Analysis of Consumer Decision-Making in the Mobile Telephony Market: The Case of Operators (Vodafone and One) in Albania

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Abstract

The telecommunications industry in Albania has undergone rapid development driven by globalization and market liberalization. In this context, mobile operators increasingly rely on customer experience strategies to achieve sustainable competitive advantages. Consumer decision-making in the mobile telephony market is a multidimensional process that begins with the choice of operator and continues through service usage, evaluation of the experience, and the final behavioral response. This process is shaped by economic, psychological, social and technological factors. The purpose of this paper is to analyze the consumer decision-making process and the customer experience related to the two main mobile telephony operators in Albania (Vodafone and One Albania), with particular attention to the issue of hidden charges and transparency in pricing. The study aims to identify the most frequent consumer problems, analyze user reactions, and provide recommendations based on the main findings. The paper proposes a new conceptual approach to customer experience based on a legally grounded customer-journey model focused on hidden prices in telecommunications services. Unlike traditional customer journey frameworks, which primarily emphasize marketing interactions and service touchpoints, the proposed model integrates consumer protection and regulatory dimensions into the analysis of the customer journey. Furthermore, the study introduces a Sankey-based operationalization of the customer journey, allowing the visualization of consumer transitions between stages of decision-making, problem identification, response strategies and final behavioral outcomes. The empirical analysis is based on a survey conducted among young consumers in the city of Elbasan. The sample consists of 200 respondents who completed a self-administered questionnaire with closed and multiple-choice questions. Data were collected between August and November 2025. After data validation, 160 responses (80% of the sample) were considered valid for analysis. The findings reveal significant weaknesses in customer experience and transparency within the Albanian mobile telecommunications market. Despite the widespread use of mobile services, consumer trust remains relatively low. The Sankey diagram provides a dynamic representation of the Albanian consumer journey, showing how users frequently encounter insufficient information, pricing ambiguities and difficulties in resolving service-related problems, often leading them back to the same operators due to limited market alternatives. The study contributes to the literature by integrating consumer protection and regulatory considerations into the customer journey framework and by demonstrating the analytical value of Sankey visualization in mapping consumer experience flows. The results provide a basis for potential legal and regulatory initiatives, improvements in operators' internal service processes, and more effective consumer information policies.

Keywords: *Consumer experience, hidden prices, Sankey diagram, legal framework, telephony market, Elbasan Region*

1. Introduction

The telecommunications sector represents one of the most dynamic and strategically important service industries in modern economies. Beyond its economic significance, it plays a fundamental role in enabling access to information, facilitating communication, and supporting digital transformation. In Albania, the rapid development of mobile telecommunications since the liberalization of the market has significantly increased service accessibility and technological diffusion. However, the expansion of mobile services has also introduced new challenges related to consumer protection, information transparency, and pricing structures.

In the mobile telecommunications market, consumer experience extends beyond the technical quality of the service and encompasses the entire cycle of the contractual relationship between the consumer and the operator. This process begins with the selection of the operator and continues through service activation, service consumption, and the consumer's final response to the service received. Each stage of this process may involve economic, legal, informational, and behavioural factors that influence consumer decision-making and ultimately affect the level of consumer protection.

Existing customer experience and customer journey frameworks typically focus on marketing interactions, service touchpoints and consumer satisfaction across different stages of service delivery (Lemon & Verhoef, 2016; Rawson, Duncan & Jones, 2013). While these models provide valuable insights into consumer behaviour and service management, they rarely integrate legal and regulatory dimensions that are essential in sectors characterized by complex contractual relationships and information asymmetry, such as telecommunications. In particular, issues related to hidden charges, contractual transparency and the clarity of pricing structures remain insufficiently explored within traditional customer journey frameworks.

To address this gap, the present study proposes a legally grounded customer-journey model focused on hidden prices in mobile telecommunications services. In contrast to traditional marketing-oriented models, this approach conceptualizes the consumer journey as a sequence of legally and economically relevant stages within the contractual relationship between the operator and the consumer. The model emphasizes the role of information asymmetry, contractual transparency and regulatory safeguards in shaping consumer experience. By integrating legal and economic perspectives into the analysis of customer experience, the study aims to provide a more comprehensive understanding of consumer protection challenges in telecommunications markets.

Methodologically, the study introduces a Sankey-based operationalisation of the customer journey to visualize the flow of consumer decisions and experiences throughout the service lifecycle. Sankey diagrams allow the representation of flows between different stages of a process, making it possible to observe how consumers transition from one stage of the service experience to another. In the context of this research, the Sankey diagram illustrates the progression from operator selection to service activation, service consumption and final consumer response. This visualization improves the analytical visibility of transition patterns between stages and helps identify critical "leakage points" where consumer protection mechanisms appear to weaken.

Empirically, the research adopts a case study design focused on the Elbasan Region in Albania. The region combines both urban and rural characteristics and reflects typical patterns of service usage, access to information and consumer behaviour observed in many parts of the country. Rather than aiming for statistical representativeness at the national level, the case study provides analytical insights into the dynamics of consumer experience and consumer protection in the Albanian mobile telecommunications market.

The empirical analysis focuses on the two main mobile operators currently operating in Albania, Vodafone Albania and One Albania. Through the analysis of consumer decision-making and user experiences, the study aims to identify the most frequent problems encountered by consumers, the typical responses adopted by users, and the underlying factors that influence these reactions. Particular attention is given to the issue of hidden charges and the difficulties consumers face in identifying and addressing unexpected costs during the service consumption phase.

