreign Capital	
<b>1. Is there a Bank branch, at a distance of 100 meters from where you work / live / spend your free time? Yes / No, (result in %)</b>			
Tirana	63/37	Tirana	50/50
Provinces	74/26	Provinces	88/12
<b>TOTAL</b>	<b>69/31</b>	<b>TOTAL</b>	<b>77/23</b>
<b>2. When you drive to the Bank branch: 1. There is a parking space; 2. Park where I find (even in a forbidden place) with the risk of a fine; 3. Park where I need to and walk the distance; 4. Do not park and postpone the visit</b>			
Tirana	31/29/39/1	Tirana	17/50/33/0
Provinces	38/34/28/0	Provinces	75/19/10/5
<b>TOTAL</b>	<b>35/32/32/1</b>	<b>TOTAL</b>	<b>62/15/19/4</b>
<b>3. How do you assess the appearance of the premises of the Bank branch you are visiting? 1. Looks neat and maintained; 2. Average; 3. Not maintained</b>			

Tirana	72/22/6	Tirana	100/0/0
Provinces	74/15/11	Provinces	89/11/0
TOTAL	73/18/9	TOTAL	91/9/0

4. Compare the Bank branch you are visiting with its closest competitors? 1. Much better; 2. Approximately the same;3. Worse

Tirana	25/60/15	Tirana	NO DATA
Provinces	11/82/7	Provinces	NO DATA
TOTAL	17/73/10	TOTAL	NO DATA

5. Are the Bank's Security Staff hospitable? YES/ NO

Tirana	80/20	Tirana	100/0
Provinces	95/5	Provinces	92/8
TOTAL	89/11	TOTAL	94/6

6. During the visit to the Bank branch at 8.30 in the morning, it turns out that the Bank: 1. Is open to customers; 2. Open minutes late; 3. Opens more than 10 minutes late

Tirana	100/0/0	Tirana	100/0/0
Provinces	100/0/0	Provinces	NO DATA
TOTAL	100/0/0	TOTAL	100/0/0

7. During the visit to the Bank branch at 14.50, it turns out that the Bank: 1. It is still open for customers; 2. The door is close there are customers in premises; 3. The door is closed and there are no customers in premises

Tirana	78/22/0	Tirana	62/32/6
Provinces	91/9/0	Provinces	100/0/0
TOTAL	87/13/0	TOTAL	83/15/2

8. When you call the Bank branch, does anyone answers the phone? 1. Yes, immediately; 2. Must call 2-3 times; 3. No one answer

Tirana	83/9/8	Tirana	100/0/0
Provinces	91/5/4	Provinces	NO DATA
TOTAL	88/7/5	TOTAL	100/0/0

9. How do you assess the environment of the Bank branch you visited?

1. Business type environment; 2. Modern and stylish; 3. Outdated; 4. Unacceptable

Tirana	62/12/25/1	Tirana	67/33/0/0
Provinces	75/6/16/4	Provinces	70/20/5/5
TOTAL	70/8/20/3	TOTAL	69/23/4/4

10. The environment of the branch you visited was: 1. Clean and tidy; 2. Somehow clean and tidy; 3. Messy and dirty

Tirana	68/26/6	Tirana	83/17/0
Provinces	86/9/5	Provinces	74/26/0
TOTAL	79/16/5	TOTAL	76/24/0

**11. How do you assess the environment of the Bank branch you visited? 1.Functional; 2. Not functional**

Tirana	99/1	Tirana	67/33
Provinces	97/3	Provinces	89/11
TOTAL	98/2	TOTAL	84/16

**12. If the Bank does not have a hosting staff at the entrance, what happens when you or one of the customers have questions? 1. to the counter; 2. Ask an employee who seems willing; 3. Waiting for a branch employee to explain to you; 4. Someone from the offers to help you**

Tirana	56/34/3/7	Tirana	50/50/0/0
Provinces	61/28/5/5	Provinces	41/34/25/0
TOTAL	59/30/4/6	TOTAL	35/45/20/0

**13. In the Bank branch you visited, the promotional and informational materials are: 1. Easily identifiable and on the rel stand; 2. I have to ask the staff ; 3. There is no leaflet or other display**

Tirana	97/3/0	Tirana	100/0/0
Provinces	95/5/0	Provinces	100/0/0
TOTAL	96/4/0	TOTAL	100/0/0

**14. Are promotional and informational materials easily understandable? 1. Yes very understandable; 2. Somewhat understand 3. Very technical to understand; 4. Confusing**

Tirana	74/26/0/0	Tirana	33/67/0/0
Provinces	85/13/3/0	Provinces	78/22/0/0
TOTAL	80/18/2/0	TOTAL	67/33/0/0

**15. Promotional and informational materials are: 1. New; 2. Used; 3. Very used; 4. Destroyed and torn**

Tirana	78/21/1/0	Tirana	100/0/0/0
Provinces	94/6/0/1	Provinces	95/5/0/0
TOTAL	88/11/1/1	TOTAL	96/4/0/0

