

**EVALUATION OF THE INFLUENCE OF A CHOSEN
ELEMENT OF INSURANCE COMPANIES' EMPLOYEES
BEHAVIOUR OF ON SPECIFIC ASPECTS
OF CUSTOMER RELATIONS MANAGEMENT**

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Key words: customer relations, customer satisfaction, marketing communication.

A b s t r a c t

Evaluation of the influence of a selected component of the insurance companies' employees' behaviour on the specific aspects of customer relations management was the objective of the paper. In the paper the hypothesis was assumed that appropriate development of customer relations depends to a large extent on the behaviours of employees defined mainly in the company management strategy in which strictly defined procedures in that area are indicated and appropriate technical, information, IT and organisation and management means are assured.

The evaluation was made based on own surveys in which the questionnaire method was used. The mail or Internet questionnaire was the research tool. The questionnaires were distributed to 63 insurance companies possessing their registered offices in Poland during the years 2009–2011. In total, 57 completely and correctly completed questionnaires were returned.

**OCENA WPLYWU WYBRANEGO ELEMENTU ZACHOWANIA PRACOWNIKÓW
ZAKŁADÓW UBEZPIECZEŃ NA OKREŚLONE ASPEKTY ZARZĄDZANIA RELACJAMI
Z KLIENTAMI**

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Słowa kluczowe: relacje z klientami, zadowolenie klienta, komunikacja marketingowa.

A b s t r a c t

Celem artykułu jest ocena wpływu wybranego elementu zachowania pracowników zakładów ubezpieczeń na określone aspekty zarządzania relacjami z klientami. W opracowaniu przyjęto następującą hipotezę – właściwe kształtowanie relacji z klientami w dużym stopniu zależy od

zachowań pracowników określonych głównie w strategii zarządzania firmą, w której wskazano ściśle zdefiniowane procedury postępowania w tym zakresie oraz zapewniono odpowiednie środki techniczne, informacyjne, informatyczne i organizacyjno-zarządcze.

Oceny dokonano na podstawie wyników badań własnych, w których wykorzystano metodę kwestionariusza, narzędziem badawczym była ankieta pocztowa lub internetowa. Ankiety zostały wysłane do 63 zakładów ubezpieczeń mających siedzibę w Polsce w latach 2009-2011. Zwrócono w pełni i prawidłowo wypełnionych 57 ankiet.

Introduction

Every insurance company must now match the values of its offer to the market that is its current and potential customer' needs and expectations. Hence, the known formula of focus on the enterprise perspective (the so-called 4P) must be substituted by a new concept based on the customer perspective (the so-called 4C), which according to the author of that concept, R. Lauterborn, not only changes the enterprise perspective into customer focus but also causes that successful enterprises in the market satisfy the needs of their customers cheaply and comfortably applying effective communication methods (LAUTERNBORN 1990, p. 26). The largest transformations among all the traditional marketing mix composition areas can be observed within the promotional measures, i.e. communicational measures according to the 4C concept. Today we should talk about the complex process of communication between the company and its customers as only well-chosen contents of messages may reflect the best the correlations between the given brand and their internal, required set of expected characteristics and values in the minds of current and potential customers (SKOWRON 2012, p. 144). Among those expected characteristics there are also behaviours of employees of insurance companies concerning performance of the customer integration process that involves, among others, building mutual trust expressed in contacts, exchange of information, participation in common events, assistance in difficult situations, and so on.

Customer service system

The customer service system is the base for creating and managing customer relations. The company that wants to compete efficiently in the market and be successful must create the added value not only for the customers and investors but also for the employees (OBŁÓJ 2002, pp. 57-66). The employees collaborating with the customers directly have the largest influence on appropriate development of those relations. Efficiency and effectiveness of their activities is based not only on building lasting and partnership

relations with customers but also on the management developed company management strategy in which the employees get full support of the management – formal, technical, organisational and management – in appropriate development of customer relations.

Customer relations management is the way of conducting business where the customer, his expectations and needs are the focus of interest of the entire company (ZACHARA 2001, p. 15). The IT application covering the methods, software and use of the Internet potential assuring organised development of specific customer relations is one of the tools of that management. The IT support of customer relations management encompasses factors such as acquisition and continuous updating of the knowledge on customer needs, their motivations and behaviours, integration of marketing activities, sales and services for achievement of the common goals, measuring the costs of marketing and sales of services as well as profits generated on the individual customers (GWIAZDA 2002, p. 47). Internet use for customer relations management was named e-CRM. Its specific characteristic is that information on the customers is collected based on their behaviours as a result of processing the information from the statistic of visits, collected data and defined analysis algorithms (LIPIŃSKA 2003, pp. 44–46).

