

## Social Insurance Service Quality Surveys as a Customer Orientation Strategy

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*The purpose of this study was to determine the level of service quality from the point of customers' view using the services of institutions offering social insurance, and also to present how important is to measure service quality at insurance market.*

*SERVQUAL method was applied with a seven-point Likert scale. The SERVQUAL method also took into account the extended minimum size. The study was conducted among the customers of the Social Insurance Institution (ZUS) and the Agricultural Social Insurance Fund (KRUS) in north-eastern Poland. For five tested areas (tangibles, reliability, responsiveness, assurance, empathy) 20 questions were assigned. Actual, expected, and minimum quality of provided services was determined. Additionally, the gaps were defined which allowed organizations to evaluate the service in terms of efficient and effective customer service policy. The gaps identify the areas on which the company should pay a particular attention.*

*According to the respondents, assurance area plays a major role among the dimensions mentioned. However, the research shows that empathy area was rated as the highest by the respondents. In turn, customers have the highest expectations in relation to the area of assurance. The biggest gap was observed in the dimension of responsiveness. In general it can be stated that quality of insurance services provided by the surveyed institutions were assessed at the good level. In many areas, the amendments should be introduced indicated in the next part of the article. Moreover, customers were grouped by demographic and social variables, depicting that older and better educated customers are more satisfied with the insurance service quality.*

*Scientific contribution of the authors is preparation of the research questionnaire measuring the quality of insurance services that can be used by studied institutions to make good decisions.*

*The conclusion briefly describes the potential for application of customer satisfaction research and customer service strategies in the social insurance sector. Due to the study carried out, market institutions can properly identify customer needs in the services they provide and see occurring discrepancies.*

**Keywords:** *insurance service quality, customer satisfaction, Servqual method.*

### Introduction

Strategy is a kind of organizations' plan which takes into account its ability to perform certain tasks. Customer-oriented strategy puts customers and their needs first. The first step to understand customer's needs is the implementation of customer-oriented policy. Therefore, the study of service and product quality is the beginning of the way towards customer orientation.

Multiple researches confirm the great meaning of customer orientation in the process of delivering the service (Schneider *et al.*, 1980; O'Connor *et al.*, 2000). Literature describes well the difference between service and product. Services stand out by their intangibility, heterogeneity and simultaneity of production and consumption (Levitt, 1981; Zeithaml, 1981). It needs to be mentioned that we may have to deal with both service and customer orientation. K. Frimpong and A. Wilson (Frimpong & Wilson, 2012) indicate that overall customer

orientation can be defined as a service culture or a business philosophy, as well as a behavioural construct or as a personality trait surface. Service orientation plays an important role in helping customers and providing an appropriate service. Thus, in this perspective, focusing on customer and service orientation is conceptually similar.

Evaluation of service quality is closely linked to customer satisfaction and loyalty. Satisfaction arises when the convergence between what customers expect and what is received. Customer satisfaction takes its origins from global quality revolution (Derek, 2004). The first customer satisfaction survey took place in the early eighties of the twentieth century. The works of (Oliver, 1980; Churchill & Surprenant, 1982; Bearden & Teela, 1983) deal with customer satisfaction and its proceedings (Derek, 2004). The researches prove that satisfied customer will re-buy (Bernhardt *et al.*, 2000, Eskildsen *et al.*, 2003). On the other hand, loyalty is a result of customer's satisfaction when compared to the quality of services provided.

Customer-oriented companies are able to increase customer satisfaction through proper diagnosis and customer expectations by providing high quality services (Lee *et al.*, 2010). In studies of customer satisfaction it is important to determine satisfaction factors, which include the level of meeting customers' needs among others (Soloma, 2010). It should be noted in assessing of service quality price-service relationship as a factor in deciding whether to make a purchase or not. The customer decides if the service is worth the price required. At the same time the company should strive for a quality that would be available to the client (Huber *et al.*, 2001).

More and more companies are trying to retain customers by proposing different types of loyalty programs. In a rapidly changing environment of customer orientation, the studies on customer's behaviour, taking care of his affection, are the elements of strategic management (Heuttinger & Cubrinskas, 2011). Client's loyalty is determined by the value of services, service quality and customer service (Virvilaite *et al.*, 2009). Those relationships are based on the customer service. Customers return as an appreciation of what they received (Huettinger & Cubrinskas, 2011).

