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**CUSTOMER SATISFACTION MEASUREMENT IN KOMINSUR  
INSURANCE BROKER**

Bachelor's Thesis

Supervisor: lecturer René Arvola

Tallinn 2014

I declare I have written the bachelor's thesis independently.

All works and major viewpoints of the other authors, data from other sources of literature and elsewhere used for writing this paper have been referenced.

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## **ABSTRACT**

The name of this thesis is “Customer satisfaction measurement in Kominsur Insurance Broker” and the purpose for writing this work was to measure customer satisfaction in the company; to provide a brief summary and description of customer satisfaction measurement models and to examine the applicability of the SERVPERF scale to an insurance broker company. As the customer satisfaction in Kominsur Insurance Broker has not ever been measured, the results of this survey could later be used by the management to improve the company’s everyday work and to provide an insight into what the firm’s customers actually think about the overall level of the services.

To get an insight about customer satisfaction levels, the author conducted a survey among the “active” customers (customers who had at least two insurance policies in the company within one calendar year). Surveys were sent via e-mail and included a small cover letter requesting responses to questions about the quality of the service provided and a link to the survey. Respondents had to answer the questions concerning their experience with the company, for example, concerning physical facilities of the company, willingness of the employees to solve customer’s problem and so forth. To measure the answers 7-point Likert scale was used and to analyse the results the method of SERVPERF was used. The e-mail was sent to 148 clients and the response rate equalled 25%.

The conducted survey demonstrated that the general customer satisfaction with the company’s services is high but some points should be brought up to the management’s attention and, thus, be improved in the future. These points included the improvement of the timing, the improvement of the firm’s communication with customers and the improvement of support to its employees.

**Key words:** customer satisfaction, measuring customer satisfaction, SERVPERF model, models for measuring customer satisfaction

## **INTRODUCTION**

In today's fast-moving and fast-changing world companies have to understand that if they want to survive, remain competitive and to expand, it is essential for them to provide customers with the highest possible levels of service. In many cases the focus areas of organizations are changing from profit maximization to maximizing profits through increased customer satisfaction and increased value of its' products.

Satisfied customers form the foundation on any successful business as customer satisfaction leads to repeat purchases, brand loyalty and positive word of mouth. Defining the true customer's needs and expectations can be the task of great importance to a company as customer satisfaction does have a positive effect on an organizational profitability.

The name of the current bachelor's thesis is "Measuring customer satisfaction in Kominsur Insurance Broker" and the aim of the work was to measure customer's satisfaction in the company, to get to know what clients really think about the company's employees and services, what strong and weak points does the company have and where possible improvements could and should be made. Also, the aim of the current thesis was to demonstrate to the company's managers on what exact aspects should they turn their attention.

The research problem of the thesis is whether Kominsur Insurance Broker's clients are satisfied with a level of the provided service and if it matches their expectations.

Customer satisfaction has not ever been measured in Kominsur Insurance Broker and it was for the first time in ten years when the actual customer's feedback was received and analysed.

The method of SERVPERF scale was used to analyse the collected data and to make further implications. This method was originally described by Joseph J. Cronin and Steven A. Taylor in 1992 and later the SERVPERF scale had received confirmation that it provides a useful tool for measuring overall service quality attitudes by service managers.

To collect the necessary data and to measure the customer satisfaction Kominsur's client base was used. The survey blank was only sent to "active customers" – to customers who had at least two active contracts with the company. This was done to receive maximum objective answers

to the survey's questions as the more frequent the customer comes across with the company's service the more "preceicly" he could evaluate the overall service quality.

In the theoretical part of this thesis the author introduces different models for measuring and evaluating customer satisfaction, such as the GAP analysis, SERVQUAL, Grönroos service quality model and so forth. In the second part of the work there is a brief review of Estonian insurance market and Kominsur Insurance Broker. This part is followed by the description of the conducted survey, analysis of collected data as well as of the author's proposals for improving the service in order to match better customer expectations and, thus, to achieve higher levels of the perceived quality.

# **1. CUSTOMER SATISFACTION LITERATURE REVIEW**

To gain a competitive advantage an organization should use technology to gather information on market demands and should analyse it for the purpose of improving quality of the services provided. Researches and managers are trying to learn components of service quality measurement to find the ways to improve overall customer's experience.

Before giving any valuations to customer satisfaction models, the term "customer satisfaction" should be defined and provided with theoretical background. Also in this part the brief summary of several customer satisfaction models will be provided.

## **1.1. Defining the terms "service" and "customer satisfaction"**

As Kominsur Insurance Broker offers insurance brokers' services, definition regarding the terms "services" and "quality" should be provided.

Grönroos gives the following definition of services: "Services are products, which require high consumer involvement in the consumption process. In the buyer-seller interactions, during the simultaneous parts of production and consumption, the consumer usually will find a lot of resources and activities to notice, and evaluate". (Grönroos 1984, 37) The service is basically immaterial and can be characterised as an activity where production and consumption to a considerable extent take place simultaneously. In the buyer-seller interactions the service is rendered to the consumer. Clearly, what happens in these interactions will have an impact on the perceived service. (Ibid.)

Customers do not buy goods or services, they buy the benefits goods and services provide them with. They buy offerings consisting of goods, services, information, personal attention and other components. Such offerings render services to them, and it is this customer-perceived service of an offering that creates value for them. (Grönroos 2007, 4)

The broad definition of services implies that intangibility is a key determinant of whether an offering is or is not a service. While this is true, it is also true that very few products are purely intangible or totally tangible. Instead, services tend to be more intangible than manufactured



products, and manufactured products tend to be more tangible than services. For example, the fast-food industry, while classified as a service, also has many tangible components such as the food, the packaging, and so on. (Zeithaml 1996, 5)

Satisfaction may best be understood as an evaluation of the surprise inherent in a product acquisition and/or consumption experience. In essence, it is the summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the consumer's prior feelings about the consumption experience. (Richard Oliver 1981, 27) Customer satisfaction is a composite of overall attitudes towards the service provider that incorporates a number of measures. (Levesque 1996, 14)

Hansemark gives the following definition of "a satisfied customer": someone with whom you have a good relationship characterised by mutual confidence, with whom you have good contact and open dialogue. (Hansemark 2004, 55)

In terms of concerning customer satisfaction and product's quality (performance) Philip Kotler provides the next definition: "Customer satisfaction depends on a product's perceived performance in delivering value relative to a buyer's expectations. If the product's performance falls short of the customer's expectations, the buyer is dissatisfied. If performance matches expectations, the buyer is satisfied. If performance exceeds expectations, the buyer is delighted. (Kotler 1998, 12)

Improving overall service and the level of a customer satisfaction are crucial for an insurance broker company: tough competition (for the moment of writing this thesis 45 companies had an insurance broker's license); very simple way for a client to switch between brokers; aggressive marketing and competition coming from "direct sales" of insurance companies – all this leads to necessity of understanding what customers really want and value.

## **1.2. Customer satisfaction measurement models**

Below the author will provide a brief description of some of the customer satisfaction measurement models and techniques.

### **1.2.1. Grönroos service quality model**

Technical and functional quality model was developed and described by Christian Grönroos in 1984. It was stated, that the quality of the perceived service is dependent on two variables: expected service and perceived service. To achieve customer satisfaction a company have to match the expected quality of service and perceived quality. Also the author identified components of service quality - technical quality and functional quality.

Technical quality answers the question of what customer gets and functional quality answers the question of how he gets it. Obviously, the functional quality dimension cannot be evaluated as objectively as the technical dimension. (Grönroos 1984, 39) Management has to understand the importance of the functional quality, and how the two quality dimensions can be developed. The technical quality dimension is obviously a result of the know-how, which the firm has. This means good technical solutions, technical abilities of the employees, etc. To ensure that the customers are satisfied an acceptable functional quality is demanded. The contact personnel are often of vital importance to functional quality. Moreover, customer-oriented physical resources and technical resources, as well as the accessibility of the firm's ability to maintain a continuous contact with its customers are examples of ways influencing the functional quality dimension. (Ibid.)