An important role in building innovative organisational culture focused on partnership relation with the customer is played by the leadership role of the management. Managers formulate not only the mission and vision of the company but also the standards of employee behaviours that together build the system of company values. That fact itself does not assure all the conditions necessary for systematic search for changes focused on the customer yet, nevertheless, it offers the base for development of such innovative culture. If, however, the management involves itself personally in direct contacts with customers or organisation partners, this means understanding the needs and expectations of customers, combining current efficiency with long-term outcomes in building contacts with customers as well as involving chosen customers in joint development projects focused on quality improvement in searching for the methods of building such durable relations with customers and increasing their loyalty. Moreover, support of the management to client-focused orientation and activity of employees is supportive to identification of employee problems related to customer service, which offers the base for honest evaluation of the activities of employees targeted at customers, communication of potential problems that occurred in the customer service area, appropriate focusing of motivation of the employees on taking the effort increasing customer satisfaction, development of attitudes of involvement in the customer situation and standing, intuitive understanding of customer expectations related to the offered products and the service environment in the

company premises (SKOWRON 2012, p. 142). It is believed that for the manager the employee must be no less important than the customer and hence the manager should, as a reliable person, stimulate positive attitudes towards the customer and his problems, induce employees to build relations with customers and make organisational improvements in customer service area, compensate for “being available” to the customer and involvement to the benefit of the customer. As the results of some studies show, strong dependence exists between the employee and the customer satisfaction level (HILL, ALEKSANDER 2004, p. 16). Hence it can be concluded that motivated and satisfied employee means satisfied customer. The company employee is the one that initiates and maintains the process of satisfaction and hence the loyalty of customer, which translates directly into the company results. We can then talk not only about the customer potential but also the employee potential as the ability to take active part in the process of customer relations development in “his/her” company.

Results of own surveys

Table 1 presents the results of the responses to the statement concerning the own employee’s initiative in the area of changes in the way of performance of the job for the purpose of improving customer relations. As many as 65% of the respondents declared that frequently or vary frequently they take such initiative, however, the other 35% percent of the respondents do it just sometimes on never or almost never. Further in the analysis those results will be the baseline for searching for the dependence whether such attitude of employees influences specific aspects of customer relations management.

Table 2 presents the results of responses to the statement that the current contact between employees of different company departments improves the quality of the customer relations developed. More than a half of the respondents (exactly 56.2%) declared that they agreed or agreed fully with that statement, however, as many as 43.8% of the respondents presented opposite opinions. This means that in some insurance companies either problems in communication between employees of different departments existed or such contacts have no influence on development of customer relations.

For the purpose of determining the dependence between the frequency of undertaking own initiative by employees in improving customer relations and the level of agreement with the statement that current contacts between employees of different company departments improve quality of customer relations development the Chi-square test was applied. That test showed at the significance level $p < 0.01$ (Table 3), that the more frequently the employees

manifest their own initiative in improving customer relations the more it is believed that the current contacts between employees of different company departments improve quality of customer relations development.

Table 1
Results of responses to the statement: On my own initiative I am changing something in the way of performance of my job to facilitate relations with customers

Item	Number of responses	Percent of responses
Never or almost never	2	3.4
Sometimes	18	31.6
Frequently	23	40.4
Very frequently	14	24.6
Total	57	100.0

Source: own work based on the results of own surveys.

Table 2
Results of responses to the statement: Current contact between employees of different company departments increases the quality of development of relations with company customers

Item	Number of responses	Percent of responses
I do not agree entirely	4	6.9
I do not agree	9	15.8
Hard to say	12	21.1
I agree	16	28.1
I fully agree	16	28.1
Total	57	100.0

Source: own work based on the results of own surveys.

Table 3
Results of the Chi-square test for the dependence between the choice of a specific part of own initiative for changing something in the way of performing own job for the purpose of facilitating relations with customers and the degree of agreement with the statement that the current contact between employees of different company departments increases the quality of development of relations with company customers

Item	Value	<i>p</i>
Chi-square	26.99	< 0.01

Source: own work based on the results of own surveys.

The next aspects of customer relations management studied concerned the issue of whether investments in the field of the necessity of developing appropriate customer relations are profitable to the company. The responses are presented in table 4.

