
Competencies of Sales Employees as a Determinant of the Quality of Provided Services Based on the Insurance Market

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Abstract:

Purpose: The main goal of the research presented in this paper was to assess the factors determining the quality of services provided by an insurance agent with particular emphasis on the importance of an employee's competencies.

Design/Methodology/Approach: To this end, the Servqual method was employed to survey the clients of insurance agents. This method evaluates the quality of the experienced service and that of the expected service and identifies discrepancies in the customers' expectations. The customers assessed five dimensions (tangibles, reliability, responsiveness to the customer's expectations, assurance, and empathy), to which 22 factors have been assigned.

Findings: The survey results proved the assurance and tangibles to be the most and the least essential dimensions. The factors that were of vital importance to the customers included building trust by a sales employee and a high level of his/her knowledge and flawless documentation. The most significant gap between the actual and the expected quality was noticed for the following factors: ensuring the best satisfaction of customer needs and providing services effectively and on time.

Practical Implications: The conducted research has confirmed that the quality of provided services requires constant monitoring, verifying the market situation, and improving employees' competencies in the sustainable development of the economy. The insurance awareness of a Polish customer increases; therefore, agents should improve their skills to meet customers' requirements, striving to ensure their satisfaction.

Originality/Value: The paper adds to the discussion on the competencies of sales employees as a determinant of the quality of provided services based on the insurance market. It broadens knowledge on the relationship between competencies of sales employees and quality of services.

Keywords: Competencies of employees, service quality, insurance market, insurance agent.

JEL Codes: E24, G52, J24.

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1. Introduction

Proper implementation of tasks entrusted to employees requires their appropriate competencies, which are considered the key ones. The employees' competencies determine their effectiveness in a given area of activity, for instance, the quality of services provided in sales. Persons competent at work meet the expectations about achieving specific results, can use their knowledge, skills, and personality traits to achieve goals and standards assigned to their roles. With competent employees, a company can provide services at the highest level. The high quality of services translates directly into customer satisfaction and loyalty, which generates profits for the company and influences its productivity and, finally, market competitiveness.

Taking care of the appropriate level and development of employees' competencies related to the importance of human capital as a source of competitive advantage is one of the critical factors determining the survival and development of the company in the long term. By investing in human capital (raising qualifications and improving human resources), the efficiency and quality of companies' operations in a changing environment are increased to pursue sustainable development (Semenenko, Halhash, and Sieriebriak, 2019). Activities aimed at shaping and strengthening human capital (in knowledge, skills, attitudes, and behavior of employees) are currently considered critical areas for the organization's sustainable development.

However, it should be remembered that human capital requires continuous improvement to increase the adaptability of employees and companies to the changes taking place; therefore, it is essential to monitor the level of competencies of employees in connection with market expectations. From this point of view, an essential element seems to be the assessment of the competencies of sales employees from the perspective of their impact on the quality of services provided in the perception of their recipients, which is related to the employee's satisfaction with the work performed (Jędrzejczak-Gas and Wyrwa, 2020).

The insurance services market is one of the most dynamically developing markets in Poland and in the countries of Central and Eastern Europe, where both clients and employees of this sector play a key role, which is of crucial importance for increasing the efficiency and long-term stability of economic entities and the entire economy. The customers are increasingly more aware and demanding towards employees who provide them with insurance services. This is due to the increasing competition among insurance companies, which expand their position by entering new markets – including the international ones. The emergence of new insurers as well as new products, channels through which these services are delivered, as well as new needs and requirements of the customers, forces insurance companies to perfect their services so that the customer will not resign from their offer and to take care of their sellers' competencies (Walkowiak, 2008). The competition in the insurance market is founded on the quality of services provided by the insurance companies that build long-term relations with the customer and trust by ensuring proper customer service by a salesperson (Rudzewicz, 2018).

An insurance agent plays a vital role in selling insurance services. While offering insurance, the agents must encourage the customer with their behavior and involvement to purchase the insurance. They try to offer and shape the highest possible quality services, meeting customers' diverse expectations (Witkowska and Kucka, 2008). In other words, an agent is the customer's financial advisor who, thanks to professional service, takes care of the customer and can recognize the customer's specific needs. In every industry, researching customer needs and then satisfying them properly contributes to customer satisfaction (Li *et al.*, 2021).