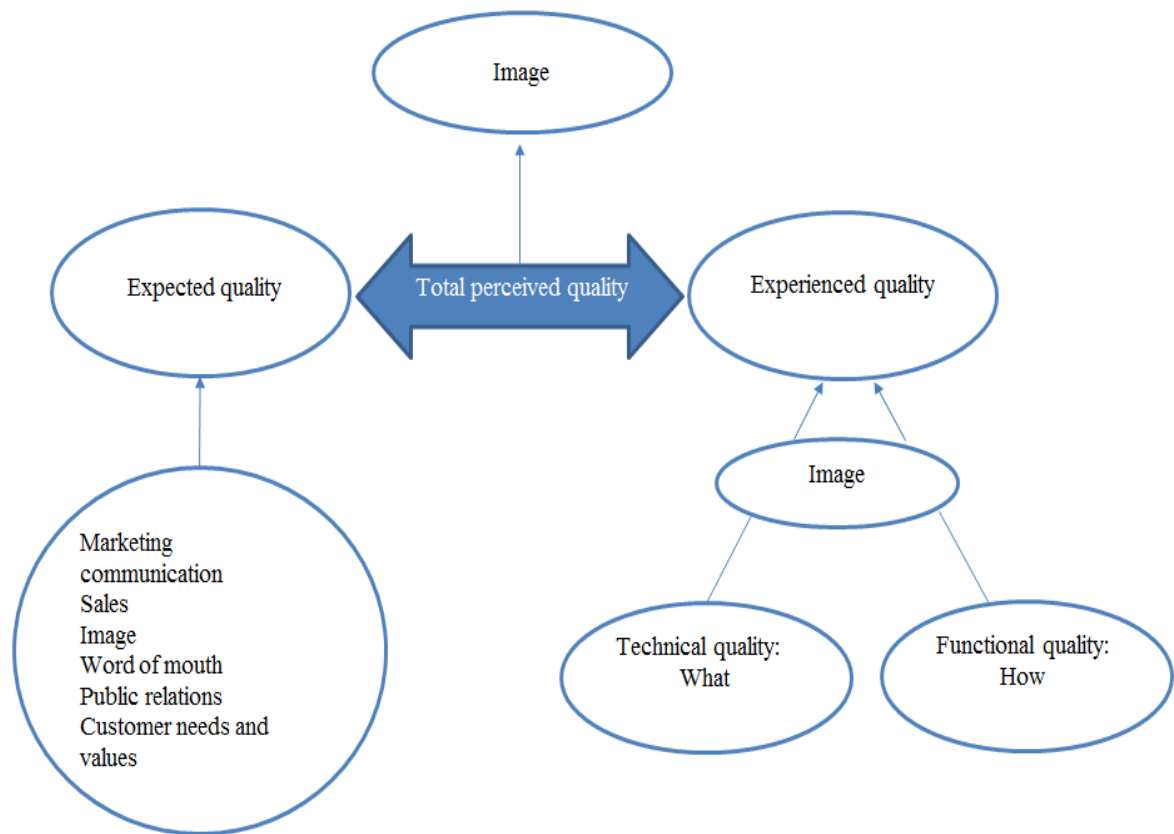


Figure 1. Total perceived quality

Source: (Gronröös 2007, 77)

Figure 1 demonstrates how quality experiences are connected to traditional marketing activities resulting in perceived service quality. Good perceived quality is obtained when the experienced quality meets the expectations of the customer; that is, the expected quality. If the expectations are unrealistic, the total perceived quality would be low, even if the experienced quality measured in an objective way is good. The expected quality is a function of a number of factors, namely marketing communication, word of mouth, company/local image, price, customer needs and value. Marketing communication includes advertising, direct mail, sales promotion, websites, Internet communication and sales campaigns, which are directly under the control of the firm. The image and word of mouth factors, as well as public relations, are only indirectly controlled by the firm. Image also includes a customer's prior experiences. Finally, the needs of the customer as well as well as the values that determine the choice of customers also have an impact on his expectations. (Gronröös 2007, 76)

The level of total perceived quality is not only determined simply by the level of technical and functional quality dimensions, but rather by the gap between the expected and experienced quality. (Ibid.)

### **1.2.2. SERVQUAL model**

Developed in 1985 by Parasuraman, Zeithaml and Berry this model is a quality measurement framework to measure quality in the service sector.

SERVQUAL is an instrument for measuring how customers perceive the quality of a service. This instrument is based on the five determinants above and on a comparison between customers' expectations of how the service should be performed and their experiences of how the service is rendered (disconfirmation or confirmation of expectations). (Gronröös 2007, 84)

The research revealed ten dimensions that consumers use in forming expectations about and perceptions of services. These dimensions were (Parasuraman, Zeithaml, Berry 1985, 47):

- Reliability – involves consistency of performance and dependability. It means that the firm performs the service right the first time and honours its promises.
- Responsiveness – concerns the willingness or readiness of employees to provide service.
- Competence – means possession of the required skills and knowledge to perform the service.
- Access – involves approachability and ease of contact. For example: convenient hours of operation; convenient location; the service is easily accessible.
- Courtesy – politeness, respect, consideration, and friendliness of contact personnel.
- Communication – means keeping customers informed in language they can understand and listening to them.
- Credibility – involves trustworthiness, believability, honesty. It involves having the customer's best interests at heart.
- Security – involves the freedom from danger, risk, or doubt (physical safety, financial security, confidentiality).
- Understanding/knowing the customer – involves making the effort to understand customer's needs.

- Tangibles – include the physical evidence of service, e.g., physical facilities, appearance of personnel, other customers in the service facility and so forth.

The same authors revised this model – the first time in 1988 and later in 1991. In 1988 original ten dimensions were made up in five: tangibles; reliability; responsiveness; assurance; empathy. (Parasuraman, Zeithaml, Berry 1988, 23) In 1991 wording of the questionnaire was modified (Parasuraman, Zeithaml, Berry 1991, 422).

Research suggests that customers do not perceive quality as a unidimensional concept – that is, customers’ assessments of quality include perceptions of multiple factors. It was found that consumers consider five dimensions in their assessments of service quality and they are the following (Zeithaml 1996, 118):

- Reliability – ability to perform the promised service dependably and accurately.
- Responsiveness – willingness to help customers and provide prompt service.
- Assurance – employees’ knowledge and courtesy and their ability to inspire trust and confidence.
- Empathy – caring, individualized attention given to customers.
- Tangibles – appearance of physical facilities, equipment, personnel, and written materials.

In 1994 SERVQUAL was again slightly modified and presented with global framework. It depicted customers’ global impressions about a firm stemming from an aggregation of transaction experiences. Customers’ global impressions are multifaceted, consisting of overall satisfaction with the firm as well as their overall perceptions of the firm’s service quality, product quality, and price. The term “transaction” in this framework can be used to represent an entire service episode (e.g., a visit to a fitness centre or barber shop). (Parasuraman, Zeithaml, Berry 1994, 122)

### **1.2.3. Synthesised model of service quality**

Potential customers frequently have perceptions about service quality, which they have not actually experienced themselves, but rather, which they have learned about through word-of-mouth communication, advertising, or other media communications. Thus service quality gap can exist even when a customer has not actually experienced the service and, given more favourable

alternatives, this perception that service quality will not meet expectations is likely to influence the customer to reject a particular service provider's offering. (Brogowicz, Delene, Lyth 1990, 34)

To meet customer service expectations management must determine both what customers expect and how they expect to get it. Then they must plan, implement and control both the technical or outcome-related dimensions and the functional or process-related dimensions. (Ibid.)

The synthesised model posits three factors – company image, external influences and traditional marketing activities as factors that influence technical and functional quality expectations. (Ibid.). To sum it up, it can be proposed that this model is an attempt to integrate three traditional management tasks (planning, implementation, control) with technical/functional quality expectations and marketing activities.

#### **1.2.4. SERVPERF model**

Developed in 1992 the performance-based scale (SERVPERF) was believed to be efficient in comparison with the SERVQUAL scale: it reduced by 50% the number of items that must be measured (44 items to 22 items). The authors proposed that service quality should be measured as an attitude and they have proposed the following scheme of the particular model (Figure 2).