Table 4

Results of responses to the statement: Investing in the employees in the area of the necessity of developing appropriate relations with customers is profitable to the company

Item	Number of responses	Percent of responses
I do not agree entirely	0	0.0
I do not agree	12	21.1
Hard to say	11	19.3
I agree	19	33.3
I fully agree	15	26.3
Total	57	100.0

Source: own work based on the results of own surveys.

In line with the Chi-square test results presented in table 5, the more frequently the employees change something in the way of performance of their job for the purpose of improving customer relations the more profitable investing in employees in the field of the necessity of developing appropriate customer relations is for the company. Obviously, the opposite thesis, i.e. that the more investing in employees in the area of the necessity of developing appropriate customer relations is profitable to the company the more frequently the employees manifest their own initiative to change something in the way of performing their job to improve customer relations may also be formulated based on that test. This is caused mainly by the additional bonuses disbursed to employees, most probably for – as already mentioned – being available to the customer and involvement to the benefit of the customer.

Table 5

Results of the Chi-square test for the dependence between the choice of a specific part of own initiative for changing something in the way of performing own job for the purpose of facilitating relations with customers and the degree of agreement with the statement that investing in the employees in the area of the necessity of developing appropriate relations with customers is profitable to the company

Item	Value	<i>p</i>
Chi-square	25.76	< 0.01

Source: own work based on the results of own surveys.

Table 6 presents the results of the responses to the statement that I show to the superior the areas of relations with customers not seen by him/her that may create added value for those relations. More than 60% of the respondents do it frequently or very frequently, which also means that the contact with the superior is rather of partnership type and easy and not forced and difficult. This may also indicate formalisation of the duties of employees in that area,

which is considered the postulated solution at insurance companies because it creates the possibility of more efficient and effective development of customer relations required because of the continually increasing competition in the insurance market.

Table 6
Results of responses to the statement: I show to the superior the areas of relations with customers not seen by him/her that may create added value for those relations

Item	Number of responses	Percent of responses
Never or almost never	9	15.8
Sometimes	13	22.8
Frequently	25	43.9
Very frequently	10	17.5
Total	57	100.0

Source: own work based on the results of own surveys.

The Chi-square test showed (Tab. 7), that the more frequently the employees make changes to the way of performance of their job to improve customer relations the more frequently they show to their superiors the areas of customer relations not noticed by them that could create added value for those relations. This means trust of employees in the operational management staff of insurance companies and appropriate relations along the employee-manager line. This also creates better opportunities for joint customer creation by the managers and employees, i.e. positioning the customer interest in the system of values defined and developed together by the management and employees of the insurance company (STACHOWICZ-STANUCH 2007, pp. 35–52).

Table 7
Results of the Chi-square test for the dependence between the choice of a specific part of own initiative for changing something in the way of performing own job for the purpose of facilitating relations with customers and the degree of agreement with the statement that I show to the superior the areas of relations with customers not seen by him/her that may create added value for those relations

Item	Value	<i>p</i>
Chi-square	28.94	< 0.01

Source: own work based on the results of own surveys.

Good relations of employees with the superiors (company management) may also be indicated indirectly by the fact that in case of the statement that the majority of data concerning customer relations obtained from outside the

company go to the company management only (the results of responses are presented in table 8), the Chi-square test (tab. 9) showed that at the significance level $p < 0.18$ it is impossible to establish the existence of dependence between that fact and the choice of the specific frequency of taking own initiative in changing something in the way of performing own job for the purpose of improving customer relations.

Table 8
Results of responses to the statement: The majority of data concerning customer relations obtained from outside the company go to the company management only

Item	Number of responses	Percent of responses
I do not agree entirely	23	40.4
I do not agree	8	14.0
Hard to say	20	35.1
I agree	4	7.0
I fully agree	2	3.5
Total	57	100.0

Source: own work based on the results of own surveys.

Table 9
Results of the Chi-square test for the dependence between the choice of a specific part of own initiative for changing something in the way of performing own job for the purpose of facilitating relations with customers and the degree of agreement with the statement that the majority of data concerning customer relations obtained from outside the company go to the company management only

Item	Value	p
Chi-square	16.27	< 0.18

Source: own work based on the results of own surveys.

The influence of IT means of support that are available to the insurance company on the behaviour of employees in the area of customer relations development was another studied aspect of customer relations management. Table 10 presents the results of responses to the statement concerning the role of computer equipment of the company in obtaining complete evaluation and analysis of relations with company customers. More than 61% of the respondents stated that the role is large (I agree or I fully agree), however as many as 14% of the respondents had no opinion concerning that issue (hard to say). The Chi-square test showed at the significance level $p < 0.001$ (Tab. 11), that the more frequently the employees on their own initiative change something in the way of performance of their job in the area of improving customer relations the more difficult it would be for them to imagine obtaining complete evaluation and analysis of relations with company customers without computers.

