FACTORS INFLUENCING CUSTOMER'S CHOICE OF INTERNET SERVICE PROVIDERS IN ALBANIA

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Abstract. *The internet service in Albania has been growing steadily over the past decade. The internet availability is key to enhancing competitiveness and sustaining economic growth. Internet service providers (ISPs) have grown significantly and the internet market in Albania is expanding. While the speed of technology acquisition is increasing, the power of service differentiation is gradually decreasing. ISPs do not differ much on the service provided. The first step in increasing competitiveness is to understand why customers choose a particular service provider. Thus, this study aims to identify the factors that affect consumers purchasing behavior. It aims to investigate and understand how a range of factors impact the customers' perceptions to choose their current service providers. The research paper explores the factors that influence customer choice towards Internet Service Providers in Albania by using a quantitative method via a questionnaire survey. The findings of the research present the factors affecting the consumer's choice of an Internet Service Provider in Albania. It is showed that brand image is the most influential factor in the selection of ISPs. In order to gain new customers, internet providers have to take into consideration the company's image as a critical factor to the consumer decision-making, followed by the information disposed to customers and the risk associated to the service provider. The research provides high-speed internet providers in Albania insights on how to acquire new customers.*

Keywords: *customer choice; decision making; Internet Service Providers (ISP); perceived risk; information; brand image; Albania.*

Introduction

All people on earth are consumers, and are considered the most powerful people in the business world, as they possess the power of choosing to buy a product (Blythe, 2013). Thus, it is important for companies to understand the factors that affect the decisions of the consumer. Internet service providers are trying to acquire new customers and also keeping existing ones. The more users a provider has, the lower its average unit cost will be, and the higher its operating performance (Hu & Hwang, 2006). Due to the Internet market liberalization, internet providers have rapidly increased in Albania. The internet expansion and high-content consumption are important factors for the rising demand towards high-speed internet offered by ISPs. Albania appears to have an internet penetration level higher than the world average, which is 46.5%, but lower than the European Union where online penetration has exceeded 79%. The country with the highest percentage of internet usage is the US with 88% (World Insta, 2016).

The reason for the growth of internet consumers is related to the global trend of rapid growth of internet usage, market liberalization and a positive pressure exerted by government instances, especially for business. Electronic procurement, tax payments

and other fiscal facilities through the Internet have positively pressured the rise in demand for Internet service in Albania.

Currently, about 25 ISPs operate in Albania. The largest are Albtelecom, ABCom, Tring, and Abissnet. ISPs are part of a competitive market but do not differ much in the services offered. According to the Electronic and Postal Communications Authority, the number of subscribers to fixed broadband networks amounted to 143 thousand. The major provider is Albtelecom who owns 40% of the retail fixed broadband market while among the alternative fixed operators, ABCom has the largest number of broadband connections with a 21% market share (AKEP, 2016). Although the number of Internet access service providers is large (25 active local operators), the four largest operators own 84% of this market.

Thus, understanding of customer decision-making or customers' choosing behavior is very important for the service providers in order to find out how to acquire customers and make them repurchase. Other studies show that customers tend to compare the elements of different providers and search for several sources of information to help reduce the perceived risks in their choice (Parasuraman, Zeithaml & Berry, 1984). Also, a good brand image turns out to be a competitive advantage. Customer choice is influenced by the reliability of the brand (Wang, Lo & Yang 2004).

This paper aims to find out what variables influence consumers to purchase their ISP by reviewing key factors in the sector. It illustrates consumer patterns in purchasing Internet Service Provider (ISPs).

Literature review

Consumer behavior is described as the processes involved when an individual or a group is buying or choosing a product or a service to satisfy needs and desires (Solomon et al., 2013). The processes are five: problem recognition, information search, evaluation of alternatives, purchase and post-purchase.

The problem recognition is likely to occur when consumers realize there is a gap between their desire situation and the actual one and consumers desire to fix this gap. Once the needs are recognized, consumers enter the second stage to search for information about products or services. A consumer can use either internal or external search (Schiffman & Kanuk, 2007). External source arises from the outside environments, such as marketing, commercials, and friend's suggestions. Internal source refers to information stored in consumers' memory such as past experience and relevant knowledge about the brand (Senecal, Kalczynski & Nantel, 2005). The collected information allows consumers to do a comparison among different alternatives. The evaluation of alternatives assesses purchase alternatives which are in relation to important attributes of products or services. The consumer is valuing different alternatives and uses an evaluating criterion to compare brands, products, and services. A consumer sees a product or a service as a combination of different attributes. Attitudes, beliefs, and intentions are also often mentioned as factors that can influence the alternative evaluation (Darley et al., 2010; Solomon et al., 2013). This is particularly relevant in today´s developed economies where consumption is almost like an ideology and there is a substantial increase in the supply.

