

## SERVQUAL METHOD IN STUDYING SERVICE QUALITY OF TRAVEL INSURANCE

Jarosław Wenancjusz PRZYBYTNIOWSKI<sup>ORCID</sup>\*

*Uniwersytet Jana Kochanowskiego w Kielcach, Kielce, Poland*

Received 7 August 2022; accepted 21 October 2022

**Abstract.** Background: The study which consists of two parts: theoretical and empirical ones, and contains the analysis of the concept of insurance service quality in relation to travel insurance by employees of insurance institutions as well as by individual customers.

Methods: The research was conducted by means of the SERVQUAL method among individual customers who hold travel insurance contracts in Świętokrzyskie, Małopolskie Lubelskie and Podkarpackie voivodships. The aim of the study was to identify the factors of travel insurance service quality in the conditions of the changing tourist market in Poland, as well as to define the hierarchy of their importance.

Result: Moreover, on the basis of the SERVQUAL method, some discrepancies were established between customer expectations and the perceived services. This study is a continuation of the research conducted and another study of the series of studies of service quality in the market of property insurance in the voivodeships of eastern Poland.

**Keywords:** SERVQUAL, insurance service quality, travel insurance, tourism and recreation.

**JEL Classifications:** G22, M12, D83.

### Introduction

High service quality leads to the growth in competitive advantage as buyers feel satisfied, i.e., willing to continue buying products from a given insurer and, thus, unwilling to accept an offer of the competition. Therefore, it is necessary to systematically measure service quality and to determine the areas in need of improvement.

The object of the study is to indicate the position and the role of management of travel insurance in the system of business insurance of Sector II. Whereas, the research aim of this paper is to find the factors of travel insurance service quality in the changing conditions of the Polish tourist market. Moreover, it is essential to establish how useful the SERVQUAL method is in building the quality of the service offered by insurance institutions of Sector II offering travel insurance, among which we can distinguish: health insurance, luggage insurance and car insurance policies. Moreover, this study is also an attempt to sort out, as well as to characterise, the analysed insurance against the basic, classical concepts of business insurance, using the most important criteria, i.e., subjective, objective and related to the freedom to enter into an insurance

agreement or its lack, the character of risk, insurance program, legal regulations and the type of industry.

According to such a research problem, the structure of this study was subjected to the following hypothesis: customers of property insurance institutions do not have one and the only standard model to evaluate travel insurance service quality. Its effect should be the systematic analysis of customer needs and expectations by the management of an insurance institution so that it could correspond to the total value of the service offered to the customer.

In order to accomplish this aim, there was directly measured research conducted in four voivodeships of eastern Poland: Świętokrzyskie, Małopolskie, Lubelskie and Podkarpackie in the years 2016, 2017, 2018 and 2019.

### 1. Travel insurance in managing a property insurance institution

#### 1.1. Insurance service

Bearing in mind the main components of the service sector, according to Przybytniowski (2018), *services are a specific form of activity where work is performed as a result of*

\*Corresponding author. E-mail: [j.w.przybytniowski@wp.pl](mailto:j.w.przybytniowski@wp.pl)

*which neither a new object nor product comes into being. Using services is connected with the change in customer's features or products that they possess. They either maintain their usability or add new usability to the existing products. They represent the stream of economic goods. By means of services the service provider places an offer to the customer.*

Looking through the literature on management, it is rather difficult to find some research on the use of insurance service in managing an insurance institution. It is difficult to define in which of the areas of management studies the problems of insurance service should be located. Perhaps the best would be a discussion within the framework of such areas as managing the organisation continuity of activity of an organisation. This thesis may be confirmed by, firstly, the aims of insurance use, and secondly, functions of insurance services.