Table 10
Results of responses to the statement: It is hard to imagine a modern company without using computers for obtaining the full evaluation and analysis of relations with company customers

Item	Number of responses	Percent of responses
I do not agree entirely	5	8.7
I do not agree	9	15.8
Hard to say	8	14.0
I agree	12	21.1
I fully agree	23	40.4
Total	57	100.0

Source: own work based on the results of own surveys.

Table 11
Results of the Chi-square test for the dependence between the choice of a specific part of own initiative for changing something in the way of performing own job for the purpose of facilitating relations with customers and the degree of agreement with the statement that it is hard to imagine a modern company without using computers for obtaining the full evaluation and analysis of relations with company customers

Item	Value	<i>p</i>
Chi-square	38.82	< 0.01

Source: own work based on the results of own surveys.

Table 12 presents the results of responses to the statement that in the company regular use is made of the internal Internet (so-called Intranet), which allows better evaluation of the development of relations with customers in the entire company and in the individual departments. Only slightly over 50% of the respondents agreed with that statement, which would mean that the respondents notice the need for making extensive changes in that area.

Table 12
Results of responses to the statement: In the company regular use is made of the internal Internet (so-called Intranet), which allows better evaluation of the development of relations with customers in the entire company and in the individual departments

Item	Number of responses	Percent of responses
I do not agree entirely	3	5.3
I do not agree	11	19.3
Hard to say	13	22.8
I agree	17	29.8
I fully agree	13	22.8
Total	57	100.0

Source: own work based on the results of own surveys.

The Chi-square test showed at the significance level $p < 0.001$ (Tab. 13), that the more frequently the employees change something in the way of performance of their job for the purpose of improving customer relations the more regularly they use for that purpose the internal Internet (the so-called Intranet).

Table 13

Results of the Chi-square test for the dependence between the choice of a specific part of own initiative for changing something in the way of performing own job for the purpose of facilitating relations with customers and the degree of agreement with the statement that in the company regular use is made of the internal Internet (so-called Intranet), which allows better evaluation of the development of relations with customers in the entire company and in the individual departments

Item	Value	p
Chi-square	30.28	< 0.01

Source: own work based on the results of own surveys.

Conclusion

Appropriate management of all the processes leading to obtaining the value for the client that results in his loyalty concerns both coordination of processes within the same insurance company and collaboration of the company with the customers within the framework of created and operates customer relation systems. An important role in those processes is played by the insurance company employees that together with the customers of the company create the integrated model of mutual relations development. Building that model has its beginning in the insurance company strategic policy open to development of communication technology and respecting the economic calculus. The employee supplies benefits to the customer directly (by servicing the customer and communicating with him) as well as indirectly as a consequence of the efficient performance of tasks for the insurance company that should create its employees conditions for customer focused activities and behaviours.

In the presented results of surveys the author searched for the dependence (correlation) between the selected behaviour of the employees in the area of customer relations development and the specific aspects of the insurance company management. The most important conclusions from the conducted surveys can be presented in the following way – the more frequently the employee shows his/her own initiative in improving customer relations:

- the more the current contacts between employees of different company departments improve the quality of customer relations development,
- the more it is profitable to the insurance company,
- the more frequently the employees show their superiors the areas of

customer relations not noticed by them that could create added value for those relations,

- the more difficult it would be for them to imagine obtaining complete evaluation and analysis of relations with company customers without computers,

- the more regularly they use for the purpose the internal Internet (Intranet).

The results of studies showed that it is impossible to determine existence of dependence between employees showing their own initiative in improving customer relations and the level of agreement with the statement that the majority of data concerning customer relations obtained from outside the company go to the company management only. This means that even if such a situation occurs sometimes it is of no importance for the behaviour of insurance companies' employees. The more so that as the results of the survey showed (Tab. 8), the majority of the respondents did not agree with that opinion concerning actions by the managements of companies.

The results obtained confirm the European model for employee satisfaction surveying in the part in which it relates to the correlation between employee satisfaction and motivation and the enterprise results, the share of the employee factor in providing value to the customer, the role of direct superiors, availability of resources necessary for performance of daily duties in appropriate development of customer relations (Agencja Badawcza 2012). Systematic application of that model allows the management, among others, diagnosing the sources of increase in revenues thanks to the better customer service and hence the increase of customer satisfaction. Concluding on the results of the studies it can be stated that the hypothesis assumed in the paper was verified positively.

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