The research results suggested that service quality is an antecedent of consumer satisfaction and that consumer satisfaction exerts a stronger influence on purchase intentions than does service quality. (Cronin, Taylor 1992, 64)

SERVPERF instrument may be the best and most valid way of measuring perceived service quality using an attribute approach to measure customers' experiences of the service only. Thus, the researcher develops a set of attributes that describes the service as conclusively as possible and only measures how customers experience the service on scales that measure these attributes. This way of measuring perceived service quality is also much easier to administer and the data is easier to analyse. (Gronröös 2007, 88)

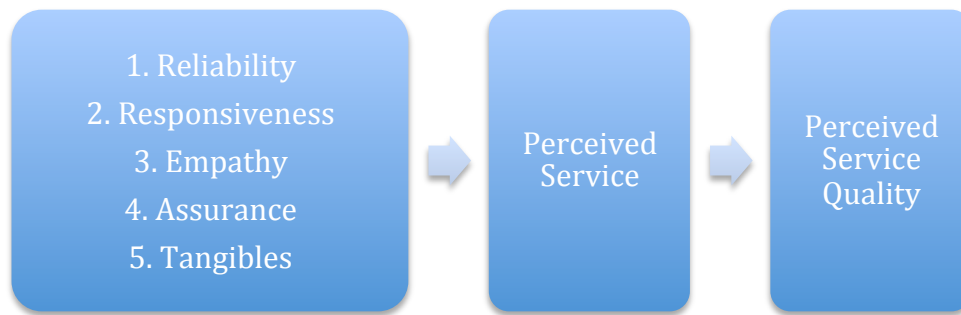


Figure 2. SERVPERF model

Source: (Cronin, Taylor 1992)

### 1.2.5. The GAP analysis

The GAP analysis approach was developed by Berry, Parasuramann and Zeithaml and was intended for analysing sources of quality problems and for helping managers understand how service quality can be improved. The model is demonstrated in Figure 3. (Grönroos 2007, 114)

The model demonstrates how service quality emerges. The upper part of the model includes phenomena related to the customer, while the lower part shows phenomena related to the service provider. The expected service is a function of the customer's past experience and personal needs and of word of mouth communication. It is also influenced by the market communication activities of the firm. (Ibid.)

The perceived service is the outcome of a series of internal decisions and activities. Management perceptions of customer expectations guide decisions about service quality specifications to be followed by the organization, when service delivery takes place. The customer experiences the service delivery and production process as a process-related quality component, and the technical solution received by the process as an outcome-related quality component. Marketing communication can be expected to influence the perceived service as well as the expected service. (Ibid.)

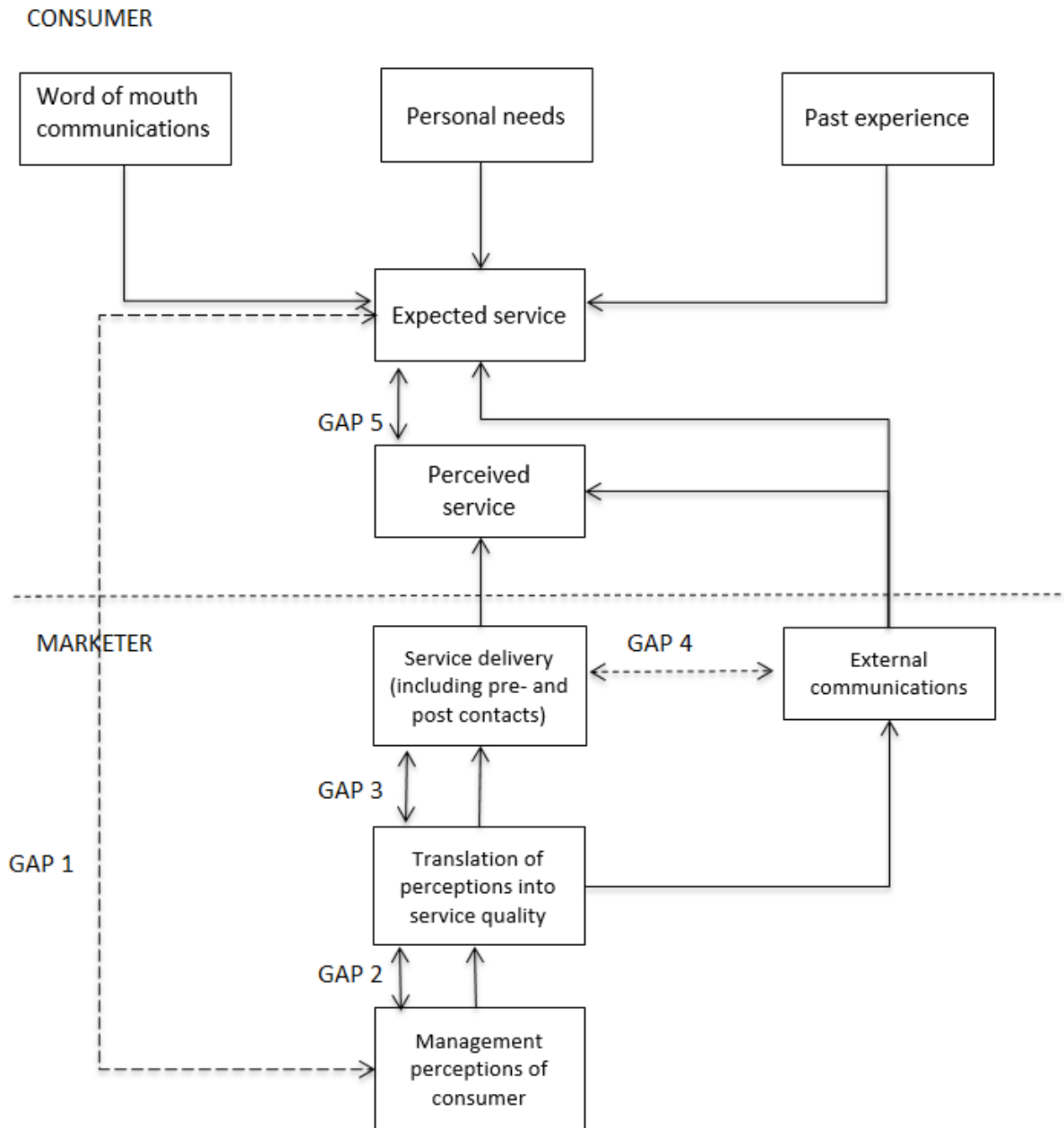


Figure 3. GAP analysis model

Source: (Gronöös 2007, 114)

The basic structure demonstrates the steps that have to be considered when analysing and planning service quality. Possible sources of quality problems can then be detected. In Figure 3 five discrepancies between the various elements of the basic structure, so-called quality gaps, are illustrated. These quality gaps are the result of inconsistencies in the quality management process. (Ibid.)



These five gaps and their characteristics are described below (Ibid.):

- The management perception gap (GAP 1) – the management perceives the quality expectations inaccurately. This gap is due to: inaccurate information from market research and demand analyses; inaccurately interpreted information about expectations; non-existent demand analysis; bad or non-existent upward information from the firm's interface with its customers to management; too many organizational layers.
- The quality specification gap (GAP 2) – this means that service quality specifications are not consistent with management perceptions of quality expectations. This gap is a result of: planning mistakes or insufficient planning procedures; bad management of planning; lack of clear goal-setting in the organization; insufficient support for planning for service quality from top management.
- The service delivery gap (GAP 3) – this gap means that quality specifications are not met by performance in the service production and delivery process. This gap is due to: specifications that are too complicated and/ or too rigid; employees not agreeing with the specifications and therefore not fulfilling them; specifications not being in line with the existing corporate culture; bad management of service operations; lacking or insufficient internal marketing; technology and systems not facilitating performance according to specifications.
- The market communication gap (GAP 4) – this gap means that promises made by marketing communication are not consistent with the service delivered. This gap is due to: marketing communication planning not being integrated with service operations; lacking or insufficient coordination between traditional external marketing operations; the organization failing to perform according to specifications, whereas marketing communication campaigns follow these specifications; an inherent propensity to exaggerate and, thus, promise too much.
- The perceived service quality gap (GAP 5) – this gap means that the perceived or experienced service is not consistent with the expected service. This gap results in: negatively confirmed quality (bad quality) and a quality problem; bad word of mouth; a negative impact on corporate or local image; lost business.

### **1.2.6. Service quality, customer value and customer satisfaction model**

H. Oh proposed an integrative model of service quality, customer value and customer satisfaction and it focused mainly on post purchase decision process. The model incorporates such variables as perceived performance and satisfaction and their relationship with customer value, (re)purchase intention and word-of-mouth communication. (Oh 1999, 71)

The author had found that the role of perceived value in customers' post-purchase decision-making process is evident. The results showed that perceived value is an immediate antecedent to customer satisfaction and repurchase intention. It also affects word of mouth directly and indirectly through customer satisfaction and repurchase intention. Analysis indicated that perceived value is determined not only by the trade-of between price and service quality but also as a result of the direct and indirect influence of performance perceptions. (Ibid.)