An insurance service should be understood as a set of elements and interactions which appear between an insurance institution, its environment and the customer, in order to meet the customer's needs. Due to their character such services have some features which significantly distinguish them from typical tangible products, namely, intangibility, inseparability, heterogeneity, perishability and impossibility of ownership acquisition – so called 5N (Przybytniowski, 2019). The above mentioned features of insurance services can almost fully refer to the service sector. Whereas, due to the specificity of insurance there are such features which characterise only this type of services (e.g., insurance compulsion, limited availability of insurance products, individual character of their price (insurance premium) and uncertain and delayed character of their use. Thus, on the basis of the theory of insurance, *an insurance service is a process aimed at meeting the needs and, consequently, the expectations of a properly selected insurance cover, procedures of insurance agreement execution and damage liquidation, meeting the deadlines and prompt realisation of obligations by employees of a property insurance institution and people cooperating with them.*

## 1.2. The concept of travel insurance

Although the literature does not provide definitions of travel insurance, we can say it is the insurance which is to meet financial needs of customers (households and companies) of insurers which appear as a result of risks for an entity undertaking any activity in the area of tourism and recreation.

Of many definitions of insurance (including the character and specificity of individual fields of science connected with insurance), bearing in mind the aim of this article, the most important are those which emphasise the role and significance of an insurance service for the customer of an insurance institution. From this perspective, the role of insurance is to give back to an individual the economic position which he held before the damage arose (compare: Michalski & Śliwiński, 2015; Al-Tit, 2015; Tsu-Wei & Tso-Jen, 2018). From the point of view of the buyer, insurance is a business tool which enables us to

replace the uncertainty of incurring losses at a certain, yet rather low, cost which is an insurance premium (compare: O'Hare et al., 2015; Przybytniowski, 2016; Kerr & Kelly, 2018; Olya et al., 2019).

## 1.3. Systematics of travel insurance

The literature does not provide definitions of insurance directly connected with tourism and recreation. Also such definitions are missing in the provisions of insurance law (compare: American Academy of Actuaries, 2018; Ijuo & Kayode, 2020). Bearing in mind that each person who intends to leave for holidays or a trip, should know about the existence of insurance policies connected with tourism and recreation. In general we can say that travel insurance refer to meeting the buyers' financial needs which are connected with the realisation of risk by the customer of an insurance institution who undertakes an activity in the area of tourism and recreation. Whereas, bearing in mind the insurance practice, the concepts which are useful are those which directly refer to products which are directly or indirectly related to tourism and recreation.

The above way of defining tourism and recreation insurance makes it easy for policy-holders to present their detailed needs for insurance cover to an insurance institution representative, as well as to select such an insurance agreement which will be adjusted to the level and type of risk.

Considering the above, insurance in tourism includes various products oriented at typical tourist companies, as well as at natural persons. This division may be based on the following criteria: objective, subjective, connected with: building an insurance program, spatial character of risk, freedom of entering into an insurance agreement or the lack of it, legal regulations and the criterion of industry.

Table 1 contains a synthetic presentation of division and classification criteria and examples of insurance products which are included in insurance types selected by means of these criteria (compare: American Academy of Actuaries, 2018).

In terms of insurance cover, namely the liability of an insurance institution for the damage arising from the insurance agreement, there are (Dror, 2018):

- **basic tourist insurance** – this agreement mainly concentrates on the needs of an individual customer and should include: cost of medical treatment, assistance, consequences of personal accidents (NNW) and civil liability in private life.
- **extended tourist insurance**, where the customer may additionally extend the basic option to include: luggage, resignation from or shortening of an organised tour/trip, passive participation in the acts of terror or riots and worsening or complications of chronic diseases.

Moreover, customers who do high risk sports, the so-called extreme sports, may extend their insurance cover to include recreation sports or high risk sports.

