

# Of service provision on the example of motor insurance

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## Abstract

*Negative factors which have recently appeared in the financial market, as well as in the insurance market (continuing financial crisis) threatened the consumer market, undermining the trust of customers to the legal system and financial institutions. The main aim of the Author is to analyse the main directions of changes in the process of providing motor insurance services in insurance institutions, with a particular focus on damage liquidation, using the Servqual research method. This work is an analysis to prove the thesis that the level and the appropriate system of managing service quality of motor insurance is becoming increasingly important in the position of an insurance institution, and the financial crisis created a need for the growth of insurance awareness of customers of insurance companies. It is a continuation of studies (PRZYBYTNIOWSKI, 2013abc), conducted within the framework of the research project no. SUPB.RN 21.123*

## 1. Introduction<sup>1</sup>

While competing for a potential customer, it is the level and the quality of provided services which is becoming increasingly important, and not the insurance offer itself. It should be connected with constant recognition and meeting the customers' changing needs and expectations (compare PAYNE, 1996; NIESTRÓJ, 2002, PRZYBYTNIOWSKI, 2003).

Insurance business is very specific. Its multi-aspect activity concerns often critical problems of compensation payment, and its nature is not shown until after the insurance risk becomes a reality. One of the tasks of an insurance institution is to create a belief in professionalism and competence in its relations with customers. It is not easy due to the complicated, from the legal point of view, conditions of insurance business. There are numerous legal regulations and subtleties determining compensation payment, the existence and knowledge of which the customer is often unaware. It is the role of the institution to point to these conditions and make the customer aware of their existence. The most difficult part of the job is the damage liquidation process which may be the principal determinant of evaluating the quality of provided services. Here, it must be remembered that the quality of service provision is expressed by the increase in customer satisfaction, improvement in productivity, effectiveness and the decrease in cost, as well as a noticeable growth of a given service in the market share. In insurance, it consists of three elements:

1. Internal excellence, effectiveness and efficiency;
2. The highest level of customer service;
3. The organisational structure which aims clearly at supporting a quality organisation.

The importance of service quality indicators depends on several determinants characterising both service providers and customers. In services we go away from internal, normative quality in favour of external quality identified with the customer and the user. The concept of quality in insurance services is becoming community-oriented and the customer, the receiver of the service, is its verifier.

Considering the studies conducted by the Author (PRZYBYTNIOWSKI, 2003; 2011ab, 2013ab), as well as by other authors of the subject literature (PAYNE, 1996; NIESTRÓJ, 2002; ALTKORN, KRAMER, 1998; BARDINI, 2006; BENNION, 1969; CHRISTOPHER, PAYNE, BALLANTYNE, 1991; CUMMINS, DOHERTY, 2005; CZUBAŁA, 2002; GARCZARCZYK (red.), 2000, 2002; HOROVITZ, 2006 BORKOWSKI, 2010,2011; ŁAŃCUCKI, 2008; MAYERSON, 1962; MRUK, 2002, 2009; NOWOTARSKA-ROMANIAK, 1996, 2005, 2011; PORTER, 2001; ROGOZIŃSKI, 2000) it may be stated that insurance service quality is determined by some criteria which are inseparable from each other and which function simultaneously. The lack or neglect of one of these factors may cause the whole process of insurance service quality in a company to fail to meet the established expectations and will unset the company image and the competitiveness in the market, as well.

More and more common in the insurance market is connecting the problems of service quality, market supervision or risk management. This is a positive phenomenon, as it combines the desirable effect, which is service quality. From the point of view of the customer, combining such spheres as the quality of the legal system, clarity and transparency of procedures, competence and friendly attitude of the staff with whom a customer has direct contact. It reflects those factors which determine the positive effect of a service company.

However, looking at service quality from the point of view of service providers (at each level of management), a common de-nominative appears, i.e. a customer, particularly his satisfaction with a proposed service, in terms of economy, society and psychology.

To date, the essence of quality related to insurance service has not been clearly defined. Commitment to service quality in the financial market, as well as insurance market, accompanies any activities connected with assuring security for customers of insurance companies. The existing subject literature does not indicate clearly the model of insurance service quality which would be recognised as optimal and model one for every country. It also does not give a clear answer to the question whether service quality within one

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institution is a better solution than designing a model one. Therefore, it is the quality management which is becoming increasingly important for company management. The quality of service provision is an end-product of a complicated process of management and operations of an insurance company (PRZYBYTNIOWSKI, 2003).