From the business point of view, customer orientation is not just a trend. It needs a belief that this approach will increase customer's satisfaction. Companies should make every effort to meet the needs of their customers. Customers' satisfaction is one of the vital factors in creating a competitive advantage (Lee *et al.*, 2010) in the market. The research on the influence of customer orientation on perceiving customer service quality, and their behaviour shows that customer orientation positively influences customer service quality perceiving and affects quality of service and customer value directly. This means that quality of services is the best way to assess customer's orientation. Consumers evaluate the value supplied by the company, and they create it as a basis for assessment of the level of customer satisfaction (Cronin & Brady, 2001).

Customer focus allows companies to acquire and assimilate the information that is necessary for the implementation of marketing strategies by introducing more favourable solutions for customers (Brady & Cronin, 2001). "Customers' satisfaction and value are identified as functions of consumers' service quality and all three are posited to affect directly purchase outcomes" (Brady & Cronin, 2001). Let's keep in mind that it is difficult for service delivery to separate the process of consumption from the production process, and therefore the staff and their behaviour in the interaction with the customer play very important role. Many studies confirm the importance of employees in the creation of service quality (Parasuraman *et al.*, 1985; Gronroos, 1984; Tsai *et al.*, 2008), especially in financial services (Witkowska, 2011).

"In service markets, company's employees play an essential role in the quality provided and in the establishment of long-term relations with customers, which is one of the reasons why human resources management is of special strategic relevance in the service industry" (Santos Vijande *et al.*, 2012). The more employees are happy, motivated, better treated, the more open are they to the clients and service (Santos Vijande *et al.*, 2012).

The aim of this study is to determine the level of social insurance service quality. This paper presents the importance of the quality of insurance services research. Due to the study, social security institutions can identify customer's needs and provide high quality service after the verification of occurring gaps.

Insurance is a part of the financial market and plays an important role there (Witkowska, 2012). In the insurance market we are dealing with the economic and social insurance. Social security insurance includes: retirement, disability, sickness and accident. However, business insurance can be divided into property and casualty. Social security ensures the social minimum for people who: have reached retirement age, have had an accident or become sick. The objective is to protect economic security of property, and life and health of the insured. Institutions offering insurance cover should take care of the quality of services and quality customer service. And so the strategy of customer orientation in the insurance market seems to be the right course of action.

## Method and Research Hypotheses

The purpose of this study was to determine the level of service quality from the point of view of customers using the services of institutions offering social insurance. SERVQUAL method is a widely known instrument for measuring service quality (Parasuraman *et al.*, 1988). It is a universal tool for measuring perceived service quality and external customer satisfaction with regard to two essential attributes of services: service process and its service result (Jarzebski, 2008, Yousapronpaiboon & Johnson, 2013). "SERVQUAL is one of the most powerful measurement tools for identifying the customer's service level for any organization" (Haque *et al.*, 2012). SERVQUAL focuses on the service attributes (Zeithaml *et al.*, 1996). Also this method can be used by both qualitative and quantitative research (Ahmad & Sungip, 2008). Zeithaml, Parasuraman and Berry (1996) defined service quality from customer's view rather than based on internal performance measures. Therefore, service quality is customer's perception of the superiority of the service (Ahmad & Sungip, 2008). SERVQUAL method was applied, using a seven-point Likert scale. The study was conducted among 216 clients of Social Insurance Institution (SII) and the Agricultural Social Insurance Fund (ASIF) in 2011 in the north-eastern Poland. Five test areas (tangibles, reliability, responsiveness, assurance and empathy) consisted of 20 questions. SERVQUAL method developed by the team of A. Parasuraman (Parasuraman *et al.*, 1985) had been extended with minimum quality of service. So it was possible to define perceived, expected, and minimum quality of service. Identification of the gaps between perceived and expected quality (gap 1) and between perceived quality and minimum (gap 2) allows to assess a service organization for effective and efficient customer service policy. The gaps identify the areas to which the company should pay a particular attention. So, the method shows if and how well the organization meets the expectations of the client and where the greatest discrepancies occur. Additionally, it verifies the validity of

the various dimensions. For this purpose, analysis of Fridman variance was used.

Evaluation of service quality is very difficult and subjective. In the cases in which customer expectations are higher than the services perceived, a negative gap 1 occurs, which means that the organization does not meet customers' requirements. If this gap becomes positive or equal to zero then we are dealing with a full customer satisfaction (Nieżurawski *et al.*, 2010). This result is sometimes very difficult to achieve for the company. However, full customer satisfaction is possible by conducting systematic research, analyzing the results and through implementation of the proposals. The gap 2 informs the company that perceived quality is within the minimum quality designated by the customer. If so, it takes a positive value if it is not negative. This situation is very dangerous for the organization. Not meeting the minimum requirements is a warning sign telling that the client expects something completely different.