Table 1. Travel insurance division criteria (source: prepared by the authors on the basis of legal acts (Dz.U.2018.0.473 (Internetowy System Aktów Prawnych, 2018); Dz.U.2019.0.381 (Internetowy System Aktów Prawnych, 2015))

Insurance criterium	Types of travel insurance
Objective	For business entities, e.g., tourism organisers, hotel owners, mass event organisers, agro-tourist farm owners.
	For natural persons, e.g., connected with organised or individual tourism, recreation (NNW*, casco**, luggage).
Subjective	Personal, e.g., NNW and health.
	Property, including: – possessions: e.g., luggage, sport equipment for tourism and recreation; – OC***: e.g., contract and tort insurance for tourism organisers and for tourists.
Cover program (building the product)	Cross-border insurance, e.g., for individual tourists abroad, for business trips abroad.
	Home insurance, e.g., for home travels.
Compulsion or no compulsion	Compulsory OC, e.g., for car owners for damage occurring due to traffic; for farmers, farm buildings.
	Voluntary, e.g., professional OC (for teachers, tutors and guardians, lifeguards); private OC; OC for guides, tourism organisers, tour leaders and travel insurance.
Sources of law	marine, e.g., OC for ship-owners.
	land, e.g., for skiers; NNW for mountain hikers.
Industry	Sector I, e.g., accident life insurance.
	Sector II, e.g., NNW for tourists; casco; water tourism organisers.

Note: \*NNW – consequences of personal accidents; \*\*casco – comprehensive cover; \*\*\*OC – civil liability.

## 2. Quality in travel insurance

Service quality in travel insurance is determined by technical quality and functional quality. The differences which appear between these dimensions are included in questions which the customer asks himself after entering into an insurance agreement: “Have I been well served?”, “Does the insurance cover I have been given meet my expectations and needs?”. Considering the technical (i.e., objective) dimension of an insurance agreement where a product is based on broad economic knowledge (Przybytniowski, 2013, 2014; Chen et al., 2021; Naik et al., 2010; Walstad, 2017), as well as on legal and social knowledge (Lee et al., 2012) – it is difficult for a customer to evaluate the insurance cover provided.

In order to knowingly assess the service provided, the customer should get acquainted with: general terms and conditions of insurance (OWU), insurance premium calculation, professionalism of the staff of an insurance institution, clarity of damage liquidation procedures, timely damage liquidation and timely payment of compensation or benefits.

According to Post (2014) the subjective dimension of quality is defined through the company image which, in turn, has an impact on customer opinion on service quality. It is extremely important for insurance institutions which are considered the institutions of public trust. In this case, the assessment of travel insurance service quality focuses on functional quality, i.e., customer service. Grzebieniak (2015) emphasises that by stating that “...in the process of building the trust and reputation, insurance companies must use not only traditional instruments of “public relations”, but also much broader instruments defined as “client relations”, i.e., the instruments of managing and protecting the relationships between an insurance institution and its most important clients. Therefore, it is reasonable to speak about the perception of service quality which is the result of comparison, i.e., what the client expects in relation to what he has received (Choe et al., 2022). An important element of proper service provision quality is the insurance awareness of customers of insurance institutions. It also appears while providing travel insurance where there is direct contact between a customer and the staff of an insurance institution.

## 3. Research materials and methodology

### 3.1. Research procedure

In order to verify the level of insurance service quality, individual customers’ perception and expectation of changes in service provision, the SERVQUAL<sup>1</sup> (*Service Quality*) method was used which is a universal measure to study the perceived quality of any kind of service. By means of this method, insurance institutions may foresee the expectations of their customers, as well as potential customers, and identify the level of assessment of their services by the buyers (more: Przybytniowski, 2018).

The data used to study the level of travel insurance service quality were collected by pollsters in the years 2016, 2017, 2018 and 2019 in the months: May-June<sup>2</sup>, among individual customers holding any type of travel insurance agreement, in four voivodeships: Świętokrzyskie, Podkarpackie, Małopolskie and Lubelskie. The property insurance institutions selected for the survey were those institutions which had the assessment of service quality available for the four years, at least, and which also had their branches (or agencies) in all the four studied voivodeships.

First of all, the list of selected features was verified by an opinion poll by means of a questionnaire and direct interview (group count  $n_1 = 40$  of each polled voivodeship). The research group also included customers of property insurance institutions holding a travel insurance agreement (concluded not later than in 2016), coming from the databases of insurance intermediaries (agents and brokers).