**16. Your attention is focused on the Cashier, when you notice: 1. Other employees are there; 2. The Cashier staff comes and go A Cashier was missing from her post all the time**

Tirana	53/6/41	Tirana	83/0/17
Provinces	67/5/28	Provinces	69/13/19
TOTAL	61/5/33	TOTAL	73/9/10

17. From the way you and your customers are served, which do you identify as the most worrying element of service? 1. The Cashier shows up and leaves from one moment to the next; 2. The Cashier starts a conversation with a friendly client, 3. A Manager intervenes by giving the cashier an important task; 4. The Cashier is having a conversation with the colleague at the adjacent desk; 5. Cashiers are diligently doing their tasks

Tirana	4/3/6/2/85	Tirana	40/0/10/10/40
Provinces	9/2/3/6/80	Provinces	38/0/12/12/38
TOTAL	7/2/4/5/82	TOTAL	39/0/11/11/39

18. List in order of frequency the above concerns in descending order 1,2,3,4

Tirana	0/25/25/50	Tirana	0/17/50/33
Provinces	40/7/33/20	Provinces	0/17/50/33
TOTAL	32/11/32/25	TOTAL	0/17/50/33

19. Does the Cashier asks for your ID while at their desk? YES/NO

Tirana	97/3	Tirana	100
Provinces	93/7	Provinces	100
TOTAL	95/5	TOTAL	100

20. How was the behavior of the bank employee when you received the service? 1. Correct and professional; 2. Friendly and professional; 3. Very friendly and warm

Tirana	77/23/0	Tirana	100/0/0
Provinces	56/37/8	Provinces	89/11/0
TOTAL	64/31/5	TOTAL	92/8/0

21. Did the Bank employee tried to: 1. Inform you about the new products of the Bank; 2. Give / sell you a credit / debit card; 3. Inform you about the credit products; 4. Inform you inform on e-banking and its services; 5. He did not inform me of anything

Tirana	9/3/6/0/83	Tirana	33/0/33/0/33
Provinces	12/9/2/2/75	Provinces	7/0/0/0/83
TOTAL	11/7/3/1/78	TOTAL	22/0/11/0/67

22. What was the response you received from the Bank employee when you requested a copy of your account transactions? 1. Sent you immediately; 2. Referred to Customer Service

Tirana	67/33	Tirana	NO DATA
Provinces	74/26	Provinces	NO DATA
TOTAL	71/29	TOTAL	NO DATA

23. Is the banking document you received clear and understandable? YES/NO

Tirana	100/0	Tirana	NO DATA
Provinces	55/45	Provinces	NO DATA
TOTAL	76/23	TOTAL	NO DATA

24. When you go to the Customer Service desk, what is the employee's behavior like? 1. Correct, professional, and satisfactory; 2. Friendly, asking you for information to understand your needs; 3 In a hurry, give the impression that he will finish work with you very quickly

Tirana	71/15/14	Tirana	40/40/20
Provinces	62/30/8	Provinces	53/29/18
TOTAL	66/24/10	TOTAL	50/32/18

25. What do you think of the Customer Service employee? 1. In order and pleasant; 2. Properly dressed; 3. Pleasant colors and fixing; 4. Badly dressed and smelly / over perfumed

Tirana	71/15/14/0/0	Tirana	60/40/0/0/0
Provinces	78/17/0/5/0	Provinces	82/18/0/0/0
TOTAL	73/20/1/6/0	TOTAL	68/32/0/0/0

26. When looking for account type' information, what is the impression you get? 1. The employee is informed about all types of accounts; 2 The employee is not very clear with his explanations; 3 The employee seems unprepared for the explanation proposes to read the leaflets; 4. Expresses inability to respond to your request and directs you to another bank

Tirana	89/7/4/0	Tirana	75/0/25/0
Provinces	76/14/8/2	Provinces	82/18/0/0
TOTAL	81/12/6/1	TOTAL	80/13/7/0

27. When you receive account information, does he / she propose you to open an account? YES/NO

Tirana	52/48	Tirana	25/75
Provinces	47/53	Provinces	56/44
TOTAL	49/51	TOTAL	46/54

28. If so, was her/ his proposal valid in the context of the conversation and request you had? YES/NO

Tirana	64/36	Tirana	100/0
Provinces	51/49	Provinces	71/29
TOTAL	56/44	TOTAL	75/25

29. When looking for Loans information, what is the impression you get? 1. He / she is informed about all types of loans; 2 He / not very clear with his / her explanations; 3 He / she seems unprepared for the explanations, and he / she proposes to read leaflets; 4. Expresses inability to respond to your request and directs you to another bank

Tirana	77/9/14/0	Tirana	100/0/0/0
Provinces	66/17/11/6	Provinces	100/0/0/0
TOTAL	71/14/12/3	TOTAL	100/0/0/0