In order to verify Hypothesis 1, Mann-Whitney and Kruskal-Wallis tests were used, which aim to examine the existing relationship between demographic, social characteristics of participants in the study and the level of quality of service policy. Test Mann-Whitney, like most non-parametric tests, is performed on ranked data (MacFarland, 1998). Kruskal-Wallis test is applicable to more than two sample groups (Business Dictionary).

Until now, there hasn't been carried out a study exploring the level of service quality and its determinants from the point of customers' view using the services of institutions offering social insurance on Polish market. Based on the literature review presented above, the researchers consider the following hypotheses:

H1: Demographic and social factors (gender, age, education level, place of residence, income) are affecting the level of perceived service quality.

H2: Assurance dimension has the highest impact on perceived service quality.

H3: Tangibles dimension has the lowest impact on perceived service quality.

H4: The biggest gap between expected and perceived service quality is in the responsiveness area.

## Results and discussion

First, the study identified the importance of specific areas from the point of customers' view. Customers divided hundred points into the five areas, rating the importance of service quality of the area. According to the surveyed areas, assurance dimension was rated as the highest (25,26), the lowest tangibles dimension was rated 14,62. The difference is more than 10 points. The respondents also highly evaluated responsiveness area (23,51). The next most important areas are: reliability and empathy (Figure 1). The respondents paid great attention to the competence of the support, which consists of: workers' knowledge, how it is shared, kindness, and also whether the employee raises customers' confidence and gives them a sense of security. Another area significant to the surveyed was responsiveness dimension, where the employee plays a very important role. First of all, it's how employee responds to customer requests, or his willingness

to help, and providing services efficiently and on time. Two-way analysis of Fridman variance shown that there is a statistical correlation between the different areas.

It should be remembered that in the case of service, staff is a key element influencing the quality of assurance (Urban, 2008), which was confirmed by the studies carried out.

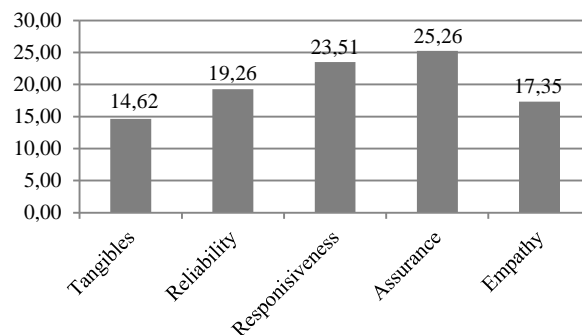


Figure 1. Importance of different dimensions

In the second part of the study there were identified perceived, minimum and expected levels of service quality. Customers evaluated 20 factors in the seven-point scale, where 1 is unimportant factor, 7 – very important factor.

The average assessment of perceived quality (Table 1) below 5 was obtained for two factors: *The employee uses modern equipment, software, etc., and Contacts with the employee provide a sense of security*. Interestingly, the first factor comes from tangibles dimension, which generally has been assessed by the respondents as the least important. The second factor is from assurance area, which was evaluated as the highest. The factor from tangibles dimension obtained average rating of 5,57 at the highest level: *Employee is well maintained and elegantly dressed*. Thus, the highest and the lowest scores for factors were located in two dimensions: tangibles and assurance. It should be noted that factor - *The employee is well maintained and elegantly dressed*, which was rated as the highest, is characterized by the smallest diversity in comparison with other variables in the study, which further confirms that the respondents had a similar opinion. Tangibles area also has the lowest coefficient of variation – 23 %. The highest differences were observed for responsiveness dimension – 28 %. In this case, the coefficient of variation for two factors: *The employee is always willing to help and resolve customer and Employee has the time for the client and responds promptly to his requests* stood at 30-31 %. So in this area we are dealing with the highest variability in the results of the customers surveyed institutions.

Collected results of the research show that average rating for the quality of perceived service was at the level 5,24. The lowest assessed quality in the area was of tangibles (5,18), followed by the dimensions of reliability (5,21), responsiveness (5,24). The most preferably rates were the quality in the field of assurance (5,25), and empathy (5,31). The respondents also identified their requirements for service quality. The surveyed clients had the greatest expectations in relation to the dimension of

responsiveness – 6,37. The smallest rank was given, in turn, to the dimensions of tangibles (6,17) and assurance (6,24). The largest gaps (gap 1) between the quality of the

perceived and the quality of the expected was observed in responsiveness dimension -1,13 and reliability -1,04. The gap in other dimensions stood at -1,03 (Table 2).