<sup>1</sup> This method was created by three American scientists from Miami University: A. Parasuraman, V. Zeithaml, L. Berry.

<sup>2</sup> The selection of these two months indicated above was connected with the fact that this is the beginning of a change of seasons.

Table 2. Data of respondents from voivodeships (source: prepared by the author)

Voivodeship	2016		2017		2018		2019		Total (2016–2019)	Average (2016–2019)
	No.	%	No.	%	No.	%	No.	%	No.	%
Podkarpackie	89	25.1	88	24.6	88	24.7	89	24.9	354	24.8
Małopolskie	88	24.7	88	24.6	89	24.8	89	24.9	354	24.8
Lubelskie	91	25.5	90	25.3	90	25.2	89	24.9	360	25.2
Świętokrzyskie	88	24.7	91	25.5	91	25.3	90	25.3	360	25.2
Total	356	100.0	357	100.0	358	100.0	357	100.0	1428	100.0

The people were asked to complete a prepared questionnaire. At the same time, they were interviewed face-to-face. They were also asked to analyse some suggested primary features of travel insurance offered and to add their own remarks and possible suggestions. The final effect of this research was to prepare new content of the questionnaire, adding these primary features of property insurance which were perceived as important, from the point of view of individual customers of insurance institutions.

Bearing in mind the above stage of the research, in the next one a new measurement tool was prepared – a questionnaire which referred to the already formed primary features, related to 5 areas of the SERVQUAL method. In order to evaluate the statements by the responders of property insurance institutions, there was a 6-grade scale used in the questionnaire, where: “1” – means “*the level very unsatisfactory for the customer*”, and “6” – means “*the level very satisfying for the customer*”<sup>3</sup>. Customers were asked to mark with a cross one of the levels on the scale for each given statement, which characterises their attitude best. On the basis of the pilot study whose aim was to check the reliability of the measurement tool, as well as its positions (Oksenberg et al., 1991), and to verify the comprehensibility of the statements appearing in the prepared research tool, there was a target group selected (customers of property insurance institutions) of the group count  $n_2 = 50$  in each of the studied voivodeships<sup>4</sup>.

The further part of the research was the statistical analysis which allowed us to verify the statements included in the questionnaire. Proper determination of importance of individual statements played an important role in this assessment and, consequently, had a significant impact on managerial decisions which are made on the basis of research results acquired (compare: Hong-Bin et al., 2011). Next, conformity was analysed by means of *Cronbach's*  $\alpha$  coefficient (the value of *Cronbach's*  $\alpha$  adopted:  $\alpha_{CK} = 0.8$ ) (according to R. E. Anderson, R. L. Tatham's theory (Hair et al., 1998), *Cronbach's*  $\alpha$  should exceed 0.6 (per:

Hanudin, 2007); whereas, according to Al-Thubaiti (2018), it should be higher than – 0.7). The effect of these analyses, and the next step, was to conduct the final correction of the questionnaire in those items which significantly distorted the results of the poll. Having the appropriate research instrument, the customer target group was created. In the next stage of the research, the analysis was conducted again of the reliability of the questionnaire consisting of 22 questions, and the data acquired were comparable. Then the analysis was conducted to reorder the factors from the most to the least important, which made it possible to present an initial method of assessing the level of service quality for travel insurance, perceived by individual customers on the territory of the voivodeships studies (Przybytniowski, 2019). Moreover, the questionnaire included: knowledge of risks connected with travel insurance cover and insurance institutions offering this kind of cover, decisions on alleviating financial effects of insurance accidents which have occurred and damage liquidation and customer service quality.

The respondents also assessed the relations between the travel insurance agreement offered and the factors influencing the quality of this service, taking into consideration: professionalism of insurance institution staff, assistance at damage liquidation, promptness and timeliness of benefit and/or compensation payment.