30. When you receive information on Loans, does the employee make a proposal to apply for a loan? YES/NO

Tirana	45/55	Tirana	50/50
Provinces	46/54	Provinces	78/22
TOTAL	45/55	TOTAL	69/31

31. If so, was her proposal valid in the context of the conversation and the request you had? YES/NO

Tirana	45/55	Tirana	100/0
Provinces	41/59	Provinces	88/13

<b>TOTAL</b>	<b>43/57</b>	<b>TOTAL</b>	<b>90/10</b>
<b>32. When looking for credit/debit card information, what is your impression? 1. The employee is informed about all types of credit/debit cards; 2. The employee is not very clear with his explanations; 3 The employee seems unprepared for the explanation and proposes to read the leaflets; 4. Expresses inability to respond to your request and directs you to another bank</b>			
<b>Tirana</b>	<b>83/13/4</b>	<b>Tirana</b>	<b>67/0/33</b>
<b>Provinces</b>	<b>35/49/16</b>	<b>Provinces</b>	<b>75/25/0</b>
<b>TOTAL</b>	<b>53/36/11</b>	<b>TOTAL</b>	<b>71/14/14</b>
<b>33. When you receive credit / debit card information, does the employee propose to provide you with a credit / debit card? YES/NO</b>			
<b>Tirana</b>	<b>53/47</b>	<b>Tirana</b>	<b>25/75</b>
<b>Provinces</b>	<b>35/65</b>	<b>Provinces</b>	<b>60/40</b>
<b>TOTAL</b>	<b>41/59</b>	<b>TOTAL</b>	<b>44/56</b>
<b>34. If yes, was her proposal valid in the context of the conversation and request you had? YES/NO</b>			
<b>Tirana</b>	<b>65/35</b>	<b>Tirana</b>	<b>100/0</b>
<b>Provinces</b>	<b>33/67</b>	<b>Provinces</b>	<b>60/40</b>
<b>TOTAL</b>	<b>44/56</b>	<b>TOTAL</b>	<b>67/33</b>
<b>35. When you receive information on money / fund transfers, what is your impression: 1. The employee is informed about all types of transfers; 2 The employee is not very clear while explaining; 3. The employee seems unprepared for the explanations and proposes to read the leaflets; 4. Expresses inability to respond to your request and directs you to another bank</b>			
<b>Tirana</b>	<b>84/16/0/0</b>	<b>Tirana</b>	<b>100/0/0</b>
<b>Provinces</b>	<b>63/29/8/0</b>	<b>Provinces</b>	<b>83/0/17</b>
<b>TOTAL</b>	<b>70/25/5/0</b>	<b>TOTAL</b>	<b>88/0/12</b>
<b>36. When you received information on money / fund transfers, did the employee propose you to apply for the services provided by this Bank for transfers? YES/NO</b>			
<b>Tirana</b>	<b>65/35</b>	<b>Tirana</b>	<b>50/50</b>
<b>Provinces</b>	<b>44/56</b>	<b>Provinces</b>	<b>20/80</b>
<b>TOTAL</b>	<b>52/48</b>	<b>TOTAL</b>	<b>29/71</b>
<b>37. When you received information on money / fund transfers, did the employee explained you about the benefits you have from Bank's transfer service? YES/NO</b>			
<b>Tirana</b>	<b>63/37</b>	<b>Tirana</b>	<b>0/100</b>
<b>Provinces</b>	<b>42/58</b>	<b>Provinces</b>	<b>20/80</b>
<b>TOTAL</b>	<b>50/50</b>	<b>TOTAL</b>	<b>29/71</b>
<b>38. When looking for information on alternative payments through E-banking (telephone, internet, etc.), what is your impression? 1. The employee is informed about all types of alternative services; 2. The employee is not very clear with his explanations; 3. The employee seems unprepared for the explanations and proposes to read the leaflets; 4. Expresses inability to respond to your request and emphasizes the negative aspects of E-Banking.</b>			
<b>Tirana</b>	<b>91/9/0/0</b>	<b>Tirana</b>	<b>75/0/25/0</b>
<b>Provinces</b>	<b>73/21/3/3</b>	<b>Provinces</b>	<b>50/50/0/0</b>
<b>TOTAL</b>	<b>80/16/2/2</b>	<b>TOTAL</b>	<b>67/17/17/0</b>

**39. When requesting information on alternative payments (telephone payments, internet, etc.), did the employee propose y  
 apply for E-BANK? YES/NO**

Tirana	64/36	Tirana	75/25
Provinces	55/45	Provinces	0/100
<b>TOTAL</b>	<b>58/42</b>	<b>TOTAL</b>	<b>33/67</b>

**40. When requesting information on alternative payments (telephone, internet, etc.), did the employee explained the benefit  
 have from E-BANK? YES/NO**

Tirana	73/27	Tirana	75/25
Provinces	59/41	Provinces	0/100
<b>TOTAL</b>	<b>64/36</b>	<b>TOTAL</b>	<b>33/67</b>