Table 1

**Evaluation of insurance quality services**

Dimensions and factors	Expected quality of service	Perceived quality of service	Minimum quality of service	Coefficient of variation of perceived quality
<b>Tangibles</b>	<b>6,17</b>	<b>5,18</b>	<b>4,94</b>	<b>0,23</b>
Employee uses modern equipment, software, etc.	6,13	4,83	4,61	0,25
Employee is well maintained and elegantly dressed	6,04	5,37	4,98	0,19
Forms and application forms used are clear, transparent and understandable	6,33	5,14	5,24	0,27
<b>Reliability</b>	<b>6,25</b>	<b>5,21</b>	<b>5,12</b>	<b>0,26</b>
Employee keeps a specified date and promises given	6,30	5,38	5,15	0,26
Employee solves problems of every customer	6,31	5,13	5,18	0,25
Employee actually performs any service right at the first time	6,16	5,13	5,02	0,27
<b>Responsiveness</b>	<b>6,37</b>	<b>5,24</b>	<b>5,16</b>	<b>0,28</b>
Employee fairly informs customers about the date of the service	6,43	5,29	5,13	0,25
Employee provides services efficiently and on time	6,41	5,28	5,13	0,27
Employee is always willing to help and solve customer problems	6,38	5,27	5,22	0,30
Employee has time for the customer	6,28	5,11	5,19	0,31
<b>Assurance</b>	<b>6,24</b>	<b>5,25</b>	<b>5,16</b>	<b>0,26</b>
Employee's behaviour inspires customer's confidence	6,10	5,26	5,02	0,23
Contacts with the employee provide a sense of security	5,96	4,83	4,83	0,27
Employee is always attentive to customers	6,26	5,13	5,22	0,31
Employee has the knowledge to answer customer questions	6,42	5,48	5,41	0,24
Employee knows how to pass on his/her knowledge to each client	6,45	5,55	5,34	0,25
<b>Empathy</b>	<b>6,30</b>	<b>5,31</b>	<b>5,17</b>	<b>0,26</b>
Each client is treated individually	6,21	5,24	5,04	0,25
Hours are convenient for customers	6,28	5,32	5,18	0,28
Employee is nice, friendly and courteous	6,38	5,35	5,37	0,28
Employee understands the specific needs of his/her customers	6,24	5,25	5,07	0,25
The purpose of the employee is to meet the needs of his/her customers the best	6,40	5,38	5,20	0,26
<b>Average</b>	<b>6,27</b>	<b>5,24</b>	<b>5,11</b>	<b>0,26</b>

Table 2

**The discrepancies in the assessment of service quality**

Dimensions	Gap 1	Gap 2
Tangibles	-0,99	0,24
Reliability	-1,04	0,09
Responsiveness	-1,13	0,08
Assurance	-0,99	0,09
Empathy	-0,99	0,14
<b>Average</b>	<b>-1,03</b>	<b>0,13</b>

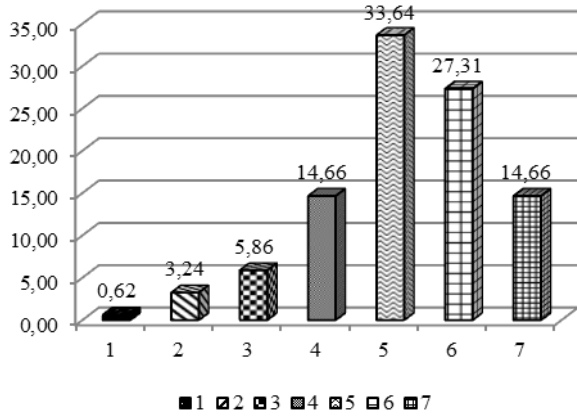
Legend: G1 – gap 1 = P-E, G2 – gap 2 = P-M. E – Expected quality of service, P – Perceived quality of service, M – Minimum quality of service.

Looking at the various factors, the only one *Worker uses modern equipment, software, etc.* shows the gap - 1,30. But in the same area there was observed the lowest value of the gap of the factor of *Employee well-kept and well-dressed* -0,67. SII and ASIF customers participating in the study also described their minimum requirements relating to different dimensions and factors. Minimum quality is the level of service that customers are willing to accept, even though believe that quality should be higher. In this matter, customers have the lowest requirements in relation to the dimension of tangibles (4,94), which also plays in their opinion an unimportant role in all the areas studied. In terms of minimum quality of service reliability, it was measured at 5,12. However, in three other areas, the quality of this was at the level of 5,16-5,17. The value of the gap 2 (the difference between perceived quality and

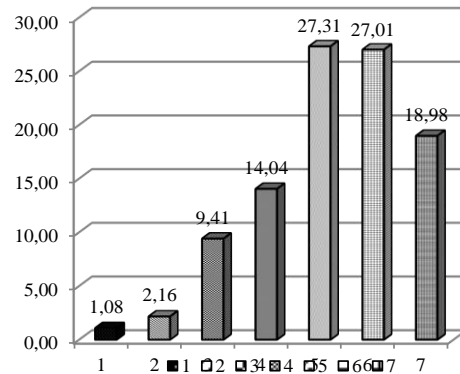
minimum quality) achieved the best possible level in the tangibles (0,24). In the area of reliability, responsiveness and assurance assessment of the perceived insurance services remained at the same level as minimum rating (gap 2 - 0,08-0,09).