The findings of the study contribute to the literature in two main ways. First, they extend existing customer journey frameworks by integrating legal and regulatory considerations related to consumer protection and information transparency. Second, they demonstrate the analytical value of Sankey visualisation for mapping consumer experience flows and identifying structural weaknesses in the consumer protection system. From a policy perspective, the results provide a basis for recommendations aimed at improving regulatory oversight, strengthening transparency requirements and enhancing the effectiveness of consumer protection mechanisms in the mobile telecommunications sector.

2. Literature Review

The telecommunications sector has grown tremendously since the beginning of the 21st century, both in developed and developing countries. The rapid growth in the telecommunications sector is attributed to sector reforms and mainly market liberalization (Batuo, 2015). The liberalization of telecommunications markets began around the 1980s and 1990s in most developed countries and mainly in developing countries, (Chowdary, 1998). This growth has been attributed to massive reforms and policies, such as market liberalization and technological developments. As a result of liberalization, investments in the telecommunications sector increased (Lestage, Flacher, Kim, Kim, & Kim, 2013; Kang, Hauge, & Lu, 2012; Garrone & Zaccagnino, 2015)) and this in turn encouraged technological advances, which led to innovative services and products.

As part of this sector, the mobile telephony market has undergone rapid expansion and increasing complexity, both in developed countries and in transition economies, in recent decades. The mobile telephony industry has witnessed a wave of significant structural changes in competition, strategies, techniques and even the technological environment (Sanou, F.H., Le Roy, F. and Gnyawali, D.R. (2016)). The mobile telephony market, according to the authors (Kim, H.-S. and Yoon, C.-H. 2004), is one of the fastest growing service segments in telecommunications. A competitive environment has been created by the increase in offers, bundled packages and digital services, but at the same time this growth has brought new challenges for consumers, especially with regard to price transparency and understanding the real cost of the service. In this context, the consumer experience from the moment of choosing the operator to the final reaction to the service received has become a subject of study of particular importance in the academic literature. As a result, knowledge about consumer behavior includes various considerations about important issues regarding the current state of the mobile telephony market and is useful for the managerial direction of this industry. If operators can understand their behavioral patterns, then they will know when to intervene in this process to get the results they want and, most importantly, consumers will know how to choose certain services that are effectively designed to meet their needs. Consumer needs are the basis of all modern marketing and are of fundamental importance in understanding consumer behavior. An understanding of consumer behavior is an important reason to make marketing activities more successful. Studies on consumer behavior emphasize that "consumer decision-making is not always the result of complete rational analysis, but is often influenced by cognitive limitations, information asymmetries and sophisticated marketing strategies on the part of companies" (Gabaix & Laibson, 2006; Heidhues & Kőszegi, 2010). These elements are particularly evident in the mobile telephony sector, where pricing structures are complex, contracts are lengthy and technical terminology is difficult for consumers to understand. Consumers often choose an operator based on the advertised price or promotional offers, without being fully aware of the additional charges and real service conditions.A fundamental concept directly related to the consumer experience in this sector is that of "hidden prices." In the context of this study, hidden prices are defined operationally as any charges or costs associated with telecommunications services that are not clearly disclosed to consumers at the moment of purchase or contract agreement, but become apparent only during the use of the service or through subsequent billing information. These may include unexpected fees, automatically activated services, out-of-bundle charges, additional administrative costs, or billing items that are not sufficiently transparent or easily understandable to consumers.International studies show that hidden prices represent one of the main sources of consumer dissatisfaction and a key factor in the erosion of trust between consumers and service providers (Agarwal et al., 2023). In many cases, these charges are not clearly presented during the initial decision-making stage, when consumers compare operators and choose a service package. Instead, they are often discovered later during the use of the service, through monthly bills, delayed notifications, or the activation of additional services that were not explicitly requested by the user.From the consumer's perspective, such practices significantly affect the overall perception of fairness and transparency in the market. The consumer experience, which initially begins with expectations of value and service reliability, may therefore transform into a perception of economic unfairness and dissatisfaction once these hidden charges are revealed.In the literature, the consumer experience in mobile telecommunications is generally conceptualized as a cyclical process composed of several interconnected phases. These phases typically include: the selection of the service provider, the activation and initial use of the service, the gradual discovery of the actual price structure, the evaluation of service quality and transparency, and finally the consumer's reaction, which may include complaints, switching operators, or developing long-term trust or distrust toward the provider. Understanding this cycle is essential for analyzing how hidden pricing practices influence consumer behavior and perceptions in the telecommunications market.

2.1 Consumer Decision-Making Model.

2.1.1 The Carrier Choice Phase

The carrier choice phase represents the starting point and one of the most crucial moments in the consumer experience in the mobile telephony market. The literature on consumer behavior considers this phase as a complex decision-making process, which is influenced by a combination of economic, psychological, social and institutional factors. Unlike markets with simple products, in the mobile telephony sector consumers are faced with multiple offers, complex pricing structures and often unclear information, which makes the choice of carrier a decision with a high level of uncertainty.