After evaluating all alternatives, consumers choose which product or service is the most suitable and appropriate for their needs. The last stage of the decision-making process is post-purchase which regards the post-evaluation of the purchase, where the consumer is evaluating how satisfied the purchase and the use of the product is. In this stage, the consumer forms an intention to buy the most preferable alternative.

Depending on the model of Blackwell, Miniard and Engel (2001 – see Figure 1), the decision of the consumer is influenced by two variables: (1) Environmental influences: culture (the knowledge, skills, traditions and customs which define a set of individuals), social class (group of individuals who share the same social position by having the same income or the same job), personal influences (attitudes, beliefs, behavior, and opinions from references groups with an individual serves as an example), family (2) Individual differences: consumer resources (time, money and information), motivation and involvement (the need to fill and the satisfaction), knowledge (the information known by the individual), attitudes (elements that an individual holds to assess a brand like feelings, knowledge, and intentions to purchase) and the personality, values and lifestyle (Blackwell, Miniard & Engel, 2001).
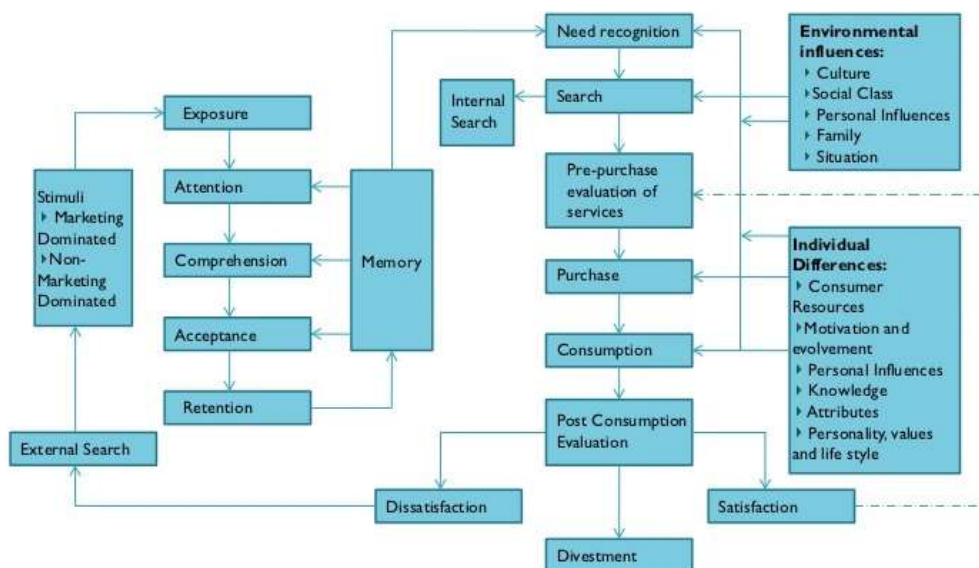
Figure 1. The decision-making process (Source: Blackwell, Miniard & Engel, 2001)

The last stage in the traditional decision-making process is post-purchase behavior, which regards the post-evaluation of the purchase, where the consumer is evaluating how satisfied he is with the purchase and the use of the product (Solomon et al., 2013). Customer satisfaction with the purchase is determined by how tightly consumers' expectation is linked with the perceived performance of the product. A satisfied consumer is more likely to spread positive word-of-mouth and information received through word-of-mouth are more credible than a commercial advertisement (Darley, Blankson & Luethge, 2010). As previously underlined this paper aims to investigate what factors affect purchase intentions for Internet Service Providers and specifically what influences the selection of ISPs in Albania.

Consumer choice theories

Consumer choice can be described as "selection, consumption, and use of products and services". Before making a choice, the customer chooses to combine information with previous experiences, information available at the time of purchase, and trusts that he has created over the brands (Solomon et al., 2013).