This work is an analysis to prove the thesis that the level and the appropriate system of managing service quality of motor insurance is becoming increasingly important in the position of an insurance institution, and the financial crisis created a need for the growth in insurance awareness of customers of insurance companies. It is a continuation of studies conducted on the territory of Świętokrzyskie Voivodeship, within the framework of the research project. The main aim of the Author is to analyse the main directions of changes in the process of providing motor insurance services in insurance institutions, with a particular focus on damage liquidation, using the Servqual research method. The main reason to tackle the problem is the quality of services performed on the example of motor insurance – a vehicle owner's compulsory third party liability insurance for damage done in traffic, later called motor TPL insurance, which is gaining more significance in the process of managing an insurance company. The team which came into being decided to examine thoroughly the impact of the factor of the quality of service provision as a prerequisite of competitiveness of those companies in the market, through the function of insurance intermediary and agent, in particular. The Author does not analyse the „direct” channel.

## 2. Quality in insurance service distribution as a factor of competitive advantage

Due to the steady development of civilisation, the service is becoming increasingly complex and multi-faceted (intangibility, diversification, perishability, consumption and inseparableness of its provision), while a fast development of concepts and theories connected with service quality made theoreticians and practitioners, as well as a significant number of scientists, systematically interested in this problem, which is what the Author has already written about. Therefore, the service quality (ROSNAK – SZYROCKA, BORKOWSKI, BŁAŠKOWA, BŁAŠKO, 2012), accompanying the theory of services, is becoming a highly important concept, particularly for company strategy makers and managers since service quality, to a large extent, influences the level of satisfaction and loyalty of customers of service companies, which has a close connection with profitability of the company which provides services. Thus, in the present changing environment, a service cannot function for itself but should integrate such elements as customer service, service quality and marketing, at each level of its realisation (See: YUNUS, ISMAIL, JUGA, ISHAK, 2009). To conclude these short deliberations we may follow M. Chłodnicki (2005), who thinks that service levels (the core of the service, the basic service, the expected, extended and potential service), the service quality is no longer treated as value added to the service but an element in its main right, i.e., the core of the service product. K. Rogoziński (2005) claims that service quality is an ability to meet customers' needs, a

realisation which fulfils or exceeds the buyer's expectations, while the service has a proper quality if it is done according to the expectations of a particular buyer. Moreover, this author points to the fact that service quality is long-term (ROGOŹNSKI, 2000).

Insurance awareness is a collection of views and common beliefs of the society connected with the range and forms of hazards to their existence and eliminating or preventing such actions; whereas the insurance awareness of an individual is a differential value which is determined by the standards of living in which the functions (experience, views), together with the use of preventive measures to reduce or eliminate direct or indirect hazards.

On the basis of research conducted, basic determinants related to the awareness of an individual include:

1. Perception of hazards in everyday life;
2. Knowledge of goods and services meeting the insurance needs;
3. Knowledge of insurance terminology and procedures;
4. Knowledge about the insurance institution whose services he uses;
5. History of using insurance services;
6. Evaluation of the effects of fulfilling the needs for security.

An important role in the process of raising insurance awareness is played by employees of insurance institutions, and, particularly, those people who are involved in direct insurance canvassing, as well as insurance intermediaries themselves (agents and brokers) (PRZYBYTNIOWSKI, 2007). It is apparent that insurance institutions are beginning to reach for different methods of competing for a customer, bearing in mind that the price, the most commonly used so far as the instrument of influencing market entities does not play such a crucial role any more (PRZYBYTNIOWSKI, 2013c) in gaining and strengthening the competitive advantage of a company. It also results from the fact that there is a natural tendency in the market economy to level off the price. Moreover, here we can put the thesis that price competitiveness is difficult to maintain in the long run; the significance of brand in looking for a customer, and its share in the modern, changing global market, is also gradually losing its importance (the continuing economic crisis). Thus, we can say that those who think that quality is everything are mistaken. As the market, and the service market in particular, shows – quality is not all. However, it must be remembered that without quality the service sector becomes useless. - it is nothing (compare: PETERS, WATERMAN, 1982). Entrepreneurs who care about their service quality must, on the one hand, prepare their management strategy including the analyses, planning and market control while, on the other hand, they must remember that it is the quality which links all the elements of business operations. The best information technology, the most efficient precautionary rules or the highest capital, do not mean much if the organisation of a service provider is not quality-oriented, and does not set a strategy to achieve high service quality (OPOLSKI, 2000).