### 3.2. Population analysis

The size of the target group of the four voivodeships in the studied period was 1428 respondents, of whom: 354 (24.8%) from Podkarpackie and Małopolskie, while of the remaining two voivodeships (Lubelskie and Świętokrzyskie) the number of people polled was: 360 (25.2%) in each, which assured the representativeness of results for the 18+ population of Poland holding a travel insurance agreement (Table 2)<sup>5</sup>.

<sup>3</sup> Adopting a 6-grade scale was caused by the fact that the central value was eliminated because during the pilot study most of the questionnaires (82%) had number 4 marked, which meant: I do not know, which significantly distorted the research results. The next stages of the research confirmed that adopting a 6-grade scale was right.

<sup>4</sup> For the phenomena of normal distribution it is 3, which indicates the count of the pilot group at the level of 50 people (Zasępa, 1991).

<sup>5</sup> In terms of methodology, it is worth indicating that it was a panel study. Questionnaire forms (as indicated earlier) were handed out to insurance intermediaries (agents and brokers), who had their own data bases and records of individual customers who took part in the first round of the research, i.e., in 2016.

The selection of the research group was established assuming the level of trust at 95%, of the maximum error of 0.5%, which may confirm the reliability of the group selection (compare: Jeziorski & Borkowski, 2008, p. 197 and further).



#### 4. Research results

Customers of property insurance institutions, aware of the threats surrounding them and the possibility of travel damage often leading to irreversible loss in life and in property, are looking for protection against negative effects of accidents. Insurance practice shows that we are unable to foresee all the threats and, what is more, to prevent them. Therefore, customers decide to protect themselves in case a random event occurs, by entering into an insurance agreement (Przybytniowski, 2013). First of all, it is to ensure the feeling of safety when an insurance event occurs by the possibility of removing the effects of damage pursuant to liquidation procedures stipulated by law. Thus, bearing in mind the object and aim of the study presented in the introduction, one of the fundamental questions, which was asked to customers, referred to the general assessment of tourist services provided by employees of property insurance institutions in the studied voivodeships.

The highest score was achieved in Małopolskie Voivodeship where the average of positive scores in the four years was – 31.6%, of which the most active was Kraków County, where most of the respondents polled came from – almost 48.1%. Next was Podkarpackie Voivodeship (the average of 4 years – 29.4%) and here the most active country was Jarosław – nearly 63.3%. The lowest number of active respondents willing to answer the questions included in the questionnaire was noted in Lubelskie Voivodeship – the average of four years was 17.8%. In terms of location, the highest percentage of people answering the questions came from urban areas.

Every fourth respondent while evaluating insurance institutions in terms of travel insurance, indicated Ergo Hestia, giving it a positive score (29.2%), considering damage liquidation and employees' professionalism, and also declaring the willingness to continue the insurance cover in this institution. The assessment, in relation to the research in 2016, changed in favour of this institution by 3.1 pkt. proc. The lack of satisfaction was indicated by 8.1% and the ratio remained practically the same in relation to 2016. The next, Warta and Allianz received positive scores with a low number of negative scores. Whereas,

at the other extreme was Link4 (3.1%) in terms of flood damage liquidation and not only that, with a simultaneous high ratio of negative scores. It is worth noticing, that PZU, at the ratio of 5.9% – was in the middle in terms of positive scores, with quite a high ratio of negative scores (25.3%), placing this insurance institution on the last position. According to the survey, this ratio was, first of all, influenced by damage liquidation and the attitude of employees of this institution towards customers. As a result, most of the polled declared the change of the insurer. Of other insurance institutions, customers also mentioned Allianz, Compensa and Generali.

The next stage of the study related to the evaluation of the relations between the factors of travel insurance service quality and these services as offered by the employees of insurance institutions, the SERVQUAL method was applied.

General SERVQUAL scores calculated below showed that each of the five assessed areas defining travel insurance service quality in the studied period, was assessed negatively by the respondents (Table 3, 4, 5, 6).