Based on the rational choice theory the consumer has sufficient ability to calculate which option will maximize its value. He collects information on the attributes of the alternatives and chooses the best option according to his criteria. Current studies show that consumers do not engage in a rigorous rational choice. The researchers noted three types of consumer choice patterns: a) emotional choice, b) choice based on attitude and c) attribute-based choice (Hawkins & Mothersbaugh, 2010).

a) The emotional choice is based on the reliability of the service brand. Studies show that credibility is more important than expertise in making the choice (Schiffman & Kanuk, 2007). Brand choice is not only influenced by the personal perception of the consumer over the brand, but by some other marketing factors, the situation, or past consumer experience.

b) Attitudinal choice includes the general use of attitudes, impressions, intuition, consumer use in the selection without examining attributes. An attitude is accepted as a judgment. Studies show that attitudes are easier to keep in mind than the particular attributes of brands (Kardes, Cronley & Cline, 2011). Time pressure is the key determinant as the consumer make decisions based on its attitude.

Most individuals collect very little information from outside sources before a purchase. In a stand-alone choice, consumers make brand ratings based on everything they know about brands and then choose a brand for which they have the highest rating. According to Kardes, Cronley and Cline (2011), consumers make their choices based, generally on impressions of a brand and sometimes on the particular brand attributes.

c) Attribution-based selection requires customer recognition of the attributes of all brands. This choice is based on the comparison of each specific attribute of all brands taken into consideration. The easier it is to gather information on brand attributes, the more difficult it is to use attribute-based choice. (Kardes, Cronley & Cline 2011)

When consumers make attribute-based choices, they compare the specific features of each brand and choose the brand that best performs the key attributes required. In cases of almost similar brands, it is easier to distinguish if specific attributes are compared.

Factors of customers' choice of internet service providers

Customers' choice is the process of customers' choosing among alternatives that lead to buying the service. There are many factors that contribute to the customer's choice. Based on previous studies, information search is considered central to decision-making theory. Information search represents the second stage of the decision-making process and it influences a customer's product choice. Customer choice is influenced by product information availability and prior experience with the products. It is shown that the greater the degree of perceived risk, the more effort consumers expend to seek

information. The degree of uncertainty associated with services can be reduced by using several sources of information. McColl-Kennedy and Fetter (1999) grouped information search into two broad activities, the sources of external information and the degree of effort involved. Sources of external information are categorized according to whether they are dominated by marketing or whether they are dominated by personal and impersonal communication. They can be controlled by the (1) market (2) reseller (3) third-party independent; (4) interpersonal sources; and (5) by the consumer. Consumers' external search effort is measured by the number of stores visited, the number of brands examined, and the time spent in the overall shopping experience. Mitra, Reiss and Capella (1999) confirm that consumers prefer personal information sources than impersonal information sources.

The level of information collected by the customer is interrelated to the factor of perceived risk. Perceived risk refers to the nature and amount of risk perceived by consumers regarding a particular purchasing situation. Srinivasan and Ratchford (1991) define perceived risk as the probability of any loss (financial, performance, physical) that can occur due to the absence of external search, multiplied by the importance of that loss. Forsythe and Shi (2006) studied and investigated the types of risk perceived by internet buyers when they intend to purchase. They suggest that there are three types of risks: performance risk, financial risk, and time/convenience risk. Product performance risk refers to any loss which occurs when a service does not perform as expected. Financial risk is defined as the potential net loss of money involved. Time/convenience risk refers to the inconvenience or difficulty which occurs during the process of purchase transactions (Forsythe et al., 2006).

A distinguishing factor that reduces perceived risk and facilitates customer selection is a corporate image. Corporate image can be viewed as the outsider's perception of a particular organization (Chun, 2005). Customers' perceptions of the corporate image depend on overall past experiences and interactions with the brand. Chun (2005) suggests that corporate image is the outsider's perception whereas corporate reputation derives from both internal and external stakeholders' perceptions. The distinction between image and reputation is useful because one can form an image of a corporation without any real experience of it. Compared to reputation, corporate image is quicker to change under the influence of advertisements. Some researchers suggest that companies with a good reputation and image have a competitive advantage and are likely to acquire more customers (Gotsi & Wilson 2001; Grardberg & Fombrun, 2002). Corporate image is established and developed in the customers' mind based on communication and experience and has an impact on customers' judgments. Building a corporate image is a lengthy process that can be improved by the successes and achievements of the company.

In the telecommunication market, the extrinsic characteristics such as personal contact, the physical environment, technical support, and the responsiveness of the staff of service providers can have significant influences on customers' intentions to select a service provider (Nguyen & Leblanc, 2001). The interaction between service provider and customer, along with the encounter processes can also have a strong effect on customers' behavior (Athanassopoulos & Iliakopoulos, 2003). Customers consider corporate image prior to service choice as it can help them to evaluate the ability of the service company to fulfil their needs.