Arithmetic mean of the total gap 1 measure was at the level -1,03, the gap 2 – 0,13. The level gap of 1 means that, in the surveyed organizations, we deal with discrepancies between what customers expect and what they receive. Interpreting the gap 2, we can see that perceived quality of insurance service coverage is greater than or equal to minimum quality. For the surveyed institutions it is a favourable situation.

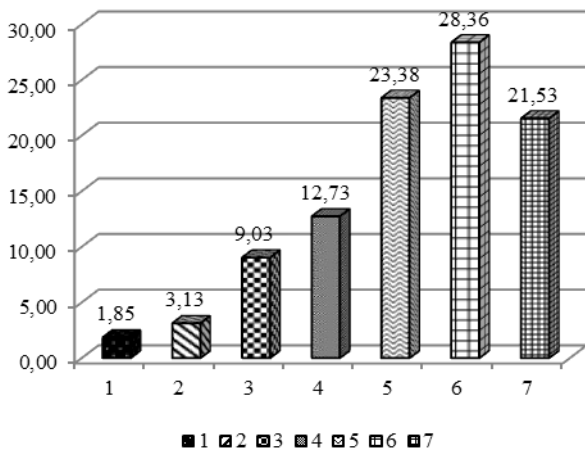
The respondents for the assessment of individual factors in the five dimensions used the scale from 1 - very unimportant factor to 7 - very important factor. In three dimensions, tangibles, reliability and assurance, the 216 surveyed usually evaluated services' quality at the level of 5 (Figure 2). In responsiveness dimension and empathy there was dominating 6 rating. Most of the lowest assessments (1 to 3) are for dimension of responsiveness in total, they accounted for 14,01 %, then 12,65 % for dimension of reliability and assurance has 12,23. However, at least the lowest assessments were given to tangibles dimension (9,72 %), and empathy (10,55 %). Most of the highest evaluations (6 and 7) were acquired by responsiveness area – 49,89 %, followed closely by the dimension of empathy – 49,54 %.



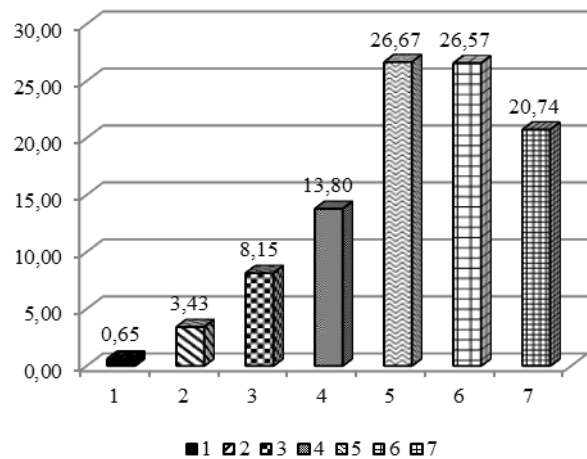
Tangibles



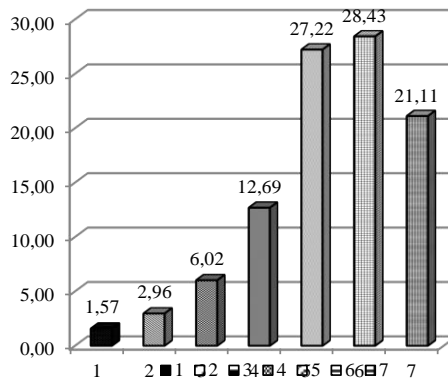
Reliability



Responsiveness



Assurance



Empathy

Figure 2. Structure of individual assessments of dimension on a seven-point scale

### Quality of insurance services due to the demographic and social structure of respondents

The level of quality insurance services also identified demographic and social structure of the respondents. Demographic and social summary is shown in Table 3.