Continuous economic and technological changes in the service market and growing competition make enterprises face the need for taking high care of both the customer and the employee in pursuit of increased productivity and long-term sustainable development (Negrutiu, Vasiliu, and Enache, 2020; Zadykowicz, Chmielewski and Siemieniako, 2020). Companies seek effective means to convince the customers that their products or services are the best, competitive, and tailored to their expectations, which urges them to pay attention to employees, knowledge, skills, and attitudes. The customer can have no doubts about the quality of services offered. Customers' satisfaction helps maintain their loyalty (Witkowska, 2010; Ahmed, Romeika, Kauliene, Streimikis, and Dapkus, 2020), and this is fundamental to building a positive relation and further long-term cooperation. Information collected from the clients on their assessment of the quality of provided services can be helpful in terms of preventing future loss of customers and may serve to identify necessary corrective measures, for instance, if a low level of satisfaction is due to a lack of specific competencies of an employee.

Under conditions of competition and a knowledge-based economy, the importance of professional competencies is continuously growing. Dynamic changes in the manner of running a business activity mean that, increasingly often, a company's market success is determined by the appropriate competencies of its employees and investing in their development (Mačerinskienė and Survilaitė, 2019; Zygmunt, 2019). This mechanism of the human capital impact on economic growth is based on the argument that the knowledge and skills of employees significantly increase the capacity of the entire economy to develop (De la Fuente and Ciccione, 2002).

Therefore, a competency-based approach to human resource management that combines the strategy and goals of the organization with employee development is becoming increasingly important. In this approach, competencies can be described as attributes (features) of an employee that can be transformed into a specific value – the quality of implemented tasks and work results. Therefore, companies strive to acquire and keep employees with competencies desired in their business, contributing to building their competitiveness by creating the added value. From this perspective, it is essential to monitor and maintain the appropriate level of the employees' key competencies and their development to increase the quality and effectiveness of work.

Based on their competencies, the employees build and improve the organization using various work methods and techniques. Thus, it is essential to define and shape

appropriate employees' competencies in managing each organization, which may prove a significant factor determining its competitiveness in the market. This also pertains to companies operating in the insurance market and their employees.

The main goal of the presented research was to assess the factors determining the quality of services provided by an insurance agent, with particular emphasis on the importance of the employee's competencies. The research was conducted among clients of insurance agents from the Warmian-Masurian Voivodship. The questionnaire used was based on the Servqual method, which allowed assessing discrepancies between the customer expectations regarding the service and the satisfaction from the experienced service, which contributes to the increase in customer satisfaction thanks to improving the quality of services provided by sales employees.

The study consists of a theoretical and empirical part as well as a summary. The theoretical chapter prepared based on a literature study on the subject discusses the essence of competencies and their importance from the point of view of work efficiency, emphasizing sales of services. The empirical part is based on the results of the survey research carried out for the work. It describes the research methodology and presents the obtained results, which were later discussed about the conclusions and findings referring to the achievements of other researchers, included in the literature on the subject. At the end of the article, conclusions from the conducted research and scientific considerations constitute the summary of the entire study.

2. The Essence and Importance of Competencies of the Employees Employed in the Sales of Services

Ample definitions of competencies can be found in the respective scientific literature that indicates significant aspects of their importance given human capital management and creating an organization's effectiveness. Considering this concept, particular attention must be drawn to the works of Boyatzis (1982), who treats competencies as each man's potential leading to such behavior that contributes to meeting requirements related to a given job position within the parameters of the organization's environment (which ensures achieving desired results), and these of R.S. Mansfield, who defines competencies as a set of features of a given person that determine what effects they achieve in their work (Mansfield, 1996).

Woodruffe (1991) indicates two definitions of competencies: a concept applying to persons and referring to dimensions of behavior underlying a competent action; and as a work-related concept referring to the areas of work in which a given person is competent. The reference also works presents various models used to characterize competencies. For instance, Gonczi (1994) differentiated three models, behavioral (functional), general (emphasizing the importance of properties), and holistic (merging knowledge, skills, and attitudes). In turn, Mansfield (2004) identified three applications of competencies as results (assuming the form of professional standards specifying what a given person should be able to do at a given position); actions

performed by personality traits and qualities that define people. The competence model can be discussed in two aspects:

- Individual – this approach characterizes employees' behaviors contributing to achieving the desired results of work and areas of knowledge and skills that employees employed in given positions should possess to successfully fulfill organizational roles and contribute to achieving the company's goals. It should be pointed out that it is about the possibility of demonstrating competencies and presenting certain behaviors during the implementation of entrusted tasks. In this respect, Dingle (1995) points to a significant element of competencies, which is called an attitude or awareness related to the application of possessed skills following the idea of good practices.
- Organizational – in this context, attention is drawn to the strategic importance of employees' competencies as elements of the organization determining its competitive advantage (Pralhad and Hamel, 1990), while the key competencies defining distinctive abilities and processes are recognized as unique strategic resources. With this perspective in mind, the competence models are used mainly to identify employees' behaviors, contributing to achieving desired work results.