Based on the literature review, the customer choice result from a combination of information disposed of, previous experiences, perceived risk, and brand image. This paper aims to understand and evaluate whether these factors influence a customer's choice of internet service providers in Albania.

Methodology

This research aims to explore the factors influencing customer choice of Internet Service Providers in Albania. Based on the literature review a theoretical frame was developed with the main factors identified in order to test whether they are relevant to the Albanian market. Specifically, to understand whether the customer choice of internet providers in Albania is influenced by information disposed of, previous experiences, perceived risk, and brand image. The primary data collected on consumer behavior tend to evaluate consumers as rational. For identifying behavioral factors, researchers rely mainly on the survey method (Sekaran, 2003). The survey questionnaire consisted of questions on a Likert scale of 1 to 7 (where 1 is 'Strongly disagree' and 7 is 'Strongly agree') and determined approaches to choosing a high-speed internet service provider, experience with the high-speed internet, future intention towards service providers; and demographic questions. The survey was conducted face to face and increased the level of trust and cooperation between interviewer and respondent (Sekaran, 2003). The face-to-face survey is considered more appropriate for Albanian culture because respondents can better respond if direct instructions are given and assisted through the survey.

The target population of the study is internet users aged 16-55 who have home-based Internet connections. According to Electronic and Postal Communications Authority, the number of subscribers to fixed broadband networks at the end of 2016 was 242,870 inhabitants. Taking as 95% confidence level and 5% margin of error, the population sample is calculated to 400 individuals. The sampling method is a probability in proportion to size. The probability of an individual to be selected is proportional to the size of the cluster to which he belongs, giving greater clusters greater probability of selection and small groupings the lower probability.

According to AKEP, the number of subscribers with broadband access from the fixed network has an inappropriate distribution by regions Tirana 49%, Durrës 10.2%, Shkodra 6.85%, Vlora 6.6%, Korca 6.2%, Fier 6.1%, Elbasan 4.1% as shown in Table 1.

Table 1 The national distribution of the sample

Region	Number of subscribers with Broadband access	Index by region size	Sample
Vlorë	16,149	0.07	27
Tiranë	118,954	0.49	196
Shkodër	16,647	0.07	27
Lezhë	8,253	0.03	14
Kukës	2,454	0.01	4
Korçë	15,134	0.06	25
Fier	15,047	0.06	25
Gjirokastër	5,252	0.02	9
Elbasan	10,590	0.04	17
Durrës	24,803	0.10	41

Region	Number of subscribers with Broadband access	Index by region size	Sample
Dibër	3,236	0.01	5
Berat	6,309	0.03	10
Total	242,828	1.00	400

Respondents are selected randomly. Every third person in the main city centers is selected for an interview. This allows all members of the targeted population to have an equal chance of being included in the sample. The randomly selected respondents had to meet the criteria of using the internet service at home and fall in the users age group 16-55 years old. The questionnaire was distributed to the public areas of the counties where a large number of Internet users could be found.

The sample at the end resulted in 430 individuals who answered the questions on a seven-point Likert-type scale from 1 to 7 (where 1 means "Strongly Disagree" and 7 "Strongly Agree").

The data collected through the questionnaire includes internet user profile, choosing an internet service provider, experience with the internet service provider and perceptions of the service. The collected data was analyzed via Statistical Package for the Social Sciences SPSS.21 and the main data analysis includes descriptive analysis, factor analysis, correlation analysis with a correlation coefficient (Pearson), and multiple regression analysis.

Analysis

The findings of this study derived from a well-structured questionnaire consisted of questions on a Likert scale of 1 to 7 (where 1 is 'Strongly disagree' and 7 is 'Strongly agree'). The analysis includes customer attitudes for choosing a high-speed internet service provider and experience of the respondents with the ISP.
The distribution and profile of the 430 respondents who participated in this research are presented in table 2.