One of the main factors influencing the choice of operator is the price of the advertised package. Studies show that "consumers tend to focus mainly on the initial or monthly price of the service, considering it as the main indicator of affordability" (Kim, Park & Jeong, 2004). According to the literature, this narrow focus on the base price often leads consumers to underestimate the real cost of the service, especially when offers include additional fees, complex contractual conditions or automatically activated services. This phenomenon is closely related to the theory of consumer myopia and to the cognitive limits of consumers in processing complex information. In addition to price, the perceived quality of service is a key factor in the choice phase. Consumers often rely on "subjective perceptions of network coverage, internet speed and call quality, which are formed through previous personal experiences or recommendations from their social circle" (Suki, 2013). These perceptions, in many cases, are not based on objective data, but on the brand image and reputation of the operator. Well-known and consolidated brands have a competitive advantage, as they are perceived as more reliable, even when their offers are not necessarily more transparent or more favorable to the consumer. Marketing and commercial communication also play an important role in this phase. Visual advertisements, promotional offers and simplified messages about the benefits of packages significantly influence the formation of consumer preferences. Studies show that consumers, especially young people, are sensitive to marketing messages that emphasize immediate benefits, such as "unlimited" internet or "very low" prices, without accompanying these with clear information on the limitations and real conditions of use (Sultan & Rohm, 2005). This practice increases the risk that the consumer will make a choice based more on perception than on complete information. The influence of social factors on the choice of operator also plays an important role, especially in young age groups. "Recommendations from family, friends and social networks play an important role in orienting consumers towards a particular operator" (Ling, 2004). In this sense, the choice of operator is not only an individual decision, but often a decision influenced by social norms and collective experience. However, this form of decision-making can also reinforce the spread of incorrect or partial information on real offers and prices.

Another important element in the operator selection phase is the lack of comparability of offers. According to the literature, "in the absence of clear standards for the display of total prices, consumers find it difficult to compare operators' offers objectively" (Gabaix & Laibson, 2006). Different package structures, technical terminology and different contractual conditions make the comparison process complicated and often discouraging. As a result, many consumers rely on simple findings, such as choosing the most well-known operator or the offer with the lowest advertised price. In developing countries and economies in transition, including Albania, these problems are even more pronounced. Consumer complaints are sometimes viewed negatively, but when properly managed can be used as feedback to improve service quality, thus driving growth in the sector. In conclusion, the literature considers the operator selection phase as a critical moment in the consumer experience, where decisions made under conditions of partial information and low transparency directly affect the entire subsequent cycle of the consumer experience. A choice based on limited information not only increases the likelihood of exposure to "hidden prices", but also affects the level of satisfaction, loyalty and ultimate reaction of the consumer towards the chosen operator. A fundamental factor for the efficient functioning of markets and for effective consumer protection is the transparency of the information received by the consumer. Transparency of prices and contractual terms is particularly important in the mobile operator selection phase, as this phase determines the basis on which the consumer builds his expectations for the cost and quality of service. Referring to international literature, the lack of transparency is a widespread problem in the telecommunications sector, directly affecting the quality of consumer decision-making. The most common form of lack of transparency is related to the partial display of prices. Operators often advertise the basic price of the package, while additional fees, administrative fees, out-of-package fees, activation costs or premium services are presented in an unclear manner or hidden in secondary documents. The literature describes this practice as "drip pricing", where "the full price is revealed gradually and not at the moment of decision-making" (Huck & Wallace, 2015). This way of presentation creates a false perception of affordability and influences the consumer to make a decision based on incomplete information.

Another important factor in the transparency problem is the complexity of the information. Even in cases where operators publish all tariffs, the information is often presented in forms that are difficult to understand, through technical terminology, long legal texts and complex contractual conditions. Studies show that "most consumers do not have the capacity or time to analyze such documents and, as a result, rely on the main messages of advertising" (Marotta et al., 2015). This form of lack of transparency is not necessarily the result of direct concealment of information, but of the way in which it is structured and communicated. The literature on consumer behavior argues that lack of transparency exploits the cognitive limits of consumers. According to the theory of hidden attributes, operators have strong incentives to "cover up" price components that consumers are less likely to evaluate at the choice stage (Gabaix & Laibson, 2006). In the mobile telephony market, these include out-of-bundle charges, contract termination penalties and service limitations advertised as "unlimited". Consumers, unaware of these elements, underestimate the real cost of the service and overestimate the benefits of the offer. An additional transparency problem is related to the lack of standardization in the presentation of offers. Operators use different formats to present packages, which makes comparison between them difficult. The literature argues that, in the absence of a unified structure for displaying the total price and key terms, consumers are unable to make informed choices (OECD, 2020). As a result, they tend to use simple heuristics, such as choosing the lowest advertised price offer or the most well-known operator, even if this is not the most favorable option in the long term. The problem of transparency is even more pronounced in the context of commercial advertising. Expressions such as "unlimited internet", "full package" or "fixed monthly price" are often used without clarifying the real limitations of the service, such as fair usage policies, speed limits or additional fees after exceeding a certain threshold. Studies suggest that these practices, although formally may be in line with the law, conflict with the principles of transparency and fair consumer information (European Commission, 2022). In developing countries and economies in transition, including Albania, the lack of transparency is reinforced by limited institutional capacities for monitoring and enforcing consumer protection rules. The literature notes that, even when a formal legal framework exists, its implementation is often partial, allowing operators to use unclear practices without immediate consequences. This situation creates a gap between the legal protection envisaged and the real protection experienced by the consumer in practice.