Jacobs (1989) understands the concept of competence as an observable skill to complete a task successfully. In turn, Boyatzis (1982) has proved that the success achieved by a given person is determined by a set of factors, such as personality traits, motives for action, experience, or behavioral traits. This researcher divided competencies into threshold competencies and differentiating competencies.

The multi-dimensional approaches to competencies presented in the respective literature indicate the multi-faceted nature of this concept and confirm the difficulty in its unambiguous defining. Thus, many authors have tended to consider this concept in the "umbrella" category, covering its cognitive, functional, and social dimensions in a given aspect of work or activity (Winterton, 2009). Competencies are usually described as a combination of knowledge, skills, and attitudes, strongly dependent on the workplace context, e.g., industry sector, employer's activity, or the company's size and or organizational profile. They refer instead to particular individual characteristics identified with the ability to undertake actions within the profession or a role, consistent with the expected level of the employer's requirements.

In the case of service companies, characterized by a high level of contact with the customer, including undoubtedly insurance agencies, employees, and their competencies become of particular importance because the quality of contact with customers has a significant impact on their satisfaction and assessment of quality service provided. This contact, described in the literature (Carlzon, 1987) as the so-called "the moment of truth," will determine the possibility of establishing a long-lasting relationship between the service provider and the customer. In the case of services (particularly the high-contact ones), customers remember, above all, the roles (manner of service, attitude, behaviors) played by first-contact employees.

Zeithaml and Bitner (1996) also emphasize the critical role of the frontline employees in the process of providing services and prioritize them, defining this group as those who serve; those who are a service organization in the eyes of the customer; those who are a company's brand, and finally those who are marketers.

While talking about competencies of sales employees, particular attention is drawn to their ability to establish/maintaining a relationship with the customer that entails appropriate attitude, the manner of task implementation (performance of tasks), their knowledge, and characteristic behaviors dependent on the type (stage) of cooperation with the customer, bonding with the customers, and stability of this bonding.

3. Research Methodology

The primary purpose of the presented research was to assess the factors determining the quality of services provided by an insurance agent, emphasizing the importance of an employee's competencies. Additionally, the following specific objectives were formulated:

1. Identification of the dimension and the factor rated the highest by the customers and the factor rated the lowest and required improvement.
2. Determining which dimensions of service are the most and the least important for the customer.
3. Determining gaps between the actual quality and the expected quality in the case of particular dimensions and factors.

The following research hypotheses were formulated:

H1: Among the factors affecting the quality of insurance services, elements connected with the employees' competencies play a more important role than tangible aspects.

H2: The most important competencies affecting the assessment of the quality of services provided by an insurance agent are connected with possessed expert knowledge and approach to the customer.

H3: From the standpoint of improving the quality of services provided, the area of better meeting customer's needs is of special importance.

The research used a questionnaire based on the Servqual method. Five dimensions were assessed: tangibles, reliability, responsiveness to the customer's expectations, assurance, and empathy. Discrepancies between the customer's level of expectations towards the service and the actual state of the service experienced were determined based on 22 factors.

The Servqual method was developed by Parasuraman, Zeithaml, and Berry in 1983-1985. It employed to examine the quality of service in numerous sectors, in-hospital services (Altuntas, Dereli, and Kaya, 2020; Zaheer, 2020), sports services (Monazami, Karami, and Shahbazi, 2020), e-commerce services (Gajewska, Zimon,

Kaczor, and Madzik, 2020), banking services (Ananda and Devesh, 2019; Tseng, T.H., Chang, S.H., Wang, Y.M., Wang, Y.S., Lin, S.J., 2021), hotel services (Nam, Yoon, Raghavan, and Park, 2021), and insurance services (Witkowska, 2012). Its defining feature is its universality which contributes to the improved operation of companies from various sectors and high standards thereof.