Table 2. Number of respondents by regions

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Berat	6	1.4	1.4	1.4
	Diber	4	.9	.9	2.3
	Durres	39	9.1	9.1	11.4
	Elbasan	24	5.6	5.6	17.0
	Fier	25	5.8	5.8	22.8
	Gjirokaster	8	1.9	1.9	24.7
	Korce	43	10.0	10.0	34.7
	Kukes	4	.9	.9	35.6
	Lezhe	11	2.6	2.6	38.1
	Shkoder	32	7.4	7.4	45.6
	Tirane	190	44.2	44.2	89.8
	Vlore	44	10.2	10.2	100.0
	Total	430	100.0	100.0	
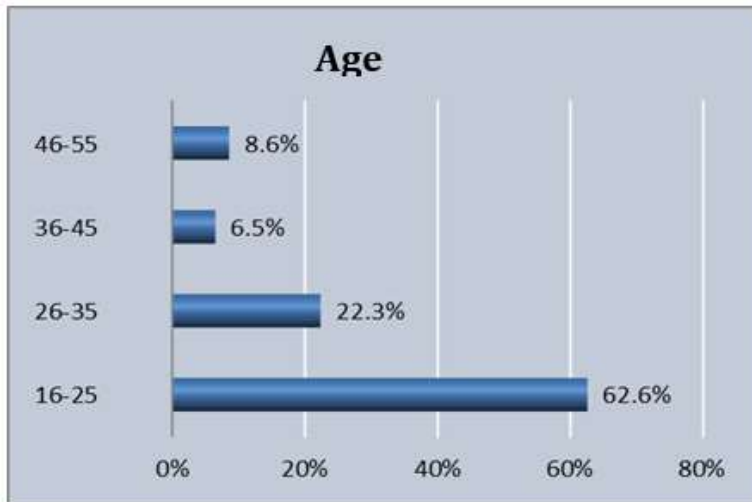
Figure 2. Age

The group of 430 respondents includes internet users from the age of 16 to 55. Most of the respondents (62.6%) belong to the age group of 16-25 years, while 22.3% are 26-35 years old. Other age groups (36-45 years) and (46-55 years) account for 15.1% of respondents. Studies show that the age group 16-25 is the broadest segment with access on the internet.
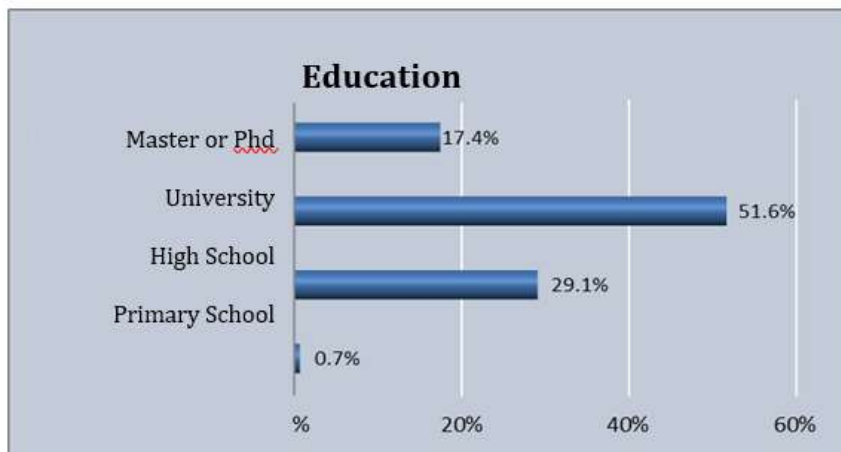

Figure 3. Education

Respondents were asked about the highest level of education they have completed. It is shown that 51.6% of respondents have completed university and 17.4% have a master / doctoral degree, while 29.1% have completed high school. International statistics show that university-educated users represent the largest number of Internet users. Thus, the education of respondents reflects the education of internet users. The employment profile matches the age profile of the internet users. The level of employment is an indicator and social status of internet users.