In conclusion, the literature considers the problem of transparency in the operator selection phase as one of the main causes of consumers' exposure to hidden prices and subsequent negative experiences. The lack of clear information, the complexity of offers and selective advertising weaken consumers' ability to make informed decisions and create a significant imbalance between operators and users. For this reason, studies highlight the need for stronger regulations, standardization of information and effective oversight mechanisms to guarantee real transparency in the critical phase of operator selection.

3. Activation and Start-up Phase

The activation and start-up phase represents the transition from theoretical decision-making to the real experience of the consumer in the mobile telephony market. This phase is particularly critical, as it is at this moment that the consumer begins to face the real conditions of the service, testing in practice the correspondence between the expectations created during the choice phase and the actual experience of use. The literature on consumer behavior considers this phase as a turning point, where partial information or lack of transparency can be transformed into real financial costs for the consumer.

The main problem that appears in this phase is related to the service activation process. Activation is often accompanied by fees that are not clearly stated in the choice phase, such as the SIM card fee, the initial activation fee or administrative costs. Studies show that "consumers tend to consider these fees as small or insignificant costs at the time of choice, but their accumulation affects the perception of the real price of the service" (Huck & Wallace, 2015). This situation reinforces the perception of the existence of hidden prices and contributes to early user dissatisfaction.

Consumers also face the automatic activation of additional services when starting to use the service. The literature highlights that many operators include premium services, information subscriptions or entertainment services that are automatically activated after registration, often without the consumer's clear and informed consent (OECD, 2020). These services generate additional costs that the consumer only notices after receiving the bill or after consuming the credit, creating a strong sense of fraud or abuse. Another important aspect of this phase is usage outside the selected package. Many consumers, especially young people, do not have a full understanding of the limitations of their package, such as the minutes, messages or amount of internet included. When these limits are exceeded, the out-of-package charges are often much higher and not always clearly communicated in advance. The literature argues that "this form of pricing

exploits the discrepancy between consumer expectations and the actual price structure" (Gabaix & Laibson, 2006). The initial experience of use is also significantly influenced by the mechanisms of information during use. Information messages on package consumption, warnings about exceeding limits and notifications of additional costs are key elements of transparency. Studies show that the absence or delay of these notifications increases the risk that the consumer will face unexpected costs, weakening trust in the operator (European Commission, 2022). In this sense, transparency is not only a matter of prior information, but also of continuous communication during use. A particular factor at this stage is related to the comprehensibility of the contract and the terms of service. Although the contract is usually signed at the selection stage, the consumer often understands its real content only after use begins. Terms such as early termination penalties, automatic contract renewal or unilateral changes to terms by the operator often become apparent only after a period of use. The literature considers this a form of functional lack of transparency, as the information formally exists but is not effectively accessible to the consumer at the time of decision-making. In the context of emerging markets, including Albania, these issues are reinforced by the low level of financial and digital literacy. Studies suggest that consumers are often not equipped with the necessary knowledge to actively monitor their consumption of services or to correctly interpret the information provided by operators. As a result, the activation and start- up phase becomes a constant source of risk for exposure to hidden prices.

In conclusion, the literature considers the activation and start-up phase of the service as a critical phase where hidden costs materialize into real costs for the consumer. The discrepancy between expectations and actual experience, the activation of additional services, out-of-bundle fees and the lack of effective communication contribute to the creation of dissatisfaction and the weakening of trust in mobile operators. This phase serves as the basis for subsequent consumer reactions, including complaints, switching operators or passivity in the face of abusive practices.

4. Service Consumption Phase

The service consumption phase represents the longest and most important period in the relationship between the customer and the mobile operator. In this phase, the customer continuously interacts with the service and directly experiences the real price structure, service quality and the level of transparency of the operator. The literature on consumer behavior considers this phase as the moment when initial perceptions are translated into concrete experiences, significantly influencing the satisfaction, loyalty and final response of the customer. The focus of marketing philosophies on customers has attracted considerable attention in the marketing literature from researchers and practitioners. Both researchers and practitioners are increasingly looking for ways to understand, attract, retain and build long-term relationships with profitable customers (Gronroos, 1994). One of the key points of marketing strategies is the focus on customers to ensure that existing customers are satisfied. Numerous studies have proven the fact that customer satisfaction drives customer loyalty and retention (Heskett et al, 1994). There are also many citations in the literature regarding the fact that customer satisfaction is mainly driven by the quality of a firm's service from the perspective of its customers (Thompson, 2004). Consumption management and cost monitoring is an important element of this phase. Consumers are expected to track their usage of minutes, messages and internet data to avoid overage charges. According to the literature, active consumption monitoring requires knowledge, time and access to clear information, which is not always available to all consumers (OECD, 2020). As a result, many users realize that they have exceeded their limits only after receiving the bill or after an immediate reduction in credit. Hidden prices in the form of unforeseen fees often appear during the consumption of the service. These may include fees for automatically renewed services, price increases without clear prior notice, or costs for using services outside the territory (roaming). Studies show that these practices contribute significantly to the perception of a lack of fairness and transparency in the contractual relationship (Gabaix & Laibson, 2006). Consumers often feel powerless in the face of these costs, especially when information about them is scattered or difficult to understand. The actual quality of the service in relation to the price paid is another important aspect of this phase. Consumer satisfaction is "an experience-based assessment made by the consumer regarding the extent to which his expectations based on the individual characteristics or overall functionality of the services received from the provider have been met" (Bruhn, 2003). Consumers, according to the literature, emphasize that they evaluate not only the absolute level of the price, but also the relationship between the price and the quality of the service received. Problems such as network outages, slow internet speeds, or poor coverage directly impact consumer satisfaction and increase sensitivity to "hidden prices."

