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CONSUMER E-SATISFACTION THROUGH THE USE OF E-SERVICES IN THE BANKING SECTOR - CHANGING CONSUMER BEHAVIOR (CASE STUDY - E-BANKING IN ALBANIA)

Abstract:

Technology is the main word of all the activities we carry out today, but the developments it has received in recent years have facilitated the way of searching and accessing information as well as obtaining the requested service in real time, avoiding unnecessary expenses and movements. In this way, in addition to achieving consumer satisfaction and changing consumer behavior influenced by technological developments, the application of e-services is a way to influence the development of a sustainable economy and the creation of green value, since through these online services the environmental pollution from the restriction of vehicle movements to receive offline services. This study has made use of secondary and primary data through a distributed questionnaire where only 150 questionnaires were valid for analysis. The study aims to highlight the effect of using online bank applications on consumer satisfaction and consumer behavior. The results of the study show that the e-services offered by second-level banks have significantly increased consumer satisfaction and positively influenced behavior by generating green value.

Keywords:

Technology, Consumer satisfaction, Consumer behaviour, Sustainable economy, Green value

JEL Classification: M31, M37, M39