Table 4. Experience of respondents with Internet companies

|		Frequency	Percent	Valid Percent	Cumulative Percent
1. Who is your current service provider?	Do not know	26	6.0	6.0	6.0
	Abissnet	29	6.7	6.7	12.8
	Albtelecom	179	41.6	41.6	54.4
	ABCom	95	22.1	22.1	76.5
	Tring	29	6.7	6.7	83.3
	DIGIcom	7	1.6	1.6	84.9
	Internet Café	9	2.1	2.1	87.0
	Other	56	13.0	13.0	100.0
	Total	430	100.0	100.0	
2. How long have you been with this brand?	Less than one year	71	16.5	16.5	16.5
	1 - 2 years	103	24.0	24.0	40.5
	2 - 3. Years	112	26.0	26.0	66.5
	More than 3 years	144	33.5	33.5	100.0
	Total	430	100.0	100.0	
3. Internet access point	At work	165	38.4	38.4	38.4
	At school/ University	145	33.7	33.7	72.1
	Internet Café	123	28.6	28.6	100.7
	Bars with free WIFI	201	46.7	46.7	147.4
	At Home	417	97.0	97.0	244.4
	Via mobile phone	334	77.7	77.7	322.1
	Other	1	.2	.2	322.3
	Total	1386	322.3	322.3	
4. The primary purpose of using high-speed internet	To work	84	19.5	20.1	20.1
	To check and send	171	39.8	41	61.1
	To read news/be	241	56	57.8	118.9
	To communicate	255	59.3	61.2	180.1
	To watch video/listen	214	49.8	51.3	231.4
	To download	193	44.9	46.3	277.7
	To play games	121	28.1	29	306.7
	To purchase via	124	28.8	29.7	336.4
	To check online bank	52	12.1	12.5	348.9
	Other	8	1.9	1.9	350.8
	Total	1463	340.2	350.8	
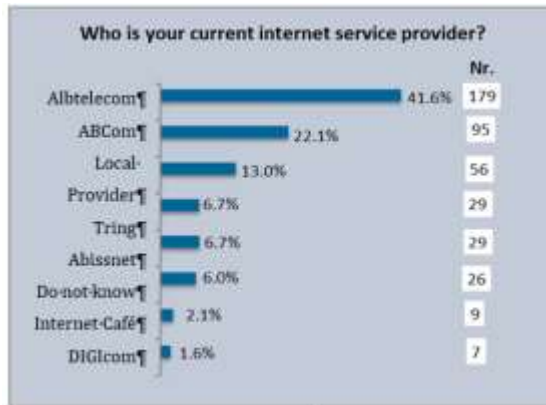
Figure 4. Internet Service Provider of connected households

Albtelecom brand as the market leader has the advantage of national coverage and infrastructure ownership, while other operators have coverage in the main regions of the country.

Respondents use internet access at home for more than 3 reasons. Based on their answers the first reason is communication (to communicate, for e-mail), the second reason for education (to read/inform) and the third entertainment (for video/music, to download movies/books, to play). Work accounts for a small percentage.

Respondents were asked about the frequency of using internet (every day, 2-3 times a day, once a week, once every two weeks and once a month) at each access point and the average hours they spend every time they hook to the internet (less than one hours, 1 hour, 1-2 hours, 2-3 hours, 3-4 hours and more than 4 hours). Monthly hours spend on the internet were calculated per user by multiplying the frequency of usage for each access point with the average hours spend when accessing the internet in the specific access point. Most of the respondents (63%) have high usage rates, spending over 4 hours a day on the Internet.
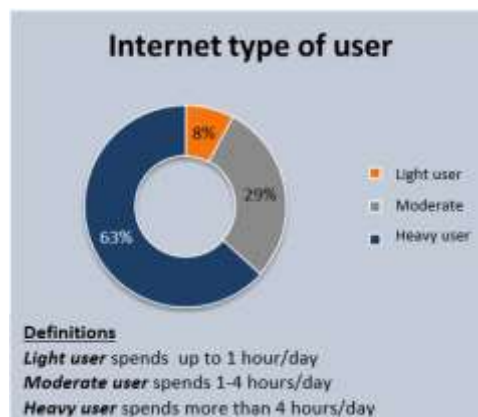
Figure 5. Internet usage rate

Factors affecting customer choice of ISPs

Table 5 shows the values of the matrix of the coefficients for the complex variable "Consumer Choice". Its determination is made with the help of the PCA method and the Promax rotation method with Kaiser Normalization and serves to predict consumer behavior. There are 3 Eigen values greater than 1 and others are less than 1. This indicates that three factors can be determined from this set of questions that forms the complex variable "Consumer Choice".

Table 5. Factorial Analysis for Consumer Choice

Variable	FACTOR		
	1 Brand Image	**2** Information	**3** Perception of risk
RI1.1 I can be overcharged by an alternative service provider	-0.105	0.032	*0.406*
RI1.2 I may not receive the service I expect from another provider	0.066	-0.006	*0.354*
RI1.3 I think buying the service from another service provider will result in financial loss	-0.007	-0.021	*0.363*
RI1.4 I am not sure that the signal will be stable with another service provider.	0.063	-0.007	*0.343*
IN1.1 I ask for advice from others before purchasing internet services.	-0.045	*0.423*	0.079
IN1.2 I seek to read the opinions of others on the service	-0.050	*0.468*	0.011
IN1.3 I am interested in reading information on how internet service is provided by other companies	0.112	*0.360*	-0.108
IN1.4 Information provided via the Internet or at the point of sale is satisfactory	*0.312*	0.108	-0.048
I1.1 I always had a good impression of my internet provider	*0.461*	-0.052	0.000
I1.2 I believe that my service provider has a better image than its competitors.	*0.440*	-0.038	0.034
Eigenvalue	**2.486**	**1.735**	**1.297**
% of Variance	**24.861**	**17.352**	**12.973**

The first Factor with the Eigen value 2.486 covers 24.861% of the total variance. For this factor, we have the highest coefficient values from the group of questions I1.1 and I1.2 that belongs to the independent Corporate Image variables and IN1.4 that belongs to the independent variable Information. This factor will be named "Brand Image".