The literature also highlights the role of continuous communication between the operator and the consumer during the consumption phase. Notifications about price changes, package updates or new contractual conditions are essential to maintain transparency. Many studies show that these communications are often unclear, distributed across different

channels or formulated in a way that minimizes the consumer's attention (European Commission, 2022). This situation contributes to the perception of manipulation and weakens trust in operators. The consumption phase also reveals the psychological effects of the relationship with the operator. Customers may show dissatisfaction when the service does not meet expectations, passive attitude towards hidden fees due to the perception of impossibility of change, change behavior only after repeated incidents of billing or poor quality. According to the literature, the service consumption stage is crucial because it is where "hidden prices" materialize and directly affect the consumer experience. The main factors influencing this stage include pricing transparency, service quality, ongoing communication, switching costs and psychological impact. Effective management of these elements is key to increasing customer satisfaction, loyalty and readiness to react adequately to abusive practices or hidden prices.

A significant problem during service consumption is related to contractual lock-in and switching costs. Consumers who are locked into long-term contracts often face high penalties if they wish to terminate their service due to dissatisfaction. The literature argues that these "switching costs limit the consumer's bargaining power and create a structural imbalance in the market" (Farrell & Klemperer, 2007). Many consumers, as a result, continue to consume services that they consider unfair or expensive, passively accepting "hidden prices". In the context of developing countries, the service consumption phase is also characterized by the lack of effective consumer protection mechanisms. Although formal institutions for filing complaints exist, the literature shows that the processes are often long, complicated and not always accessible to ordinary consumers. This situation increases the feeling of powerlessness and reduces the likelihood that consumers will react to abusive practices.

In conclusion, the literature considers the service consumption phase as the phase where hidden costs most directly and continuously affect the consumer experience. Lack of transparency in pricing, unclear communication, questionable service quality and high switching costs create an often-problematic consumer experience. This phase is crucial for the formation of consumers' long-term attitudes towards mobile operators and their willingness to react, claim rights or change consumption behavior.

4.1 The consumer reaction phase

The customer feedback phase represents the final phase of the user experience cycle in the mobile telephony market. This phase is usually triggered by a perceived discrepancy between the customer's initial expectations and the actual experience of consuming the service. The literature on consumer behavior considers customer feedback to be a "key indicator of market functioning and the effectiveness of consumer protection mechanisms, as it reflects the level of trust, bargaining power, and awareness of consumers' rights" (Hirschman, 1970). "The fundamental belief is that properly handled customer complaints are beneficial to the industry, as they provide a feedback mechanism for both service providers and regulators, and can thus be used to improve service design, management, and delivery" (Tronvell, 2008).As a result, when consumers experience problems in the market, they are expected to act as a form of informal monitoring mechanism by reporting unfair practices or service failures. For regulatory intervention to occur, however, several conditions must first be met. Consumers must recognize that their rights have been violated, be aware of the available complaint procedures, and be willing to report the issue first to the service provider and, if necessary, escalate the complaint to the regulatory authority. The literature emphasizes that complaint behavior is not merely an expression of dissatisfaction, but also depends on the consumer's level of information, perceived procedural complexity and confidence that the complaint will be handled effectively (OECD, 2020). In the mobile telecommunications sector, complaint processes are often perceived as complex and time-consuming, frequently requiring repeated communication with the operator, additional documentation and considerable effort. As a result, many consumers choose not to pursue formal complaints despite experiencing dissatisfaction. Empirical studies show that a significant proportion of consumers abandon the complaint process due to the psychological and time costs associated with it (Baker, Gentry & Rittenburg, 2005). Nevertheless, when effectively managed, consumer complaints provide valuable feedback for both service providers and regulators, contributing to improvements in service transparency, pricing structures and consumer protection policies (Tronvoll, 2007). In addition to complaints, switching operators represents another important form of consumer response, which in theory functions as a corrective market mechanism by rewarding providers that offer more transparent and consumer-friendly services.

As a result, in the event of an unpleasant experience in the market, the dissatisfied consumer is expected to act as a whistleblower. This means that, if consumers do not voice their complaint, the regulator cannot intervene in the market and provide the requested protection. Complaints constitute the most direct and institutional form of consumer reaction to negative experiences, including hidden prices, unfair billing or poor quality of service. According to the literature, filing a

complaint not only expresses dissatisfaction, but also requires knowledge of the procedures and confidence that the complaint will be dealt with effectively (OECD, 2020). In the mobile telephony sector, complaint processes are often complex, requiring repeated communication with the operator, additional documentation and considerable time. Studies show that a significant proportion of consumers give up on filing complaints due to the psychological and time costs associated with this process (Baker, Gentry & Rittenburg, 2005). In contexts where supervisory institutions have limited capacity, complaints are often perceived as ineffective, which further reduces the willingness of consumers to react actively. The underlying belief is that properly handled consumer complaints have benefits for the industry, as they provide a feedback mechanism for both service providers and regulators, and can thus be used to improve service design, management and delivery (Tronvell, 2007). Switching operators represents another important form of feedback, which in theory serves as a corrective market mechanism.