It can be noted that service quality is one of the best guarantees for gaining and maintaining competitive advantage in the market. Thus, the basic condition imposed on people in charge of the management strategy of a service company and the targets to be met is, firstly, acquiring new markets and, secondly, acquiring and maintaining loyal customers in the long run.

The fact that insurance operations are multi-faceted has an impact on compensation payment, and it appears the moment the insurance risk becomes real. One of the tasks of an insurance institution is to create an impression of professionalism and competence in the relations with customers. It is not easy, due to complex legal factors determining insurance operations. There are a number of legal regulations and loopholes of which a customer is unaware. The role of the employees of the insurance institution is to indicate those factors and make the customer aware of their existence, particularly because the process of damage liquidation is one of the fundamental determinants in evaluating the quality of services provided.

Here, it must be remembered that the quality of service provision is expressed by the growth in customer satisfaction, the improvement in productivity, efficiency and the reduction of costs, as well as a noticeable increase in the market share of a given service.

There are three elements in insurance which contribute to that:

1. Internal perfectness, efficiency and competence;
2. The highest level of customer service;
3. The organisational structure clearly oriented at supporting a quality organisation (GIERSZEWSKA, ROMANOWSKA, 2009).

One of the solutions for the insurance business may be the concept of the so-called relational (affiliate) marketing. According to scientists, this concept facilitates greater integration of the spheres of customer service, quality and marketing (GRONROOS, 1984; ROGOZINSKI, 2000; STOBRAKKA, LEHTINEN, 2001). According to this concept, the common aim is to fully meet the needs and expectations of customers and, thus, the quality-oriented marketing of the insurance institution should be of strategic importance, and the assessment of service quality should include (ZEITHAML, BITNER, 1966):

- 1) customer expectations of quality – a desirable service; an appropriate service, accepted by the customer and anticipated,
- 2) service perception – subjective feeling experienced by a customer while buying and implementing a service.

To sum up the above thoughts, first of all, one must identify and define the determinants of insurance services and, later, define their importance in relation to the supplying part, as well as to the demanding part, expecting a proper service in relation to his needs and expectations.

### 3. Servqual method

The SERVQUAL model has been used to study the knowledge about service quality and customer expectations and sensitivity to changes in service provision. The name Servqual is derived from the English words: service and quality, and the model is used as a universal indicator to

measure quality in all kinds of services (PARASURAMAN, ZEITHAML, BERRY, 1985).

This method enables to express the service quality  $S$  as a difference between the service expected by the customer  $ESQ$  (expected service quality) and the service received  $PSQ$  (perceived service quality). The gap which arises between the perception of the service and its desirable level makes it possible to determine the perceived service quality, which may be expressed by means of the following formula:

$$S = ESQ - PSQ$$

where:  $S > 1$  – an ideal state (Customers' perception of the service highly exceeds their expectations),  $S < 1$  – conditioned state (customers' expectations of the service have not been fulfilled completely),  $S = 1$  – a desirable state which, from the point of view of the service provider, is optimal, that is the expected quality is more or less the same as the perceived quality. In this way customers are satisfied and the company costs are not too high.

It results from the fact that every customer imagines a potential quality of a given service before its realisation (on the basis of his own knowledge, experience, needs structure and interpersonal communication, i.e. the exchange of information and experience).

The Servqual method consists of a questionnaire divided into two sections (parts), depending on external customers' needs or internal company needs (Diagram 1). The first section contains questions referring to the evaluation of service expectations and their number depends on how detailed the study is and varies from 5 (general statements) to 29 (detailed statements). The items of the questionnaire are adjusted to a particular branch and a specific case but, principally, they refer to five main dimensions in terms of which customers make their evaluations on the 1-7 scale.

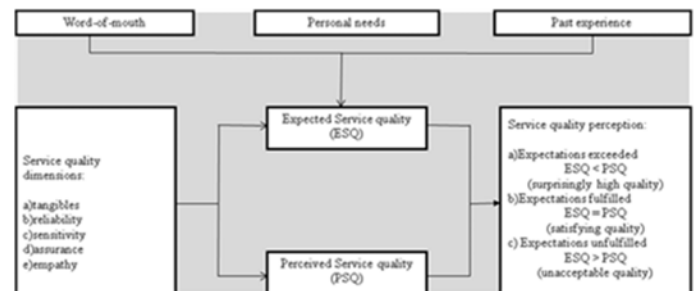


Diagram1: Possible scenarios of comparisons of expected quality

Source: Author's own work based on: (PARASURAMAN, ZEITHAML, BERRY, 1985)

## 4. Competitiveness in the insurance market. Author's own study

The aim of the study was to analyse the level of insurance service quality in the opinion of customers using the compulsory motor TPL insurance. The structure of motor insurance premium (TPL and AUTOCASCO) reflects the individual customer market opportunities which is influenced by such factors regulating the size of the demand market as: the number of newly registered cars, customer's financial resources, credit policy of banks.