The second factor with the Eigen value 1.735 covers 17.352% of the total variance. For this factor, we have the largest coefficient values from the group of questions IN1.1 to IN1.3 that belongs to independent information variables. This factor will be named "Information" as it is defined by independent variables of the same name.

The third factor with the Eigen value 1.297 covers 12.973% of the total variance. For this factor we have the highest values of coefficients from the group of questions RI1.1

to RI1.4 that belongs to the independent variables of Perceived Risk. This factor will be named "Perceived Risk" as it is determined by independent variables of the same name. From the matrix, it can be seen that the other coefficients are small and can be neglected.

Table 6. Factor Correlation matrix

Factor	Brand Image	Information	Perception of Risk
Brand Image	1.000	.092	.263
Information	.092	1.000	.067
Perception of Risk	.263	.067	1.000

Table 7 presents the results of the factorial analysis for the reliability of the three factors of customer choice. The overall Cronbach Alfa coefficient is 0.649> 0.6 which is the very reliable level according to the Alpha Test Table.

Table 7. Reliability of composite variables

Variable	Correlation Coefficient	Cronbach Alpha by eliminating variable
RI1.1 I can be overcharged by an alternative service provider	0.262	0.636
RI1.2 I may not receive the service I expect from another provider	0.361	0.615
RI1.3 I think buying the service from another service provider will result in financial loss	0.274	0.634
RI1.4 I am not sure that the signal will be stable with another service provider.	0.343	0.618
IN1.1 I ask for advice from others before purchasing internet services.	0.317	0.624
IN1.2 I seek to read the opinions of others on the service	0.283	0.631
IN1.3 I am interested in reading information on how internet service is provided by other companies	0.236	0.640
IN1.4 Information provided via the Internet or at the point of sale is satisfactory	0.308	0.626
I1.1 I always had a good impression of my internet provider	0.371	0.615
I1.2 I believe that my service provider has a better image than its competitors.	0.402	0.608

Table 7 shows that correlation coefficients for all questions are low (less than 0.5). The exclusion of each of the questions does not affect the increase in the value of Cronbach Alfa. The Cronbach Alfa coefficient continues to represent a very reliable level (> 0.6). For these reasons, these factors influence consumer choice.

Pearson's correlation coefficient

Pearson's correlation coefficient (Pearson's r) was used to examine the relationships among the variables. The value of the Pearson correlation ranges from -1 to 1, If r = -1 there is a perfectly negative relationship, if r = 0 there is no relationship, and if r = 1 there is a perfectly positive relationship.

The correlation analysis between independent variables and dependent variables is summarized in Table 8.

Table 8. Analysis of correlation between dependent and independent variables

Independent variable	Dependent variable	Pearson Correlation	Sig (1-tailed)	Level
Perception of Risk		0.252	0.000	0.05
Information	Customer Choice	0.128	0.004	0.05
Corporate Image		0.556	0.000	0.05

From the results can be concluded that:
• There is a very weak correlation between Perceived Risk and Consumer Selection, r = 0.252, p = 0.000
 (p <0.05).
• There is a very weak correlation between Information and Consumer Selection, r = 0.128, p = 0.004
 (p <0.05).
• There is a Medium Correlation between Corporate Image and Consumer Selection, r = 0.556, p = 0.000 (p <0.05).

Table 9. The Consumer Choice Model - Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics R Square Change	Change Statistics F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.252ª	.064	.061	1.33204	.064	28.602	1	421	.000	
2	.272ᵇ	.074	.070	1.32609	.011	4.788	1	420	.029	
3	.564ᶜ	.318	.313	1.13933	.244	149.979	1	419	.000	1.770

a. Predictors: (Constant), RI b. Predictors: (Constant), RI, IN c. Predictors: (Constant), RI, IN, I;

In Table 9 can be summarized that R^2 (R Square) has values respectively 6.4%, 7.4%, and 31.8%. This indicates that the complex variable Perceived Risk only affects 6.4% in the dependent Choice, whereas the largest influence is from the variables that are not included in the model. The value of R^2 increases to 7.4% when the complex variable Information is added, and 31.8% when the complex variable Image is added. This indicates that the variable "I" significantly improves the model.