Women assess the quality of perceived insurance service better (5,30) comparing to men (5,13). Expectations are at the same level, whereas in relation to the minimum level, women are more tolerant. However, gender does not statistically affect the assessment of the quality of insurance services. The highest perceived quality of services provided by the Agricultural Social

Insurance Fund and Social Insurance Institution with the result of 5,26–5,28 was evaluated by the customers with secondary and higher education. Second place in this respect was taken by people with professional education of (5,22). The biggest discrepancy was noted in the scale compared to those with primary education. At the same time they have the lowest expectations for quality of service. Statistically education does not affect the assessment of the quality of insurance services. Finally the best perceived quality of service was evaluates by people aged 51–65 years – 5,70, the worst was evaluated by people aged up to their 20’s – 4,67. There is a statistical correlation between the assessment of perceived quality of insurance services and the age of the respondents. The youngest surveyed people have very high expectations. The respondents who live in the biggest towns of 100 000–200 000 residents appreciate the quality of perceived

services very much (5,88). The least positive opinion about the perceived quality of service was expressed by the urban residents from 50 000–100 000 residents. There was a statistical correlation between the quality of perceived, minimum of earnings and place of residence. Analyzing income of the respondents it was noted that the more the respondents earn, the higher they score the service. Statistical relationship exists for the expected quality of insurance services and income respondents.

Woman aged 51–65 with secondary or higher education, living in a big city, with revenues of more than 5 000 PLN is the person who assessed the highest perceived quality of insurance services. The lowest assessment was by a young man of 20’s with primary education, living in a city from 50 000–100 000 residents with incomes up to 500 PLN.

Table 3

Level of insurance services quality due to the characteristics of the respondents

Characteristic / Number	E1	E2	M	G1	G2
<b>Gender</b>					
<b>Manna-Whitney test</b>	p=0,453	p=0,127	p=0,148	-	-
<b>women</b> 80	6,28	5,30	5,06	-0,98	0,24
<b>men</b> 136	6,25	5,13	5,20	-1,12	-0,07
<b>Age</b>					
<b>Kruskal-Wallis test</b>	p=0,566	p=0,001	p=0,517	-	-
<b>up to 20 years</b> 13	6,36	4,67	5,15	-1,69	-0,48
<b>21–35</b> 56	6,19	4,88	4,99	-1,31	-0,11
<b>36–50</b> 78	6,28	5,33	5,10	-0,95	0,23
<b>51–65</b> 48	6,37	5,70	5,18	-0,67	0,52
<b>over 66</b> 21	6,12	5,16	5,29	-0,96	-0,13
<b>Education</b>					
<b>Kruskal-Wallis test</b>	p=0,907	p=0,327	p=0,363	-	-
<b>basic</b> 9	5,85	4,83	4,62	-1,02	0,21
<b>professional</b> 46	6,28	5,22	5,16	-1,06	0,06
<b>medium</b> 92	6,33	5,26	5,10	-1,07	0,16
<b>higher</b> 69	6,23	5,28	5,16	-0,95	0,12
<b>Place</b>					
<b>Kruskal-Wallis test</b>	p=0,818	p=0,021	p=0,011	-	-
<b>village</b> 79	6,18	5,51	4,87	-0,67	0,64
<b>city up to 10 000</b> 18	6,42	5,21	5,56	-1,21	-0,35
<b>10 000 –50 000</b> 112	6,30	5,08	5,21	-1,22	-0,13
<b>50 000 –100 000</b> 6	6,25	4,58	5,18	-1,67	-0,6
<b>100 000 –200 000</b> 1	6,22	5,88	4,80	-0,34	1,08
<b>Monthly net income (per one person in family)</b>					
<b>Kruskal-Wallis test</b>	p=0,035	p=0,554	p=0,146	-	-
<b>up to 500 PLN</b> 22	6,20	5,07	5,00	-1,13	0,07
<b>501 – 1 000 PLN</b> 65	6,19	5,27	5,23	-0,92	0,04
<b>1 001 – 2 000 PLN</b> 96	6,29	5,19	4,99	-1,10	0,20
<b>2 001 – 5 000 PLN</b> 27	6,47	5,40	5,38	-1,07	0,02
<b>over 5 001 PLN</b> 6	6,09	5,54	4,92	-0,55	0,62

Legend: E – Expected quality of service, P – Perceived quality of service, M – Minimum quality of service. G1 – gap 1 = P-E, G2 – gap 2 = P-M.

Larger discrepancies between perceived quality and expected quality were observed between men. Women have lower requirements in relation to the services provided and assess higher the perceived quality. The biggest gap 1 was observed between young people participating in the study (up to 20 years) -1,69. These people definitely perceived the lowest rate of the service quality.