This stage includes three possible reactions such as "passive reaction where some consumers continue to use the service, even when they are not satisfied, due to high switching costs, lack of information, mismatch between expectations and reality" (Jones et al., 2000). This phenomenon is widespread in emerging markets. Active reaction complaints, where studies suggest that "only a small proportion of consumers complain, even when they feel manipulated due to lack of trust in institutions, perception that complaints do not bring results, difficulty in contacting the operator and lack of transparency in the process" (Singh, 1988). In the telecommunications sector, complaints are often related to unclear tariffs, poor internet quality, services activated without request. The final reaction which is related to changing the operator and occurs when prices are higher than expectations, service quality drops, the contract is not transparent. According to the literature, it is observed that most consumers are hesitant to switch operators due to lack of confidence in alternatives (Buehler & Haucap, 2004). There are several psychological factors that influence the final reaction such as consumer myopia where "consumers focus on the immediate price and underestimate future costs (Gabaix & Laibson, 2006). Expectation confirmation where "consumers often justify their decision to avoid cognitive dissonance by tolerating unwanted tariffs" (Festinger, 1957). Switching reluctance where, "many users stay with their current operator because switching is perceived as a difficult process" (Burnham, Frels & Mahajan, 2003).

In conclusion, the international and regional literature suggests that the consumer experience is cyclical, which includes: the choice of the operator, the use of offers, the discovery of tariffs, evaluation and reaction. In all phases, the factors that affect the most are the transparency of prices, the quality of information, the perception of the fairness of the price, the costs of changing the operator, the approach of the operators to the consumer. In markets like Albania, with limited institutional supervision, these effects are even more strong.

5. Methodology

For the purposes of the study, both primary and secondary data were used to cover all its aspects. Primary data were collected directly from the sample taken in the study, for the specific purpose of the study. Secondary data, such as data collected in the past by other researchers, or other subjects for their own purposes, served us for the study in question by using them in a combined manner according to the needs of the study. For the processing and presentation of empirical data, the Sankey Diagram (Sankey, H. R. 1898) was used, which allows the graphic presentation of the flow of the consumer experience from the operator selection phase to the final reaction. This method is particularly suitable for studies that analyze continuous processes and cause-effect relationships in the analysis of consumer behavior (Lemon & Verhoef, 2016; Few, 2012; Cairo, 2016), enabling the identification of critical points where hidden prices appear and where legal consumer protection mechanisms fail. The questionnaire addressed to consumers was structured according to the stages of the user experience in the telecommunications industry in the mobile phone market, including operator selection, service activation, consumption and final reaction. The sample taken in the study consists of 200 young people in the city of Elbasan, who were distributed a self-administered questionnaire with closed and multiple-choice questions. Data were collected between August and November 2025. After receiving the completed questionnaires, the percentage of valid responses for our study on hidden pricing and customer experience was 160, i.e. 80% of the sample. This questionnaire structure enabled the collection of sequentially linked data, which were processed and visually presented through a Sankey Diagram, reflecting the real flow of the customer experience and the critical points of exposure to hidden prices. Sankey diagrams are built precisely to present flows, to show transitions between phases and to visualize the intensity of experiences, violations, reactions. From a legal perspective, the Sankey diagram shows us where transparency is lost, identifies critical points of violation of rights and demonstrates the transition from theoretical rights to real experience. This is very valuable for a normative analysis, analysis of law enforcement and assessment of institutional effectiveness. It highlights passive tolerance (very important legally) as one of the strongest contributions of

the study, which is: why consumers do not react by showing us clearly: what % of consumers complain, what % change operator and what % of consumers remain passive. This is visual evidence of the failure of protective mechanisms and the need for legal intervention. Sankey diagrams show that, although a significant percentage of consumers experience hidden prices when consuming the service, only a small part activates the legal complaint mechanisms, while the majority passive tolerance. This result suggests a lack of practical effectiveness of the existing legal framework. In this study, not only classical statistical analyses were used because statistical analyses show relationships, while Sankey Diagrams show the legal process of the consumer experience, clearly highlighting where legal protection is lost in practice.

6. Analysis of Results

The purpose of this analysis is to define the customer experience model in relation to the two main mobile operators in Albania (Vodafone and One Albania), to identify the most frequent problems, the reactions to them, and to provide recommendations based on the main findings. The data is visualized through a Sankey diagram, which helps to follow the logical flow of the user experience from the choice of operator to the final reaction. The Sankey diagram is a visual way to show the flow of information and the number of users who go through different stages of their experience. Thicker "Flow Streams" show larger groups of individuals facing the same situation or following the same action. "Flow Streams" start from the selected operator (Vodafone, One Albania or both at the same time), continue to the type of package (with monthly contract, prepaid, both), move to the level of information about additional charges, presenting us with the main forms of problems that are reported. It then gives us the main reactions of consumers (operator change, complaint, lack of response, etc.) ending with the initial operator, where it is visualized to which of them these reactions are encountered by customers. This visualization makes it possible to clearly understand where most users get blocked or where they pass during their experience and which are the most problematic nodes of the flow. The analysis of the results begins with:

Table 1: Summary table according to sections of the distributed questionnaire (n=160)