The service provided in those insurance classes by the employees of insurance institutions, as well as the representatives of those institutions (agents), reflects the discrepancy between customer perceptions and his expectations of the service. It enables us to indicate the situations in which those services significantly differ from the quality expected by a customer, pointing to the, so-called, gaps between quality evaluations.

#### 4.1. Research methodology

The research conducted is a continuation of the analyses presented in the articles published at the University of Economics in Cracow, in which the Author presented the results of the research on the AUTOCASCO insurance (PRZYBYT-NIOWSKI, 2013ab). Whereas, this article is going to present the evaluation of the service quality of the compulsory motor TPL insurance. The research was conducted among individual customers living in the territory of the Świętokrzyskie Voivodeship in 2020 between October and December, by means of a questionnaire, through insurance agents in direct contact with a customer. There were 150 questionnaires handed out. After some verification, 124 questionnaires (82.7%) were analysed (Table 1). The questionnaire consisted of 25 questions, of which 4 questions referred to general issues, and a section on personal information.

Stratified sampling was used. The statistical data on age and residence of the Main Office of Statistics of the 2002 and 2011 Census was used as the base for the strata development. The sampling was done according the following criteria:

1. Customers who had direct contact with an insurance agent;
2. Customers who has a contract for the compulsory motor TPL insurance;
3. Customers who went through the damage liquidation procedure;
4. Customers who were 18 or over.

**Table 1: The structure of respondents according to the selected criteria on the territory of the Świętokrzyskie Voivodeship (no. / %)**

Criterion	No. of respondents according to the selected answer option		
	2020		
No. of respondents	124		
Residence	Town		Village
	67 (54%)		57 (46%)
Age	Up to 35	36-45	45 or over
	27 (21.8%)	59 (47.6%)	38 (30.6%)

Source: Author's own work based on the research conducted

#### 4.2. Research results

Customers of insurance institutions expressed their opinions on insurance service in relation to the offered compulsory motor TPL insurance. These opinions were presented as:

- 1) expected service, the one customers would like to experience,
- 2) the evaluation of the service experienced.

The scale from 1 to 7 was used in the survey (“1” – very poor, and “7” excellent).

The analysis of the results is presented in Table 3, and it is divided into three stages:

- 1) establishing differences between the respective expectations and experiences expressed by means of points;
- 2) calculating the average difference of points in each of the analysed areas;
- 3) applying the Servqual method to calculate the total arithmetic average of quality of the analysed service.

In the eyes of customers using the compulsory motor TPL insurance, the average result for all the areas of insurance service quality was -2.01 (Chart 1), i.e. customer's expectations of the analysed insurance service are not fully met and their quality is unsatisfactory. The data received in the first stage of the study show that there is a discrepancy between the expectations and experiences of customers of insurance institutions in terms of respective quality dimensions.



Chart 1: Insurance service quality of customers using compulsory motor TPL insurance

Source: Author's own work based on the research results

From among the analysed dimensions, the best result was achieved by the service intangibles -1.21, and the result is similar to the result achieved in the research on voluntary AUTOCASCO insurance (-1.24). It proves that insurance institutions mainly consider the tangible aspect of their activity (attractive appearance of employees) the main attribute in contacts with customers and a decisive one in entering into insurance contract. In the opinion of the respondents, the lowest level was achieved by: the response to customer's expectations where the greatest differences were found. Such areas as reliability, professionalism and response to customer's expectations exceeded the average Servqual outcome (-2.27). A similar arrangement of levels was recorded in the research on the AUTOCASCO insurance. It can be stated that the level of insurance service provision in both types of motor insurance is at a low level and, consequently, the fulfilment of customers' expectations of the insurance under analysis is lacking.

Further course of research was to present the average weighted level of insurance service quality in the opinions of customers who entered into a compulsory AUTOCASCO insurance contract. Therefore, applying the Servqual method, the average value of weights was calculated, where the respondents were supposed to distribute 100 points among five quality dimensions according to their importance. Moreover, the average value of weights was calculated for each of the dimensions of insurance service quality, and the average weighted level of insurance service quality was established.