Much research has been conducted to test the importance of customer service quality in generating satisfaction (Šperka and Halaška, 2017). There are two schools of thought about service quality. The first one is the Nordic school (Grönroos, 1984), with a two-dimensional model specifying the technical and functional quality of services. The second model, from the North American school (Parasuraman, Zeithaml, and Berry, 1988), considers five dimensions. In Rust and Oliver's research (1994), the quality of services was tested based on a service product, service environment, and service provision. Brady and Cronin (2001) emphasized that the quality of interaction and the quality of the physical environment affect the quality of the results.

In the survey, customers of the agents of insurance companies were asked to express their opinion based on their experience of the manner of service when purchasing insurance services. The questionnaire consisted of 22 statements, which were divided into five dimensions. The opinions were presented at two levels:

- the first one – as an assessment of the service performed flawlessly in the customers' opinion,
- the second one – as an assessment of the service recently used by the customers.

By applying the Likert's scale, the customers could rate the factors in a 1–7-point scale, where 1 denoted the least important factor and 7 denoted the most critical factor. In the last part of the questionnaire, the respondents divided 100 points into five dimensions at their discretion.

The survey was conducted in the 1st quarter of 2020 among the clients of insurance agents from the Warmian-Masurian Voivodship. In total, 260 respondents participated in the research, including 142 women and 118 men. The largest group consisted of persons aged 21-30 years (40.5%), followed by the customers aged 31-40 years (23.7%) and these aged 41-50 years (22.3%). The respondents aged 51-60 years accounted for 8.4% of the surveyed. The fewest groups were represented by persons aged under 20 (1.3%) and over 60 (2.9%).

More than half of the respondents (55.0%) had secondary education, 25.5% had occupational education, 17.0% - higher education, and 2.5% - primary education. The majority of the respondents (65.4%) lived in cities, including: 6.7% in the cities with less than 10,000 inhabitants, 12.4% - in the cities with 10,001 to 50,000 inhabitants, 4.8% - in the cities with 50,001 to 100,000 inhabitants, and 26.0% - in the cities with 100,001 to 200,000 inhabitants. In turn, 15.5% of the respondents lived in cities with

over 200,000 inhabitants. The remaining 34.6% of the examined population were residents of rural areas.

The research method applied allowed accomplishing the aim, while its multi-faceted nature enabled assessing the factors determining the quality of services provided by the insurance agents, emphasizing the importance of the employee's competencies. The survey examined the competencies of insurance agents. The results obtained allowed illustrating the agent's work, drawing particular attention to mistakes made by the agent, and correcting them to ensure the highest customer satisfaction from the service performed by a multi-agent.

4. Results

In the research survey conducted with the Servqual method, the respondents assessed 22 statements grouped into five dimensions (Table 1). To determine what customers expect from an insurance agent providing the service, they were asked to rate the expected quality. The respondents had the highest expectations towards reliable and fair information about the date of service provision (6.50 points on a 7-point scale) and providing services efficiently and on time (6.49). Both of these factors derived from the dimension of responsiveness to the customer's expectations, and this was the dimension with the highest expectations expressed by the customers (6.01). In contrast, the respondents expected the least from the facility's convenient location (4.57), derived from the dimension of tangibles, and from the factor of informing about all the most important information included in an agreement (5.47) deriving from the reliability dimension. In general, the customers reported the lowest expectations towards the dimension of tangibles (5.57). In the era of access to the Internet, people's mobility, and active life, the location of the agent's facility did not seem particularly important (4.57).

The respondents also assessed the actual quality, i.e., the quality of the service they purchased from a given agent. The following factors were rated the highest: building customer's trust (5.82) and possessed knowledge (5.63) from the assurance dimension, which received the highest score in terms of the actual quality (5.56). Flawless documentation (5.55) and fulfillment of promises made (5.51) were assessed by the customers equally high. The respondents gave the lowest scores to the following factors: modern equipment and software (4.80) and neat and clean clothes (5.03). These factors come from the dimension of tangibles. The gaps show discrepancies between what the customers expect from the insurance agent and what they have received. The most significant gap arose in the case of the factor of ensuring the best customer satisfaction (-1.25). Customers' expectations were rated at 6.35, and the professional quality – at 5.10. In addition, the customers reported problems with providing services on time (the gap is -1.14) and with reliable and fair information regarding the date of service provision (-1.09). In the case of 3 out of the 22 assessed factors, the actual quality exceeded the expected quality, these being the convenient location of a facility (0.93), kindness and courtesy of an agent (0.42), and the way of sharing knowledge (0.03).