Section	Question	Response Option	Value (N)	Percent (%)
I.Demographic Profile	1. Age	18-23 years	40	25.00%
		24-29 years	100	62.50%
		30-35 years	20	12.50%
	2. Gender	Male	72	45.00%
		female	88	55.00%
	3. Employment Status	Student, pupil	130	81.25%
		Employed	20	12.50%
		And don't put it.	10	6.25%
II. Use of Services	4. Operators	Vodafone	92	57.50%
		One Albania	68	42.50%
	5. Service Type	Prepaid (rechargeable card)	94	58.75%
		With monthly contract	66	41.25%
	6. Overall Satisfaction	Very dissatisfied	34	21.25%
		Somewhat dissatisfied	60	37.50%
		Neutral	50	31.25%
		Satisfied	16	10.00%
		Very satisfied	0	0.00%
III. Real Price Information	7. Clarity of Terms/Prices	Very clear	34	21.25%
		Somewhat clear	82	51.25%
		Unclear	32	20.00%
		I don't read them at all.	12	7.50%
	9. Were you informed in advance about the higher fee?	Yes	26	16.25%
		No	134	83.75%
	10. Experienced Forms (Select >1)	Automatic activation of services without request	68	42.50%
		Package ending earlier than stated time	42	26.25%
		Additional monthly fee for "additional services"	92	57.50%
		Other:	18	11.25%
IV. Price Reaction	11. Reaction (Select >1)	I don't react at all.	54	33.75%
		I'm changing phone companies.	68	42.50%
		I complain in the app or at the counter.	60	37.50%
		Write on social networks	12	7.5%
		I report to the relevant institutions (AKEP, AKU, etc.)	10	6.25%
	12. Official Complaint?	yes	10	6.25%
		no	120	75.00%
		I wanted to but I didn't know how.	30	18.75%
V. Challenges and Protection	13. Main Obstacles (Select >1)	Lack of information about rights	108	67.50%
		Distrust in institutions	54	33.75%

Section	Question	Response Option	Value (N)	Percent (%)
		Complicated complaints process	49	31.25%
		Fear of losing service	16	10.00%
		They don't have time/interest	12	7.50%
	14. Remedial Measures (Select >1)	Stricter control over telephone companies	104	65.00%
		Quick reporting application	96	60.00%
		Detailed education in schools and universities	82	51.25%
		Establishing a local office for consumer rights	60	37.50%

Source: Author

Descriptive analysis which will give us a general overview of the characteristics of the sample taken in the study. Over 87.50% of the participants belong to the 18-29 age group (including the sub-categories 18-23 and 24-29 years old. The sample was composed of 88 individuals or 55% females and 72 individuals or 45% males. 130 individuals are students or 81.25% of the respondents, limiting the representation of other ages. The share of 92 individuals or 57.5% of the respondents are Vodafone Albania subscribers and 68 individuals or 42.5% of the respondents are One Albania subscribers. The share of subscribers using the prepaid service constituted the largest part of the subjects with 94 individuals or 58.75% of the respondents, followed by 66 individuals or 41.25% of the subscribers who used the service with a monthly contract. The collected data was processed through a Sankey diagram, which helps to follow the logical flow of the user experience from the choice of operator to the final response.

6.1 Choice of telephone operator and package

This flow reflects the transition from the pre-contractual phase to the formalized contractual relationship. From a legal perspective, this transition should be based on the effective exercise of the right to full and accurate information. However, Sankey data shows that a significant proportion of consumers move to the activation phase without having clear knowledge of the real cost of the service. This phenomenon suggests a violation of the autonomy of the contractual will, since the consumer's consent is given on the basis of partial information. Legally, this creates grounds for classifying some practices as deceptive or unfair commercial practices, contrary to the principle of contractual transparency. Vodafone constitutes the largest group of users (92 out of 160 respondents), One Albania follows with 68 users, while a small portion (6) uses both operators in parallel. The choice between the monthly contract package (66 users) and prepaid with a recharge card (94 users) is almost balanced, but it stands out that young people like prepayment more as a "shield" to limit financial losses only within the recharge value.

6.2 Information about additional charges

This flow reflects a continuous legal relationship where the consumer is repeatedly faced with unclear tariffs, price increases or automatically renewed services. From a legal perspective, this situation violates the principle of legal certainty and contractual predictability. The fact that a large proportion of consumers remain in this flow indicates that the legal obligation for continuous information is not effectively fulfilled. Legally, this creates an unbalanced relationship where the operator maintains structural superiority over the consumer. The results show that information asymmetry and contract complexity are key factors contributing to the acceptance of hidden prices. Consumers report difficulties in understanding contractual terms, interpreting monthly bills, identifying the legal basis for complaints. From an economic and legal perspective, these results confirm that formal transparency is not enough if the information is not understandable and accessible to the average consumer. A very large segment of users (134) declare that they were not informed when they encountered additional fees. Only 26 people report that they were informed in advance about these fees. This clearly shows that transparency is a central problem in the company/consumer relationship. The main forms of problems encountered, the most typical of which are: Activation of services without request from the consumer (39 cases), additional monthly fees for “additional services” (36 cases), packages ending earlier than declared by the company (7 cases). There are also many individuals who have experienced all types of problems simultaneously (60 cases), while a portion has marked “other” (18 cases), which may include other injustices or lack of information correct.