### **1.2.7. Internal services quality model (INTSERVQUAL)**

Internal services quality model is based on the original Parasuraman's GAP model and was developed by F.A. Frost and M. Kumar in 2000 (Figure 4).

The conceptual framework and questionnaire instrument was produced which had helped to explain the functional relationship between front-line customer-contact personnel and support personnel in the internal marketing paradigm. The two scales exhibited adequate validity as separate measures of:

- 1). Front-line staff (customer-contact personnel) expectations of support services;
- 2). Their perceptions of the support staff's performance level.

These results indicated that the scales can be successfully used to assess the magnitude of the gap between front-line staff perceptions and expectations. (Frost, Kumar 2000, 374)

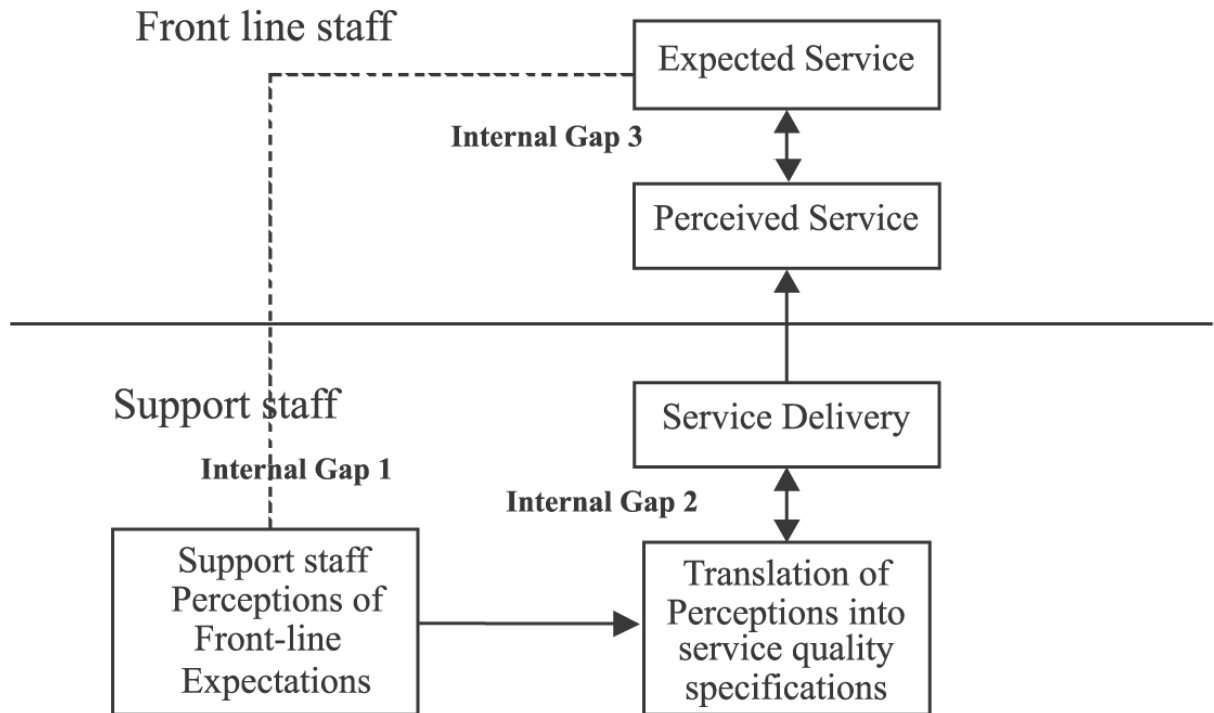


Figure 4. Internal services quality model.

Source: (Frost, Kumar 2000, 366)

### 1.2.8. Model of e-service quality

This model provides a comprehensive framework of e-service quality and its determinants. It is proposed that e-service consists of incubative and active dimensions, and that each dimension involves five or six determinants. Incubative dimension's are: the Web site is easy to use, search, and navigate; it has an appealing appearance to its target customers; links are set up and maintained, and that broken links are avoided; the site has a well-organised structure and layout; there is an attractive presentation of factual contents. The determinants of active dimensions are: reliability; efficiency; support; communication; security; incentive. (Santos 2003, 243) The model itself is presented in Figure 5.

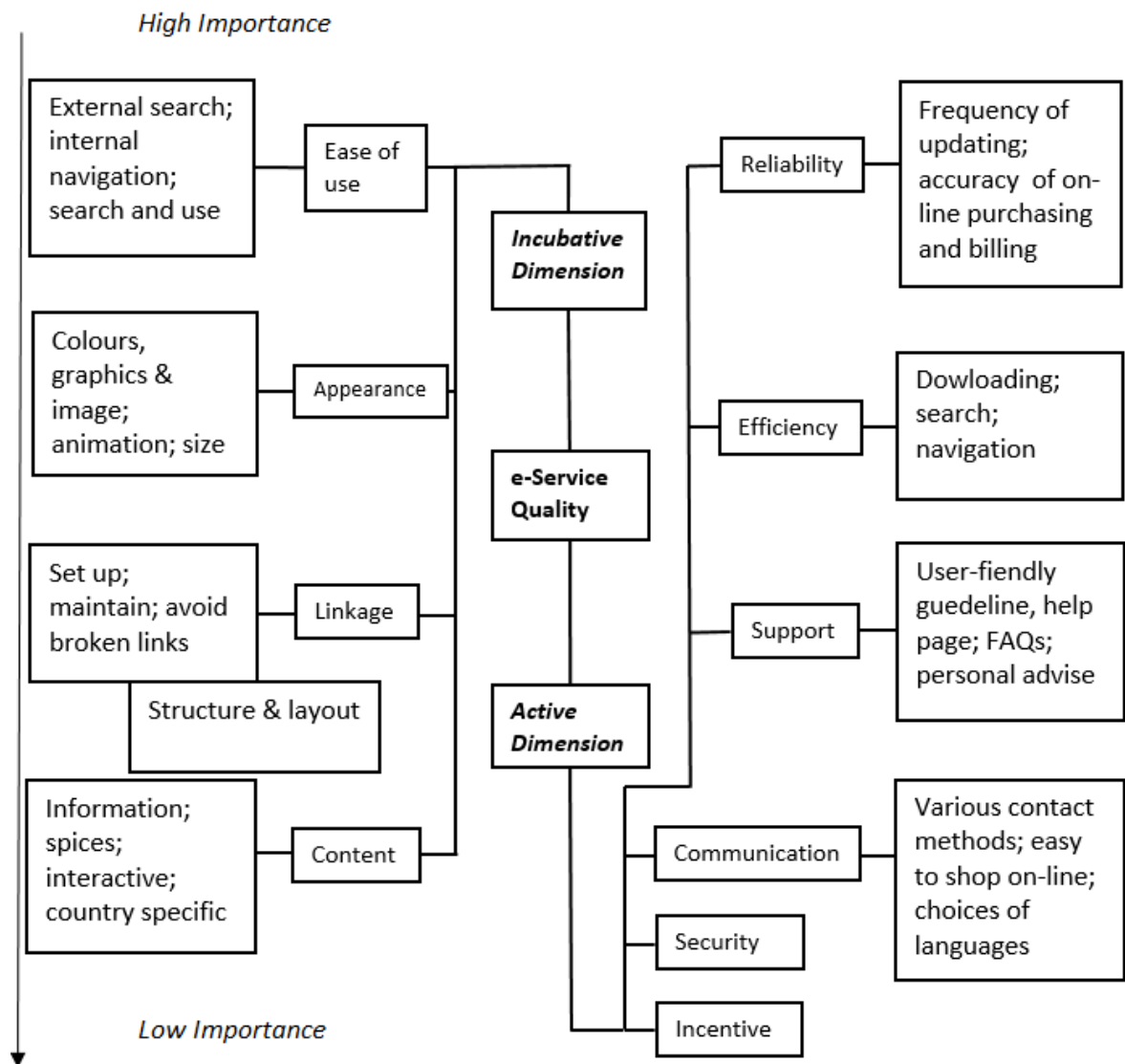


Figure 5. Model of e-service quality

Source: (Santos 2003, 243)

### 1.2.9. The Gummesson 4Q model of offering quality

The Gummesson model of offering quality has been developed based on earlier models combining concepts from the perceived service quality model and goods-orientated quality notions. (Grönroos 2007, 80)

The starting point for the development of this model was the idea that services and physical good are integral parts of services offered. This model includes expectations and experiences

variables and, in addition, an image and a brand variable. Whereas image is related to customers' view of a firm, brand refers to the view of a product that is created in the minds of customers. (Ibid.)