Multiple regression model

$$y = \beta_0 + \beta_1 x_{i1} + \beta_2 x_2 + \beta_p x_{ip} + \varepsilon$$

for the dependent variables Consumer choice is given below:
Model 1: **CC** =4.356+0.254*RI+e_{PK}
Model 2: **CC** =3.885+0.243*RI+0.106*IN+e_{PK}
Model 3: **CC** =2.422+0.082*RI+0.054*IN+0.461*I+e_{PK}

Table 10. ANOVA for Customer Choice

Model		Sum of Squares	Df	Mean Square	F	Sig.	F$_{kr}$
1	Regression	50.750	1	50.750	28.602	.000a	
	Residual	746.993	421	1.774			3.89
	Total	797.743	422				
2	Regression	59.170	2	29.585	16.824	.000b	
	Residual	738.573	420	1.759			3.04
	Total	797.743	422				
3	Regression	253.852	3	84.617	65.187	.000c	
	Residual	543.891	419	1.298			2.65
	Total	797.743	422				

a. Predictors: (Constant), RI b. Predictors: (Constant), RI, IN c.Predictors: (Constant), RI, IN, I d. Variable Choice

Multiple regression analysis results obtained for the dependent variables Consumer choice and complex variables perceived risk, information and Brand Image are presented in Table 11.

Table 11. Multiple regression between complex variables and Consumer Selection

Variable	Standardized Coefficients Beta	t	Sig.	Tkr	Correlations Part
(Constant)		8.730	.0016		
RI	.081	**1.913**	**.076**	2.353	
IN	.052	**1.282**	**.145**		
I	.523	12.247	.0006		.513

Consumer Choice is expressed as follows:

Model 3: PK = 0.513 * I + ePK

Brand image is the most important variable that influences consumer choice of Internet service providers in Albania.

Conclusions and implications

The key question of the research is to identify the factors that influence the customer choice of ISPs. Based on the literature review there were key factors influencing the customers' decision among ISPs which relevance had to be tested in the Albanian market. The findings indicate that the choice of the customer is primarily influenced by the ISP image. This is supported by many researchers who propose that corporate image should be considered as an intangible asset. Brand image plays a decisive role in the process of choosing ISPs in Albania. Internet service providers should show particular attention to their image as a tool to build a competitive position. There is a common sense among customers that a service provider with a good image will always perform well. Internet providers marketing strategies should focus on integrated marketing

communication strategies such as advertising or public sponsorship, social responsibility to develop brand image and gain an outstanding position in the customer's mind and influence their decision. Also, reinforcing the tangible and intangible benefits of the brands can positively contribute to strengthening their brand image.

Results show that consumer choice is not significantly affected by the level of perceived risk. Albanian consumers do not consider to waste time and effort in choosing the internet service provider. In a collectivist culture, it is thought that the risk is diminished by others' recommendations and company reputation, and no personal effort is sought in collecting, analyzing and comparing information. In the Albanian consumer psychology, the phrase "all are the same" still remains, without making major effort to compare between brands. This can be argued by the information factor and the impact of the amount of information required in the selection.

The factorial analysis and multiple regression analysis explored the relationship between information and consumer choice and indicated that consumer choice is not influenced by the information sought. In Albania, ISPs are concerned more in promotional offers rather than instructing consumers. There is no comparative information on Internet service providers in the country, such as the real speed of the Internet and how much it differs from the contract, how stable the service is, how long is the response time or technical assistance. Regulatory entities and companies do not publish periodic reports with real-time internet monitoring.

Detailed and comparative information from service providers and regulatory authorities would help consumers to have a vision much before making their choice and not just rely on the name of the company.

Albanian customer choice is based on attitude by relying on the general impressions, intuition, and judgment of a brand. Studies show that attitudes are easier to keep in mind that the particular attributes among different brands. Most ISP customer's collect very little information from outside sources before a purchase.

In the telecommunications market there are very small differences between competitors and monetary costs are not considered a factor to switch to another operator. Under these conditions, consumers are guided by the company's good name and its coverage in relation to the price which is perceived at the same level as the internet operators.

Indeed, the corporate image has the potential to influence customer choice and an ISP's competitive standing. ISPs need to work on building corporate value and consistently delivering the high brand experience.

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