

Service quality in the Albanian banking sector

Abstract

In this study, I analyze the service quality in the Albanian commercial banking sector. An empirical survey was used to gather primary data. The questionnaire developed for this study is based on the SERVPERF model which is made of 22 items that identify the influence of five dimensions (i.e., tangibility, reliability, responsiveness, assurance, empathy). The questionnaires also includes additional items such as ‘age’, ‘education’, ‘profession’, ‘monthly income’. A total of 175 customers of Albanian commercial banks have been surveyed. The empirical analysis was carried out in PSPP. The objectives of this study include gaining insights on how customers perceive service quality and it’s five dimensions. The results of the survey were ranked from the most important dimension to the last important one. The two main research questions are ‘ How do clients perceive the attributes of quality?’ and ‘How do customers differ regarding the five categories of SERVPERF?’. This study will serve bank executives in improving the attributes and dimensions that are most important to banking customers. Part of this thesis will thoroughly discuss the evolution of the Albania banking system. The results can help to better understand the banking system in Albania.

Keywords: Albanian banking sector, SERVPERF, questionnaires, dimensions, PSPP