6.3 Reaction to the problem encountered

This flow represents the activation of the right to an effective remedy. The relatively low number of consumers who resort to complaint indicates that, although the right formally exists, it is not widely exercised in practice. From a legal perspective, this suggests that complaint procedures are either complicated or perceived as ineffective. This flow evidences a failure of law enforcement mechanisms and weakens the preventive function of consumer law. The analysis of empirical data regarding consumer reactions and operators' practices shows that the Albanian legal framework for consumer protection functions more as a normative instrument than as a practical protection mechanism. Although the law provides for clear obligations for transparency and the prohibition of unfair practices, the lack of effective monitoring and sensitive sanctions significantly limits its real impact on the market.

The reaction begins with complaints in the application or at the counter (20 people), indicating some trust in the operator itself or obligation due to the lack of alternatives. A significant number (38 people) choose to change the operator, citing deep dissatisfaction or the lack of a quick solution. Changing the operator represents a form of commercial "exit" reaction, which theoretically should act as a disciplinary mechanism against abusive practices. However, Sankey data shows that this flow is limited. From a legal perspective, this limitation is related to switching costs, long-term contracts and penalties, which reduce the effectiveness of competition as a means of protecting the consumer. This trend shows that consumer protection cannot rely solely on market mechanisms, but requires active regulatory intervention. One of the most significant results of the study is the dominance of passive tolerance as the main consumer reaction to hidden prices. Sankey diagrams show that the thickest trend of consumer experience ends in the factual acceptance of the situation without activating legal or commercial remedies, where 50 people do not react at all to abuse or unclear pricing. This finding has particular legal significance, as it shows that the lack of reaction does not constitute valid legal consent. Passive tolerance is an indicator of a systemic failure of consumer protection and there is a real inequality between the consumer and the operator. This number indicates either apathy or distrust of institutions and the complaint process. A significant part of the respondents (52 people) reacts through combined forms (mentioned above), but also new ones such as: reporting to the relevant institutions (AKEP, AKU, etc.) or complaining on social networks. social.

6.4 Distribution of dissatisfaction by operators

The last part of the diagram shows which operator customers show these reactions to. According to the data, Vodafone customers make up the largest number of respondents. From the Sankey Diagram, the "blocking points" are clear, where the main barricade is the lack of information about additional fees and the passivity of some customers. The break in the chain of trust is evident in the fact that a large segment goes directly from encountering the problem to deciding to "change company", but generally choose one of the mentioned companies, feeling forced to choose between similar options. The ability to react appears when a large group of consumers do not know what step to take, or do not find an effective solution, a fact that is seen in the data "I do not react at all". The legal interpretation of the Sankey Diagram in this study confirms that hidden prices constitute a structural problem in the mobile telecommunications industry, where consumer protection remains mainly formal and not functional. The dominance of passive tolerance signals the need to strengthen regulatory mechanisms and to rethink consumer protection from a reactive to a proactive approach.

7. Conclusions and Recommendations

As a result of using the Sankey Diagram, we visually identified the stages where consumer rights are most frequently violated and where legal protection mechanisms are less effective. The conceptual model with the Sankey Diagram served as an analytical tool to highlight the gap between the envisaged legal protection and the real protection experienced by consumers. The commercial reality in Elbasan shows that consumers are unprotected against "hidden prices", despite the legal framework in place. To ensure effective protection of the Albanian consumer, not only the improvement of laws is needed, but above all, a strict and coordinated inter-institutional implementation. Increased state control over companies to guarantee transparent information. Broad education of consumers on their rights and complaint procedures. Creation of efficient applications for rapid reporting of abuses. Establishment of local offices for consumer rights, for access as close as possible to citizens. The Sankey diagram serves as a "dynamic snapshot" of the journey of the Albanian consumer, who systematically faces lack of information, pricing issues, difficulties in solving problems and in the end finds himself faced with the same choice again. The analysis provides a clear basis for new legal initiatives,

improvements to companies, internal processes, as well as for better public information.

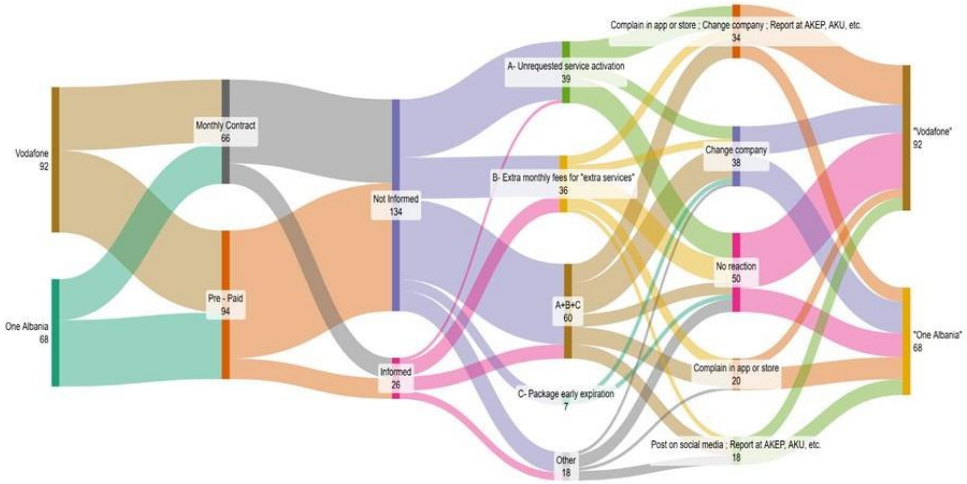

Figure 1: Sankey Diagram
Source: Author

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