The model also includes the following elements: sources of quality and result of the goods production and delivery.

Sources of quality consist of such aspects as design quality and production and delivery quality. Design quality refers to how well the service and goods elements of the product and the combination of them into a functioning package is developed and designed. Production and delivery quality refers to how well package and its elements are produced and delivered, compared with the design. If one or both of these elements does not meet expectations, a quality problem occurs. (Ibid.)

The two other quality concepts of the model form the result of the goods production and delivery, and of service processes. The first concept is the relational quality, what refers to how the customer perceives quality during the service processes. The second is the technical quality and refers to the short-term and long-term benefits of a package and both of these concepts are closely related to each other. For instance, a car performs according to specifications etc. (Ibid.)

## **2. CUSTOMER SATISFACTION MEASUREMENT IN KOMINSUR INSURANCE BROKER**

In the first half of this section, the author will provide a brief description of Kominsur Insurance Broker, its' marketing activities and the market position. Also, a review of Estonian insurance market will be provided. In the second part there will be described the conducted survey, the methodology, the results as well as the author's proposals.

### **2.1 General description of Kominsur Insurance Broker**

The aim of an insurance broker's work is to provide customers with the best possible insurance solutions and to achieve this a broker should take into the consideration a customer's requests and needs. In case of a loss a broker helps his client to manage the claim, helps with contacting an insurance company and with all paperwork. As the brokerage is paid by an insurance company and not by a client, so it can be stated that working with a broker has clear benefits.

Kominsur Insurance Broker Ltd. was founded in the year 2003 as the independent marine insurance broker and later expanded into other insurance types such as individual and commercial property insurance, casco and MTPL (motor third party liability) insurance, cargo insurance and so forth. With the expansion of offered insurance solutions, the number of employees has steadily increased - from three in the year 2003 to 24 in 2014.

Kominsur Insurance Broker Ltd. has offices in St. Petersburg and in Riga as well as the office in Sillamäe. Some years ago the company had offices in Tartu and Narva but as they have not been profitable, Narva office was transferred to Sillamäe (as the company has business interests in the port of Sillamäe) and Tartu office had been closed.

It is worth mentioning that Kominsur Insurance Broker is the only broker in the Baltic States that is certified by Lloyd's and has the binder from Catlin Insurance Group. This gives an authority to underwrite cargo insurance policies with the limits up to ten million euros, to make indemnity decisions and carry out the disbursements with the limits up to 50 000 euros.

The company is now divided into four departments: marine insurance and claims department; cargo insurance and business clients department; private clients insurance department; accounting and administration department. In the year 2013 Kominsur Insurance Broker had the turnover of 617 787 EUR.

In the year 2012 and in 2013 the company had an online-based system of calculating a price of insurance policies named oKonto what was developed with oKonto Ltd. It allowed private customers to get quotes for MTPL, Casco, property and travel insurance online. In case if the price was suitable for a client, the system also allowed to issue an insurance contract. Insurance companies and some other insurance broker companies are using similar solutions but due the lack of development and large number of mistakes in the program, it was decided to cancel the partnership and not to make any further investments in the project.

## **2.2. Marketing activities in Kominsur Insurance Broker**

There is no dedicated person in the company who is in charge of marketing and all the marketing activities are decided either by the company's management or by employees' initiatives. It cannot be stated that enough attention is paid to marketing and marketing expenditures, but of course some steps in this field had been made. For instance, previous marketing activities included taking part in Tallinn Maritime Days and twice in Meremess (in 2012 and 2013). This year such activity was abandoned due to a little outcome and a relatively high price of taking the part in it.

Partnership with Eesti Krediidipank AS can also be valued as marketing activity as Kominsur Insurance Broker is the official insurance partner of the bank, providing it's customers (private as well as business customers) with different insurance solutions. This partnership has started in the year 2009 and has brought a considerable number of new customers to the company.

In 2014 the partnership with Citadelle Bank was developed but it is still in the starting stages and at the moment it does not have any significant influence to the company revenues. The first impressions and its' impact would be possible to measure later in the year.

The company's management has also decided this year to connect with Lyoness cash back system, as it was believed that this move could help to promote the company and also to bring new clients. At the moment the initial idea is working as it brings two-three new customers daily.

As the most companies nowadays Kominsur Insurance Broker always has a Facebook page, but as it has not ever been properly managed and renewed it only has 70 followers.

### 2.3. A brief review of Estonian insurance market

Insurance and insurance broker businesses in Estonia are the sectors with high levels of competition. The following insurance companies are the leading companies on the market: If P&C Insurance; ERGO Insurance SE; Seesam Insurance; RSA; PZU; BTA; Inges and SALVA. Of course, one of the major players on the market is Swedbank with its insurance solutions (what are mostly orientated to private customers) but it does not have any agreements with insurance brokers and sells its products using vast number of branches and via internet bank.

The table below demonstrates the insurers market shares based on the received insurance premiums and indemnified damages:

Table 1. The market shares of insurers based on received premiums and indemnified damages

The insurer	The type of insurance	2011	2012	2013	2014 6 months
BTA	P&I	3.6%	4.2%	4.3%	4.4%
RSA	P&I	4.3%	4.3%	8.4%	9.3%
Compensa	Life Insurance	2.9%	3.2%	4.1%	4.5%
D.A.S.	P&I	0.3%	0.4%	0.5%	0.6%
ERGO	P&I	13.7%	14.0%	12.7%	11.8%
ERGO	Life Insurance	1.7%	1.6%	1.6%	1.7%
Gjensidige	P&I	2.4%	2.2%	3.0%	2.7%
IF	P&I	22.1%	21.2%	20.1%	20.2%
Inges	P&I	2.5%	2.1%	1.9%	1.2%
Kredex	P&I	0.5%	0.5%	0.5%	0.6%
LKF	P&I	0.1%	0.0%	0.0%	0.0%
Mandatum	Life Insurance	4.0%	3.3%	2.8%	3.6%
PZU	P&I	0.0%	0.0%	0.1%	1.5%
QBE	P&I	1.6%	0.3%	0.0%	0.0%
Salva	P&I	5.4%	5.2%	4.9%	5.0%
SEB	Life Insurance	6.3%	6.2%	5.9%	5.4%
Seesam	P&I	8.7%	8.0%	8.3%	8.1%
Swedbank	P&I	11.4%	11.0%	11.0%	10.9%
Swedbank	Life Insurance	8.5%	8.2%	8.5%	8.6%

Source: (Estonian Insurance Association)



There are about 45 registered insurance broker companies in Estonia what means that the level of competition is extremely high. Also there is certain competition between insurance brokers and insurance companies, as some insurance firms are actively promoting their e-services where customers can buy their products cheaper. Usually a person can save up to 15% using these channels – just the size of brokerage an insurance company in most cases has to pay to a broker.

Despite the above mentioned facts, according to Estonian Insurance Brokers Association (EKML) in the first half of 2013 42,5% of all insurance contracts were made through insurance brokers and the total sum of these insurance policies was 64 million euros. From this sum 21% was coming from foreign-based insurance companies. (EKLM website)

## **2.4. Objective of the survey and the method used in measuring customer satisfaction**

Prior to this survey there have not ever been any empirical attempts to measure customer satisfaction in Kominsur Insurance Broker and to receive any formal feedback. The only data what was received, was the feedback gathered by individual brokers from an informal communicating with the loyal clients.

With the growth and development of the company, extension of the client base, personal connections between brokers and clients began to diminish and due to this, the importance of carrying out the customer satisfaction survey was realized.

It was quite surprising to find that the company continued to grow despite the fact that almost no attention was given to marketing and to any marketing activities. It can be presumed that this fact indicates relatively high level of customer satisfaction (positive word of mouth) as with no marketing expenditures the company's market share grows. The study that was carried out in 1992 by K. File and R. Prince demonstrated that positive word of mouth was weighed heavily in the buyer behaviour stages leading up to a decision to buy a financial service. (File, Prince 1992, 29)

The purpose of carrying out this survey was to get customers' feedback about the service provided and to get an idea what aspects should be improved or modified in the future. It was also believed that the survey would demonstrate to the clients that their opinion is important and do matter to the company.

The research was carried out using surveygizmo.com survey software. On the 16<sup>th</sup> of April the 148 surveys were sent via e-mail to the selected number of Kominsur Insurance Broker's clients. They were only sent to the "active" customers (who had at least two contracts during the last year) so they could more or less accurately rate the service. A sent e-mail included a small cover letter that was requesting customer responses to the questions about the quality of the services (Appendix 2) and a link to the survey. The questions were divided into two sections with 22 questions each. Anonymity was granted for the all respondents and the responses were only used in the analysis of the results.