### Conclusions

Increase of the level of customer satisfaction and consequently getting customer loyalty organization can be

achieved through active clients’ participation in the whole quality assurance process. A customer oriented company aims to the proper handling in order to provide services at the highest level. To achieve this, it is worth looking at the expectations of clients and their assessments of the current level of service.

Hypothesis 1 was verified as partially positive. The study showed that such characteristics as gender and education did not affect significantly the assessment of quality of insurance services. However, in the case of age, it was observed that it has an effect on the perceived insurance services quality. The place of residence affects the assessment of perceived quality and minimum

insurance services quality. The level of monthly income - the social characteristic - has an impact on the assessment of quality insurance services, but only in the expected quality.

Hypothesis 2 was verified as positive. Area of assurance according to the respondents was considered as the most important in assessing the quality of insurance services. Therefore the surveyed institutions, the Social Insurance Institution (SII) and the Agricultural Social Insurance Fund (ASIF), in their efforts to improve the quality of insurance services and customer support should focus on the professional preparation of their employees to work with customers.

Of the five areas studied the tangibles dimension has been assigned the lowest impact, which positively confirms the third hypothesis. In this area the gaps have been the most preferred for the test organizations (gap 1 - at -0,99 and gap 2 - 0,24).

The biggest gap 1 at the level of -1,13, shows the biggest discrepancies between how respondents rate the actual quality and expectations that have been demonstrated

in responsiveness dimension. Again, the gap 2 was at the highest level of research areas, which positively supports hypothesis four.

The aim of this study was to determine the level of insurance services quality provided to customers using the services of SII and ASIF. Systematically conducted research will improve the work of surveyed institutions and increase the level of customer satisfaction. In the analysis of experienced quality services, customer expectations defined at the minimum level identify what service quality customers are willing to accept. In addition to the areas, it indicated that the respondents require the most attention and are critical in assessing the quality of data organization. The survey helped the Social Insurance Institution and the Agricultural Social Insurance Fund to identify effective approaches used by market-driven organizations to monitor and improve customer satisfaction. Furthermore, the study will allow improving responsiveness and effectiveness of service providers in target areas.

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Justyna Witkowska, Aušrinė Lakštutienė

#### **Draudimo paslaugų kokybės, kaip vartotojo orientavimo strategijos, apžvalga**

Santrauka

Siekiant, kad vartotojas būtų patenkintas ir dėl tos priežasties atsirastų vartotojo lojalumas organizacijai, reikia, kad klientas aktyviai dalyvautų visame kokybės užtikrinimo procese. Į vartotoją nukreipta kampanija, norėdama suteikti aukščiausio lygio paslaugas, turi skatinti tinkamą aptarnavimą. Norint tai pasiekti, pirmiausia reikia atsižvelgti į klientų lūkesčius ir į tai, kaip jie vertina dabartinį paslaugų teikimą. Į vartotoją nukreiptos kampanijos, teikdamos aukštos kokybės paslaugas, sugeba suteikti vartotojui pasitenkinimą, tam panaudodamos tinkamą įvertinimą ir vartotojų lūkesčius (Lee ir kt., 2010). Šio tyrimo tikslas: nustatyti socialinį draudimą siūlančių institucijų paslaugų kokybės lygį vartotojo požiūriu. Buvo taikytas SERVQUAL metodas ir septynių taškų Likert-o skalė. SERVQUAL metodas atsižvelgė į pateiktą minimalų dydį. Tyrimas buvo atliktas tarp *Socialinio draudimo instituto* ir *Žemės ūkio socialinio draudimo fondo* klientų šiaurės rytų Lenkijoje. Penkioms tiriamoms sritims (materialinės vertybės, patikimumas, reagavimas, užtikrintumas, empatija) buvo priskirta 20 klausimų. Buvo nustatyta *tikroji, tikėtina ir minimali* teikiamų paslaugų kokybė. Papildomai buvo nustatyti intervalai, kurie leido organizacijoms įvertinti paslaugas efektyvios ir našios vartotojų aptarnavimo politikos požiūriu. Intervalai nustato sritis, į kurias kompanija turėtų atkreipti ypatingą dėmesį. Įvertinti paslaugų kokybę yra ne tik labai sunku, bet ir subjektyvu. Tais atvejais, kai vartotojų lūkesčiai yra didesni nei gautos paslaugos, atsiranda neigiamas intervalas *vienas*, tai reiškia, kad organizacija neatitinka vartotojų reikalavimų. Jei šis intervalas tampa teigiamu arba lygiu *nuliui*, tada mes susiduriame su visišku vartotojo pasitenkinimu (Niezurawski ir kt., 2010). Intervalas *du* informuoja kompaniją, kad suvokta vartotojo kokybė yra nurodyta minimaliai. Tokia situacija yra labai pavojinga organizacijai. Neatitikimas minimalių reikalavimų yra tarsi įspėjimas, kad klientas tikisi kažko kito, nei gauna.