On the basis of the data acquired, the response to customer's expectations is the most important area for the respondents, whereas the tangible area is of the least significance. Bearing in mind the importance of the analysed dimensions for the customer, the total weighted measure of insurance service quality of the compulsory AUTOCASCO insurance (Chart 2) was 0.25, which proves a low level of services and the lack of fulfilment of customer's expectations. Like in the case of arithmetic average, the highest weighted result was achieved by the measure: response to customer's expectations (-0.78), and the lowest was the tangible area (-0.15), which proves the low level of the service provided and the lack of fulfilment of customer's expectations of the analysed insurance.

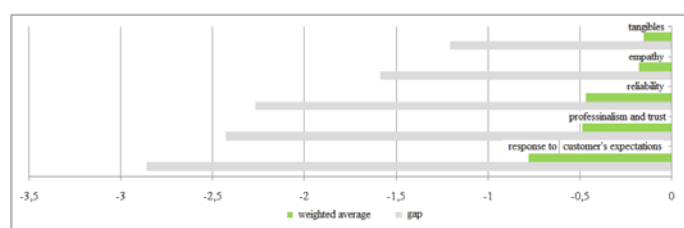


Chart 2: The level of insurance service quality provided by insurance institutions in the area of the AUTOCASCO insurance, according to the following measures: gap and weighted average

Source: see Chart 1

Considering the evaluation of insurance service quality of the AUTOCASCO insurance, with regard to the place of residence (54% - town and 46% - village) and age of the respondents (21.8% from 18 to 35, 47.6% - from 36 to 45 and 30.6% over 45), in all the groups the arithmetic average was negative (Graph 3). Moreover, the result of all the dimensions of the quality of insurance service provided by insurance institutions, in terms of the AUTOCASCO insurance will be negative.



Chart 3: Evaluation of quality of the insurance service of the AUTOCASCO insurance among people living in towns and villages

Source: see Chart 1

In the case of people living in towns, the arithmetic average in all the research areas reached -2.01, the result identical to the average in all the areas of quality of the studied service. It indicates that town-residents feel greater

dissatisfaction and it proves that the level of insurance service provision is at a low level and does not meet customers' expectations of the insurance under analysis. This result is confirmed by the survey conducted among the whole group of respondents where, in the opinion of the town-residents, at the lowest level were: professionalism and trust (-2.20) and the response to customer expectations (-2.45), which exceeded the average Servqual result. Whereas, in the case of village-residents, the average difference in dissatisfaction between the experiences and expectations of the compulsory motor TPL insurance was at (-1.87), which proves, like in the case of town-residents, the quality of service provided is unsatisfactory. Whereas, evaluating the service provision at this level, the arithmetic average for both of the groups analysed (-1.94), proves the greater dissatisfaction among village-residents. Comparing the two groups in terms of experiences and expectations of the service delivered, i.e. voluntary auto accident and theft insurance, only in the area of reliability the results are similar, while the greatest differences were recorded in the area of tangibles (-0.44). While analysing the group in terms of age, the greatest dissatisfaction with the quality of the service offered was noted among people over 45 - the arithmetic average for this group was -2.07, and the lowest among people from 18 to 35 (-1.75). Whereas the average for all the groups amounted to (-2.02).

## Conclusion

The results of the study allow the Author to make the following important conclusions:

1. It is unrealistic to develop a positive image of an insurance institution in its environment without respecting customers' rights. Negligence in the damage liquidation process and, consequently, disregard and disrespect to customers' needs creates a negative opinion in the customers' environment. It may, undoubtedly, create difficulty for the company in developing an ideal system of quality management.
2. Bearing in mind the research conducted, it can be stated that:
  - a) the level of the insurance service quality is determined by specific factors which are inseparable from each other, and which function simultaneously,
  - b) more and more often customers pay attention to the non-price elements of products and services. The insurance service quality is, first and foremost, determined by: professionalism, knowledge and trust, clarity of the presented offer, and the prompt and efficient process of damage liquidation together with the quick response to customer's needs.
3. The average Servqual result amounted to -2.01 which indicates a moderate discrepancy between customers' experiences and expectations, while the average weighted Servqual result amounted to -0.44, which confirms that the level of insurance service provision is a moderately low level, which is connected with the failure to fulfil customers' expectations.

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