The link to the survey was open for 11 days and was finally closed on the 27<sup>th</sup> of April as no new responses were coming for five days. Of the 148 questionnaires 8 had a status "partially completed" and 37 had the status "completed". One completed questionnaire was eliminated as all the values had only the extreme values (either one or seven). For the further examination only completed surveys were used and so the response rate amounted to 25%.

Responses to the scale items were obtained on a 7-point Likert scale ranging from "7" for "strongly agree" to "1" for "strongly disagree". Perceived service quality questionnaire was adapted from Cronin and Taylor (1992).

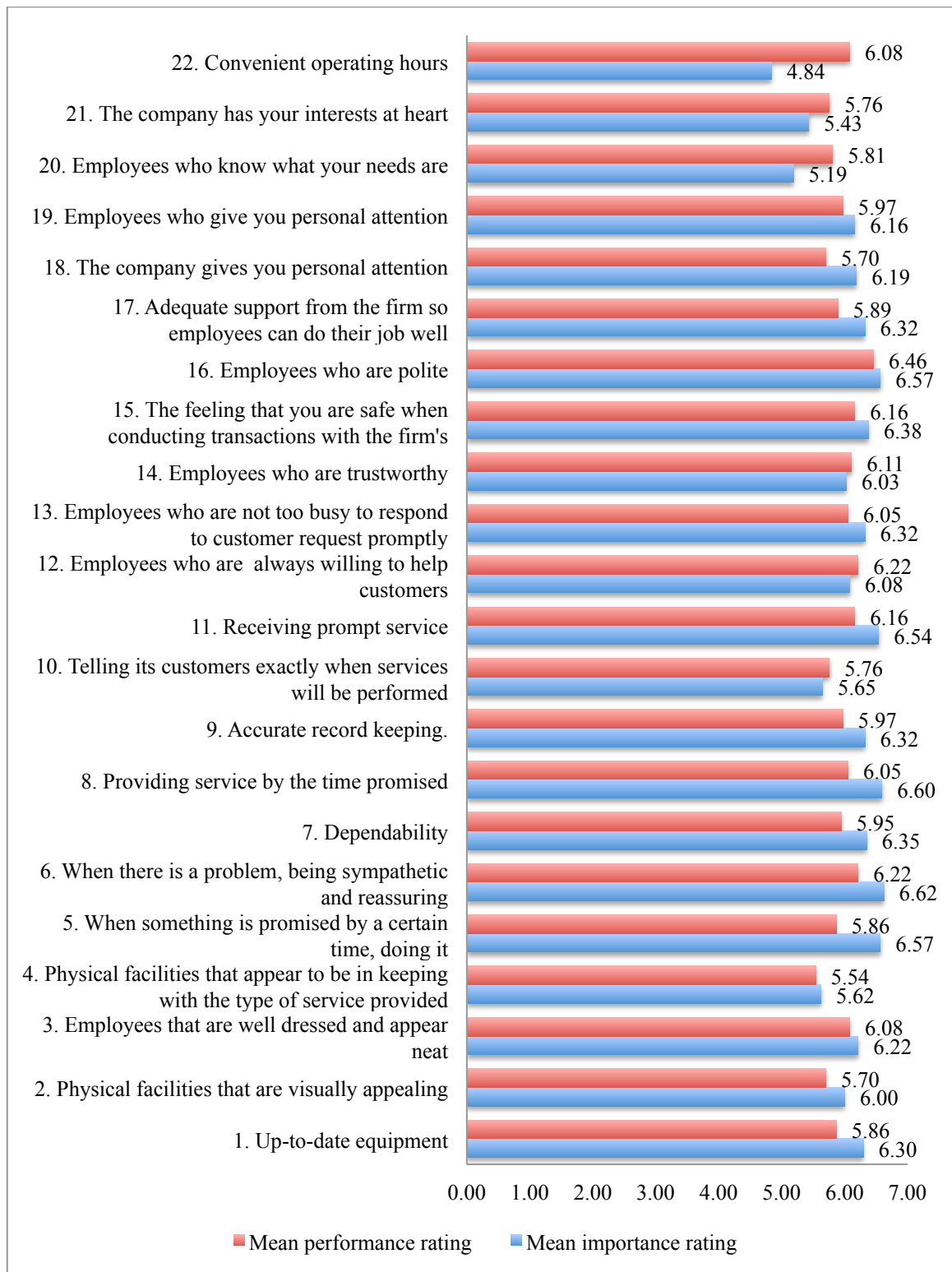
In this study Cronbach coefficient alpha was used to assess the internal consistency of the model. The reliability, as assessed by Cronbach's alpha, was 0,69 what means that the survey instrument is acceptable.

## **2.5. The survey's results, their analyses and conclusions**

After the link to the survey was closed on the 27<sup>th</sup> of April, the collected data was analysed and the mean importance and performance ratings were calculated.

To enable a better outlook, the mean importance and the mean performance ratings are presented graphically in the Table 2. It was calculated that a average score of the mean importance ratings was 6,10 and the average score of the mean performance ratings equalled 5,97.

Table 2. Mean performance and mean importance ratings



Source: (Appendix 1)

The survey has revealed that the most critically important attributes to the customers were:

- “When something is promised by a certain time, doing it” (mean importance rating was 6,57);
- “Employees who are polite” (the importance rating was also 6,57);
- “When there is a problem, being sympathetic and reassuring” (mean importance rating equalled 6,62);
- “Providing a service by the time promised” (mean importance rating was 6,60).

As it was found, the most important issues were connected to the speed of the provided service (should also be mentioned that the importance of “receiving prompt service” was also rated 6,54), so it can be proposed that these are closely related to the nature of today’s businesses in general – clients are used to e-commerce where a speed of services is very high indeed. Of course, the politeness of the employees always plays a major role in all types of services and the survey’s results had one again demonstrated this. It should be also mentioned that the highest performance rating of Kominsur Insurance Broker services was obtained in “employees who are polite” and it can be stated that in this case expectations of the clients were fully matched by the level of the received service.

The company’s overall performance under these ratings was found to be the following:

- Performance rating for “When something is promised by a certain time, doing it” was found to be 5,87;
- Performance rating for “Employees who are polite” was found to be 6,46;
- Performance rating for “When there is a problem, being sympathetic and reassuring” was 6,22;
- Performance rating for “Providing a service by the time promised” equalled 6,05.

From these results it can be seen that the biggest gap between above mentioned expectations and actual performance (-0,7 points) was between “When something is promised by a certain time, doing it”. The relative difference is not, of course, critical but when comparing it to the other gaps, it can be concluded that this point needs closer attention from the management. This particular gap may be caused by the not most efficient way of handling everyday work as the each broker has a considerable client base and to provide each and other with the best possible service can be time consuming. The high score of the willingness of the employees to help their customers can confirm this assumption.

The attributes with the lowest rated mean importance ratings were:

- “Employees who know what your needs are” – the rating of 5,19;
- “The company has your interests at heart” – the rating of 5,43;
- “Telling its customers exactly when services will be performed” – the rating of 5,65.

The lower importance ratings of “physical facilities that appear to be in keeping with the type of service provided” and “convenient operating hours” may result from the nature of today’s work of insurance broker – via e-mail or telephone and so the most clients should not visit an office.

Low importance rating of “the company has your interests at heart” may result from the nature of a customer service level in general – clients just do not expect a medium-sized company to have an excellent service and to have “client’s interests at heart”. The same fact could be related to the lower rating of “employees who know what your needs are”.

The lower rating of “telling its customers exactly when services will be performed” could also be related to the nature of technology available to today’s insurance broker – a simple casco insurance quote could be done in about one minute. A client just does not expect it to take two hours and that is why this attribute is not considered to be utterly important.

The examination of Table 2 reveals that all performance attributes have mean values of 5,5 or more on a seven-point scale. “Politeness of employees”, “willingness to help customers”, “when there is a problem, being sympathetic and reassuring”; “the feeling that you are safe when conducting transactions with the company’s employee”, “receiving prompt service”, “trustworthiness of employees” were the six highest ranked performance attributes.