Norint patikrinti hipotezę 1, taikomi Mann-Whitney ir Kruskal-Wallis testai, kuriais siekiama iširti/nustatyti egzistuojantį ryšį tarp tyrimo dalyvių demografijos ir paslaugų politikos kokybės lygio.

Remdamiesi literatūros apžvalga, tyrėjai nagrinėja tokias hipotezes:

H1: Demografiniai veiksniai (lytis, amžius, išsilavinimo lygis, gyvenamoji vieta, pajamos) daro įtaką suvoktos paslaugų kokybės lygiui.

H2: Užtikrintumo dimensija daro didžiausią įtaką suvoktai paslaugų kokybei.

H3: Materialinių vertybių dimensija daro mažiausią įtaką suvoktai paslaugų kokybei.

H4: Didžiausias intervalas tarp tikėtinos ir suvoktos paslaugų kokybės yra reagavimo srityje.

Išanalizavus respondentų atsakymus nustatyta, kad užtikrintumo sritis yra svarbiausia tarp minėtų dimensijų. Tyrimo rezultatai taip pat rodo, kad empatijos sritį respondantai vertina aukščiausiais. Didžiausias intervalas buvo nustatytas reagavimo dimensijoje. Apibendrintai galima teigti, kad tirtose institucijose, suteiktų draudimo paslaugų kokybė buvo įvertinta aukštu balu. Paminėtina tai, kad tiriant, vartotojai buvo suskirstyti į grupes pagal demografinius kintamuosius, taip parodant, kad vyresnio amžiaus ir išsilavinimą turintys vartotojai yra labiau patenkinti draudimo paslaugų kokybe.



Didesni neatitikimai tarp suvoktos kokybės ir tikėtinos kokybės buvo nustatyti tarp vyrų. Moterys kelia mažesnius reikalavimus teikiamoms paslaugoms ir aukštesniais balais vertina pastebėtą kokybę. Didžiausias intervalas 1 buvo pastebėtas tarp tyrime dalyvaujančių jaunų žmonių (iki 20 metų). Jie iš karto nustatė žemiausią paslaugų kokybės laipsnį.

Hipotezė 1 pasitvirtino iš dalies. Tyrimas parodė, kad tokios savybės kaip lytis ir išsilavinimas nelabai turi įtaką vertinant draudimo paslaugų kokybę. Tačiau kalbant apie amžių matyti, kad jis daro įtaką suvoktai draudimo paslaugų kokybei. Gyvenamoji vieta, mėnesio pajamų lygis – kitos demografinės savybės – taip pat turi įtakos vertinant draudimo paslaugų kokybę.

Hipotezė 2 pasitvirtino. Užtikrintumo sritis, pasak respondentų, buvo laikoma svarbiausia, vertinant draudimo paslaugų kokybę. Todėl tirtieji: *Socialinio draudimo institutas ir Žemės ūkio socialinio draudimo fondas* savo pastangomis turėtų pagerinti draudimo paslaugų kokybę, pirmiausia sutelkdami dėmesį į profesionalų paruošimą savo darbuotojų dirbti su klientais.

Iš penkių tirtų sričių, materialinių vertybių dimensija buvo įvertinta kaip daranti mažiausią įtaką. Tai patvirtina trečią hipotezę.

Intervalas 1 rodo didžiausią neatitikimą tarp respondentų lūkesčių ir tikros vertinimo kokybės. Tai atitinka ketvirtą hipotezę.

Atliktas tyrimas turi reikšmę, nes rinkos institucijos gali tinkamai nustatyti vartotojų poreikius jų teikiamoms paslaugoms ir pamatyti atsirandančius neatitikimus. Sistemiskai atliktas tyrimas sudaro galimybes gerinti stebėtų institucijų darbą ir taip kelti vartotojų pasitenkinimo lygį. Be to, paslaugų kokybės analizė atskleidžia vartotojo minimalius lūkesčius ir parodo, kokią paslaugų kokybę vartotojai norėtų gauti. Tyrimas padėjo *Socialinio draudimo institutui ir Žemės ūkio socialinio draudimo fondui* nustatyti efektyvius metodus, kuriuos naudojant galima pasiekti vartotojų pasitenkinimą teikiamomis paslaugomis.

Raktažodžiai: *draudimo paslaugų kokybė, vartotojo pasitenkinimas, SERVQUAL metodas.*

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