Table 1. The level of expected quality and actual quality, and gaps in particular dimensions

Dimension	Factors	Expected quality	Actual quality	Gap
Tangibles	Modern equipment and software	5.71	4.80	-0.91
	Neat and clean clothes of the employee	5.89	5.03	-0.86
	Clear, transparent, and understandable promotional materials	6.10	5.46	-0.64
	Convenient location of a facility	4.57	5.50	0.93
	Mean for the dimension	5.57	5.20	-0.37
Reliability	Informing about all major information included in the agreement	5.47	5.31	-0.16
	Flawless documentation	6.18	5.55	-0.64
	Fulfilling promises made within determined time limit	5.89	5.51	-0.38
	Performing the service right at the first time	5.78	5.18	-0.61
	Mean for the dimension	5.83	5.39	-0.44
Responsiveness to the customer's expectations	Reliable and fair information about the date of service provision	6.50	5.41	-1.09
	Providing services efficiently and on time	6.49	5.35	-1.14
	Having time and quickly responding to the customer's requests	5.42	5.19	-0.23
	Being willing to help the customer	5.62	5.25	-0.38
	Mean for the dimension	6.01	5.30	-0.71
Assurance	Building customer's trust	5.99	5.82	-0.16
	Inspiring the feeling of safety	6.16	5.53	-0.63
	Kindness	5.90	5.26	-0.64
	Possessed knowledge	5.75	5.63	-0.12
	Sharing knowledge	5.54	5.57	0.03
	Mean for the dimension	5.87	5.56	-0.31
Empathy	Individual approach to the customer	6.33	5.57	-0.76
	Availability in hours that suit the customer	5.34	5.04	-0.30
	Kindness and courtesy	5.14	5.55	0.42
	Understanding the needs and expectations	5.18	5.07	-0.11
	Fulfilling the customers' expectations at best	6.35	5.10	-1.25
	Mean for the dimension	5.66	5.27	-0.40

Source: Own study based on the conducted research.

Considering dimensions, the collected survey results show that the customers rated the quality of the experienced services the highest in the assurance dimension (5.56), followed by reliability (5.39) and responsiveness to the customer’s expectations (5.30). The dimensions that were rated the lowest included empathy (5.27) and tangibles (5.20). The respondents reported the highest expectations towards the following areas: responsiveness to the customer’s expectations (6.01), assurance (5.87), and reliability (5.83). Considering the gaps, the largest ones were noticed in responsiveness to the customer’s expectations (-0.71) and reliability (-0.44). In contrast, the smallest gap was in the assurance dimension (-0.31).

The last stage of the research involved assessing the importance of particular dimensions (Table 2).

Table 2. *The importance of the dimensions in the customer’s opinion*

Dimension	Number of points
Tangibles	17.11
Reliability	20.39
Responsiveness to the customer’s expectations	21.63
Assurance	23.64
Empathy	17.21

Source: Own study based on the conducted research.

According to a subjective opinion, the customers divided 100 points into five dimensions. The highest score was given to the dimension of assurance (23.64), followed by responsiveness to the customer’s expectations (21.63) and reliability (20.39). The least essential areas were tangibles (17.11) and empathy (17.21).

The Servqual method employed in the present survey has usually been used to assess service quality and customer satisfaction in the reference works. The approach used in the conducted research can, therefore, be considered as, in some way, innovative, presenting the obtained research results from a strictly defined perspective.

5. Discussion

The study's primary purpose and the specific objectives were accomplished, and the hypotheses were positively verified. Each of the examined dimensions was characterized in general and then in detail. These analyses allowed identifying gaps between particular dimensions. In turn, the interpretation and analysis of the research results enabled finding shortcomings of the insurance agent, which can be eliminated to improve service quality.

The research hypotheses were positively verified. The survey has confirmed that the employees' competencies determine the quality of insurance services and play an essential role in this respect than the tangibles. The most important among them were the competencies related to the possessed expert knowledge of an employee and its

approach to the customer. Furthermore, the survey results indicate the great importance of better meeting customer needs in improving the quality of provided services.