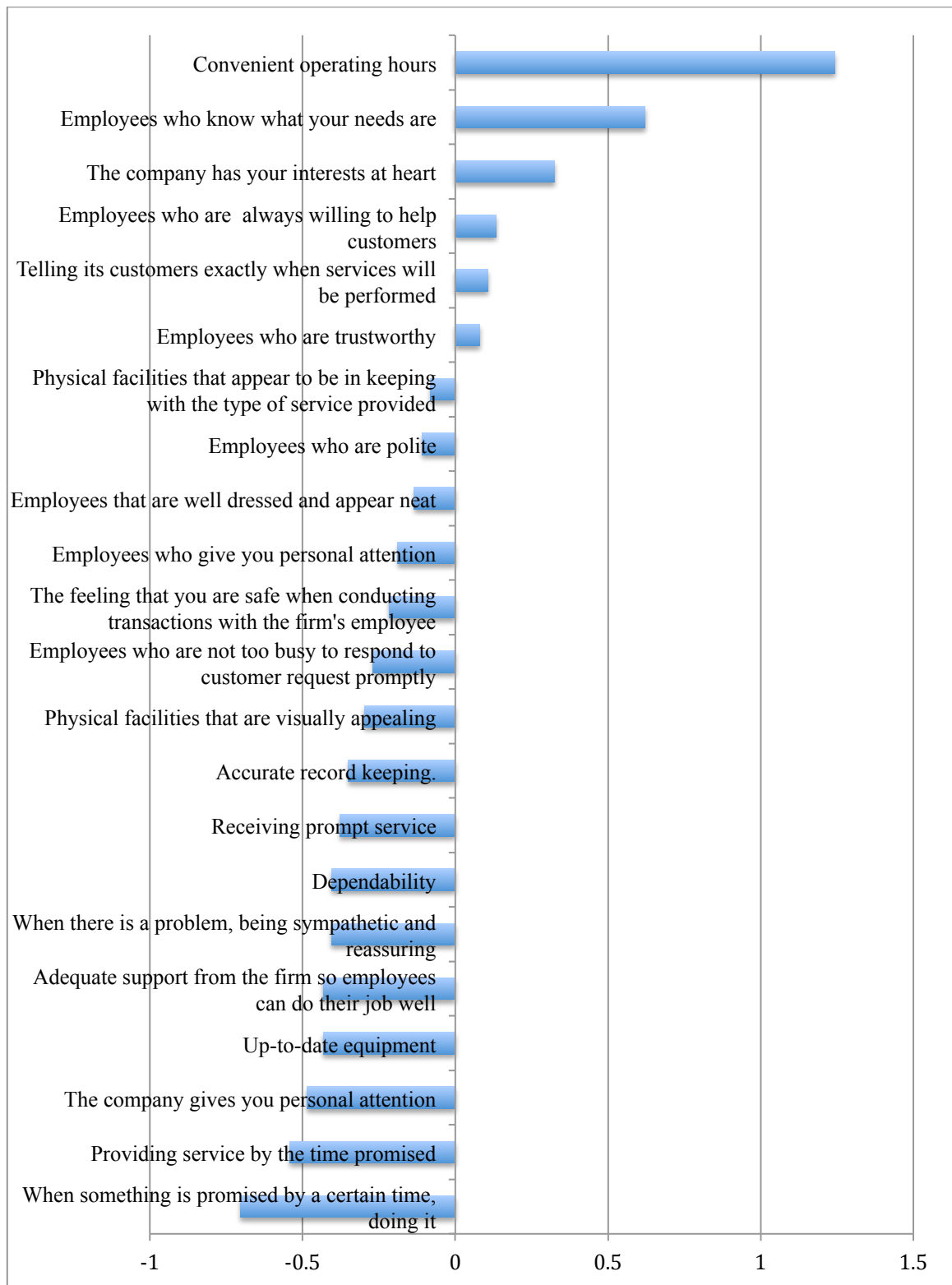
The biggest gap between the perceived and expected performance is the gap between “convenient operating hours” clause. The expected level was 4,84 points and the actual performance resulted in 6,1. This is the indication that Kominsur Insurance Broker has really convenient operating hours and they suite to the most of the company’s customers. Some brokers start their workday at 08.30 and many are leaving after 18.00 – so there is always a possibility to a client to get someone in the office.

One of the lowest rated performace attributes was “the company gives you personal attention”. It may come from the particular qualities of insurance broker’s everyday work in Kominsur Insurance Broker: the particular brokers work and communicate with the particular clients for years and it could be assumed that in the client’s perception “the company” (Kominsur) and the particular broker are the two different “channels”. The company does not communicate to it’s customers on it’s own – via newsletters, advertisements and social networks.

To provide a better outlook of variances (gaps) between different points of the questionnaire, the Table 3 was composed. It graphically provides differences between importance and actual performance ratings. The right part of the chart signals that the performance was actually better in comparison with the importance ratings. Consequently, on the left side of the chart gaps with negative values can be observed and this tells that the company failed to match customers' expectations and values.

In general it was revealed that performance ratings were lower than importance ratings – the indication that there is still some room for improving overall service quality. Surprisingly enough some performance ratings were actually higher than importance ratings, for example, willingness of the employees to help the company's customers and their trustworthiness. It is interesting to note that none of the performance attributes had a mean rating below 5,5 and that means that the general aim of company's management of becoming "the service company" (providing customers with the best possible service) is achieved.

Table 3. Differences between customers anticipations and actual performance



Source: (The authors' survey)

## **2.6. The author's prepositions and comments**

As the author of this thesis previously has been actively involved in the direct work with the clients and has personally received a great amount of feedback from them, so in this part some of the surveys' results will be commented and evaluated.

The author has several times personally encountered when the customers were very pleased indeed with the convenience of operating hours. For instance, when a customer calls after five P.M. when many other brokers and insurance companies have already closed, and wants to make a contract for MTPL insurance or, for instance, to get a so called "green card" as he is going abroad and can not wait until the morning.

One more point that the author has personally experienced and that has also received very high rating is "employees know what your needs are". It can be proposed that the high rate is connected to the fact, that the insurance brokers in the company are dealing with very many customers for years and, of course, already know their "habits" in terms of insurance, preferences and so can find the best possible solution in a very limited amount of time. This comes from the nature of business, where mutual confidence and transparency play a significant part in developing long-term relationships with clients.

The high rating of trustworthiness of employees also contributes to the previous statement, as does the high rate of "employees who are always willing to help".

The lowest score of the performance ratings, was scored by the following – "When something is promised by a certain time, doing it". In the authors' opinion, the low rating of the attribute is directly connected to the previously mentioned points with the high overall satisfaction levels. If a broker is willing to provide customers with the highest level of service it is clear that all these actions are really time-consuming, as it always is with "tailor-made" solutions. Consequently, the relatively low rating of "Providing services by the time promised" is originated from the same circumstances as the previously mentioned point – the lack of time in providing the best service in a small amount of time. The solutions for the company to these factors could be the following: to increase number of insurance brokers; to design and provide its' employees with a detailed work manual, where it will be more precisely described what actual levels of service should be provided in different cases and in what time should the objectives be completed.

As it was already mentioned, the attribute "company gives you personal attention" was also among the lowest rated performance attributes. It can be proposed that sometimes clients do not feel



emotional connection with the company as they do work with particular brokers who may be, do not represent the company as a whole in a perception of a customer.

The author suggests that the company should be more active in promoting itself using different marketing channels, such as its' Facebook page, specialised internet recourses and so on. Such measures could help the company to build up its' image and to boost loyalty of its' customers.

From the conducted survey it can be concluded that at the moment customers are more loyal and evaluate higher the company's employees rather than the firm itself. So, in order to tighten connections to its' customers, the more active marketing strategy is fully justified and should be implemented.

It is worth mentioning that an insurance broker's product is quite homogenous and in order to attract new customers and to separate itself from the competitors, the company should try to develop its' own unique features (services) and to promote them to the potential customers. One of the first movements in that direction was introducing of the so-called 24h "SOS" number and customers, in case of an accident, could call at it and receive an initial consultation and advice on how to act. It is believed that this feature will bring additional value to Kominsur Insurance Broker services and also will improve the customer support.

## CONCLUSION

The goal of this bachelor's work was to measure the level of customer satisfaction in Kominsur Insurance Broker, to find a weak and strong points in the level of the provided service and to provide the company's management with a number of proposals in order to increase the overall level of customer satisfaction. As customer satisfaction has not ever been measured there, so the obtained data could have a really practical value. A short description of customer satisfaction measurement models was also provided, as was shortly defined the term "customer satisfaction".

To achieve the objective, the author had put up the following points:

- To research and to shortly describe customer satisfaction measurement models;
- Using SERVPERF scale to carry out a customer satisfaction measurement survey;
- To analyse and to make proposals for the improvement of services and to provide them to the company's management.

The SERVPERF method was chosen as it allows measuring differences between expectations of a service and perceptions of it. It is possible, while using this method, to estimate and measure the overall satisfaction with services and also to evaluate each statement separately.

The conducted survey demonstrated that the general customer satisfaction with Kominsur Insurance Broker services is high. It was found that many of the mean performance rating points had actually higher score in comparison to mean importance rating (expectations). The highest rated importance ratings were related to the correct timing of the services as well as to politeness and reassurance of the employees. The company managed to fulfill the expectations, which were related to its employees, but, as it was found, had some difficulties in providing services just in time. The lowest rated importance ratings were related to the convenience of operating hours and to the attribute of knowing what customers' needs are. The later had considerable gap with the performance rating as it turned out that Kominsur Insurance Broker's employees do know their customers' needs.

The author has also provided several comments and suggestions for the improvement of customers' service and overall customer satisfaction. As insurance brokers' product is quite

homogenous and levels of competition are high, so the company must be more active in promoting itself using different marketing channels as such measures could help the company to build up its' image and to boost loyalty of the customers. This idea is relevant because the survey has demonstrated that the customers were not completely satisfied with receiving personal attention from the company. It can be concluded that the customers are more loyal and evaluate higher the company's employees rather than the firm itself. In order to tighten connections to its' customers, the more active marketing strategy is fully justified.

All the attributes, which were connected to accurate timing and prompt service, had relatively low performance ratings and, thus, the customers are not satisfied with this. The suggestion is to increase a number of insurance brokers and to design a detailed work manual, where it will be precisely described in what time should different services be completed.

The author proposes that customer satisfaction surveys should be carried out regularly to have an insight how the company's customers perceive the service, what do they value the most and expect from the firm. The company should try to amend the above-mentioned weak points and to achieve such level of customer satisfaction where the expected service is fully matched by the perceived one.

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## APPENDICES

### Appendix 1. Mean importance and mean performance ratings

<b>Attribute description</b>	<b>Mean importance rating</b>	<b>Mean performance rating</b>
1. Up-to-date equipment	6,297	5,865
2. Physical facilities that are visually appealing	6,000	5,703
3. Employees that are well dressed and appear neat	6,216	6,081
4. Physical facilities that appear to be in keeping with the type of service provided	5,622	5,541
5. When something is promised by a certain time, doing it	6,568	5,865
6. When there is a problem, being sympathetic and reassuring	6,622	6,216
7. Dependability	6,351	5,946
8. Providing service by the time promised	6,595	6,054
9. Accurate record	6,324	5,973

keeping.		
10. Telling its customers exactly when services will be performed	5,649	5,757
11. Receiving prompt service	6,541	6,162
12. Employees who are always willing to help customers	6,081	6,216
13. Employees who are not too busy to respond to customer request promptly	6,324	6,054
14. Employees who are trustworthy	6,027	6,108
15. The feeling that you are safe when conducting transactions with the firm's employee	6,378	6,162
16. Employees who are polite	6,568	6,459
17. Adequate support from the firm so employees can do their job well	6,324	5,892
18. The company gives you personal attention	6,189	5,703
19. Employees who give you personal attention	6,162	5,973
20. Employees who know what your needs are	5,189	5,811
21. The company has your interests at heart	5,432	5,757



22. Convenient operating hours	4,838	6,081
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Source: (The author's survey)

## Appendix 2. The Example of Survey Questionnaire (Expectations)

Просим высказать Ваше мнение относительно тех критериев, которым должна соответствовать идеальная компания оказывающая услуги страхового брокера (далее “такая компания”). Для оценки используйте шкалу, представленную ниже.

Если Вы абсолютно согласны с представленным утверждением, то выберите цифру 7 напротив него. Если Вы абсолютно не согласны с этим утверждением, то выберите цифру 1. Остальные значения (2, 3, 4) отражают степень Вашего приближения к той или иной крайней точки зрения.

Утверждение	Оценка
1. Идеальный страховой брокер использует в своей работе современное оборудование и технологии.	
2. Интерьер в такой компании находится в отличном состоянии.	
3. Персонал такой компании должен быть приятной наружности и опрятен.	
4. Дизайн интерьера в такой компании должен соответствовать услугам, которые она оказывает.	
5. В такой компании исполняются обещания оказать услугу к назначенному времени.	
6. В такой компании пытаются искренне разрешить возникающие у клиентов проблемы.	
7. В такой компании нужная клиенту услуга оказывается корректно с первого раза.	
8. В такой компании услуги исполняются в обещанное время.	
9. Такая компания избегает ошибок и неточностей в работе.	
10. От персонала такой компании нельзя ожидать четкого ответа о том, когда клиент получит ответ на свой запрос.	

Утверждение	Оценка
11. Клиенты не ожидают от такой компании быстрого и корректного обслуживания.	
12. Персонал такой компании не всегда готов помогать и консультировать клиентов.	
13. Это обычная практика, что сотрудники такой компании не всегда могут найти время, чтобы ответить на запрос клиента.	
14. Клиенты всегда могут доверять персоналу такой компании.	
15. В отношениях с сотрудниками такой компании клиенты должны чувствовать себя комфортно и уверенно.	
16. Персонал такой компании должен быть вежливым в отношениях с клиентами.	
17. Такая компания оказывает своим сотрудникам поддержку для исполнения ими своих рабочих обязанностей на высоком уровне.	
18. От такой компании не стоит ожидать индивидуального подхода к каждому клиенту.	
19. От сотрудников такой компании нельзя ожидать, что в своей работе они учитывают индивидуальные особенности каждого клиента.	
20. Нельзя ожидать от сотрудников такой компании, что они знают конкретные потребности каждого отдельного клиента.	
21. От такой компании нельзя ожидать, что интересы клиентов преобладают над всем остальным.	
22. От такой компании нельзя ожидать, что часы ее работы будут удобны каждому отдельному клиенту.	

Source: (The author's survey)

### Appendix 3. The Example of Survey Questionnaire (Perceptions)

Просим высказать Ваше мнение относительно соответствия услуг Kominsur Kindlustusmaakler OÜ (далее ККМ) перечисленным ниже критериям. Для оценки используйте шкалу, представленную ниже.

Если Вы абсолютно согласны с представленным утверждением, то выберите цифру 7 напротив него. Если Вы абсолютно не согласны с этим утверждением, то выберите цифру 1. Остальные значения отражают степень Вашего приближения к той или иной крайней точке зрения.

Утверждение	Оценка
1. Персонал ККМ использует в своей работе современное оборудование и технологии.	
2. Интерьеры ККМ находится в отличном состоянии.	
3. Сотрудники ККМ выглядят опрятно, а их внешний вид располагает к себе.	
4. Дизайн интерьера в ККМ соответствует услугам, которые оказывает фирма.	
5. В ККМ исполняются обещания оказать услугу к назначенному времени.	
6. В ККМ пытаются искренне разрешить возникающие у клиентов проблемы.	
7. В ККМ нужная клиенту услуга оказывается корректно с первого раза.	
8. В ККМ услуги исполняются в обещанный срок.	
9. В ККМ избегают ошибок и неточностей в своей работе.	
10. От персонала ККМ нельзя ожидать четкого ответа о том, когда клиент получит ответ на свой запрос.	

11. Клиенты не ожидают от персонала ККМ быстрого и четкого обслуживания.	
12. Персонал ККМ не всегда готов помогать и консультировать клиентов.	
13. Это обычная практика, что сотрудники ККМ не всегда могут найти время, чтобы ответить на запрос клиента.	
14. Вы всегда можете доверять персоналу ККМ.	
15. В отношениях с сотрудниками ККМ Вы чувствуете себя комфортно и уверенно.	
16. Персонал ККМ вежлив в отношениях с клиентами.	
17. ККМ оказывает своим сотрудникам поддержку для исполнения ими своих рабочих обязанностей на высоком уровне.	
18. В работе с ККМ Вы не ощущаете к себе индивидуального подхода.	
19. Сотрудники ККМ не учитывают в своей работе Ваши индивидуальные особенности и пожелания.	
20. Сотрудники ККМ не знают Ваши конкретные потребности.	
21. Ваши интересы не являются важными для ККМ.	
22. Часы работы ККМ не являются удобными для всех клиентов.	

Source: (The author's survey)