The elements found the most important to the customers, considering the expectations towards the provided service, included factors associated with the competencies of an insurance agent, such as reliable information about the date of service provision and providing services effectively and on time (responsiveness to the customers' expectations), ensuring the best satisfaction of customers' needs and individual approach to the customer (empathy), instilling a sense of security and building trust (assurance), and flawless documentation (reliability). The most significant gap between assessing the actual quality and the expected quality concerned satisfying customers' needs and providing services effectively and on time.

The conducted research confirmed that the most critical competencies of an employee, apart from expert knowledge, included: customer-oriented approach, taking care of ensuring quality, building relations, and the ability to influence others (Coll and Zegwaard, 2006). In addition, the survey results indicate the importance of social intelligence skills, including social awareness and empathy-based relation management skills, which are among the competencies that distinguish the best employees (Goleman, Boyatzis, and McKee, 2002).

The importance of the intensity of the employees' commitment to providing services in the service activity was confirmed (Norman, 1984). Often, the frontline employees are described as those whose work requires emotional involvement ("emotional labor"). This concept applies to the employees who express socially desirable emotions while providing the service (Lovelock, Vendermerve, and Lewis, 1999), which undoubtedly include insurance agents. The research survey on the quality of services conducted from the customer's perspective showed that "the climate for service" was a factor strictly connected with the overall assessment of service quality in the customer's opinion (Zeithaml and Bitner, 1996).

At the same time, we should keep in mind the importance of the quality of contact with the customer and its influence on customer's satisfaction and assessment of the quality of provided services (Carlzon, 1987), as evidenced by the research results obtained. In the case of services, especially the so-called high-contact ones, the customers pay attention primarily to the manner of service, approach, and behavior of the first-contact employee.

It can be concluded that the research confirmed and simultaneously indicated the need to identify employee's behavioral patterns as an essential element of the competency potential (Boyatzis, 1982), affecting the assessment of the quality of services provided from the customer's perspective. It is worth remembering that the best employees are those whose competencies match the needs and requirements of the work and the environment in which a given organization operates (Boyatzis, 2008).

6. Conclusions

The assessment of the quality of insurance services provided by an insurance agent is a substantial element determining the potential return of the customer to the multiagency. The subjective assessment and the analysis of the collected results allowed capturing discrepancies suggested by the respondents, taking appropriate actions, and improving the service quality. The service provider should constantly improve the quality of insurance services to ensure a long-lasting attachment of the customer to a given agent. The analysis of the factors determining the quality of services provided, including the employee's competencies, is of great importance in this respect.

Whenever possible, each customer should be treated individually. Agents should attempt to improve the quality of services provided in each dimension to meet customers' expectations. The research results have shown that there are still factors that are not fully satisfied by the insurance agents. Although the identified shortcomings are not significant enough to make the customer resign from the services of a given agent; to avoid this problem in the future, attention must be drawn to those elements in which a gap is observed, which could be filled by adequately targeted development of the employees' competencies.

The research has also confirmed that from the customer's perspective, the competencies of sales employees hired in insurance services have a more substantial impact on assessing their quality than tangibles. In this respect, the customers pay particular attention to the elements connected with expert knowledge of an insurance agent and his approach to the customer, which should be taken care of and improved accordingly to ensure the highest level of work effectiveness of this professional group.

It should be remembered that the essence of selling services is based primarily on satisfying customer needs and that this area is crucial to establishing and maintaining lasting market relations. Based on contact with the customer and mutual involvement, the personnel of service companies aim at shaping customers' benefits. Customer service is undoubtedly the most critical function in service companies (including the insurance agencies), while the contact employees responsible for this service represent the critical group of the staff. It can be said that those employees and their competencies (jointly with resources and operating system) interacting with the customers build the quality and effectiveness of the organization, contributing to its success.

Competency-based management is today defined as an effective method of determining work requirements, building strategic programs in the scope of human resources, developing qualified and engaged employees, and improving the organization's efficiency. Therefore, there can be no doubt that competencies should be appropriately created, used, and continuously improved in each organization. This also applies to companies operating in the service sector, including insurance agents.

The research presented in this paper allowed achieving the assumed objective and confirmed the validity of the advanced hypotheses. In the light of the complexity of the undertaken issue, it can be concluded that the adopted method of analysis can be the impetus for the development of the assumed trend of deliberations and for undertaking further research in this area.

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