We can see that the value of all the scores is not high and is in the area of the threshold point 0,00, i.e., the lack of quality optimum. Hence, a conclusion can be drawn that the insurance premium which customers of insurance institutions pay for the service offered to them, related to travel insurance, as well as the process of damage liquidation, does not fully satisfy the respondents and does not meet their expectations. Therefore, customers also incur higher costs for the quality lower than they expect. Here, in all the studied voivodeships we deal with the lack of satisfaction with the travel insurance service offered to them, i.e., with “*the quality deficiency*”.

The highest dissatisfaction index in 2019 is noted in Małopolskie Voivodeship. The index grew by nearly 2% in relations to 2016, and the lowest was in Świętokrzyskie Voivodeship, with the increase by almost 1.2%. Taking into consideration the results achieved for the studied areas in all the voivodeships, in the years 2016–2019, the greatest reservations in the opinions of the respondents as to the travel insurance service quality were related to the factors characterising the area of reliability of the service provided. Further in line were assurance

Table 3. General SERVQUAL score weighted and unweighted for the studied areas of Podkarpackie Voivodeship (N = 354) in the years 2016, 2017, 2018 and 2019 (source: prepared by the author)

Areas	2016		2017		2018		2019	
	czS <sub>n</sub>	czS <sub>w</sub>	czS <sub>n</sub>	czS <sub>w</sub>	czS <sub>n</sub>	czS <sub>w</sub>	czS <sub>n</sub>	czS <sub>w</sub>
Infrastructure	-2.42	-0.29	-2.36	-0.26	-2.78	-0.25	-2.76	-0.24
Credibility	-15.11	-0.69	-14.03	-0.65	-14.05	-0.64	-14.01	-0.62
Reliability	-17.09	-0.70	-17.76	-0.62	-17.65	-0.62	-17.52	-0.63
Assurance	-11.21	-0.58	-12.03	-0.54	-11.02	-0.53	-11.01	-0.52
Empathy	-3.76	-0.35	-2.57	-0.25	-2.86	-0.24	-2.79	-0.23
	-10.506	-0.522	-10.761	-0.515	-11.177	-0.509	-11.599	-0.504

Notes: S<sub>n</sub> – total arithmetic measure of service quality (unweighted value of SERVQUAL); S<sub>w</sub> – SERVQUAL score (total weighted measure of service quality).

Table 4. General SERVQUAL score unweighted and weighted for the studied areas of Małopolskie Voivodeship (N = 354) in the years 2016, 2017, 2018 and 2019 (source: prepared by the author)

Areas	2016		2017		2018		2019	
	czS <sub>n</sub>	czS <sub>w</sub>	czS <sub>n</sub>	czS <sub>w</sub>	czS <sub>n</sub>	czS <sub>w</sub>	czS <sub>n</sub>	czS <sub>w</sub>
Infrastructure	-2.69	-0.33	-2.58	-0.29	-2.31	-0.24	-2.29	-0.22
Credibility	-14.57	-0.67	-13.98	-0.64	-13.52	-0.65	-13.22	-0.61
Reliability	-17.17	-0.76	-17.09	-0.68	-18.33	-0.69	-17.88	-0.67
Assurance	-13.73	-0.61	-13.66	-0.57	-14.87	-0.56	-13.83	-0.55
Empathy	-3.81	-0.36	-3.68	-0.35	-3.96	-0.34	-3.22	-0.31
	-11.299	-0.519	-11.132	-0.511	-11.745	-0.509	-11.556	-0.508

Notes: S<sub>n</sub> – Total arithmetic measure of service quality (unweighted SERVQUAL value); S<sub>w</sub> – SERVQUAL score (total weighted measure of service quality).

Table 5. General SERVQUAL score weighted and unweighted for the studied areas of Lubelskie Voivodeship (N = 360) in the years 2016, 2017, 2018 and 2019 (source: prepared by the author)

Areas	2016		2017		2018		2019	
	czS <sub>n</sub>	czS <sub>w</sub>	czS <sub>n</sub>	czS <sub>w</sub>	czS <sub>n</sub>	czS <sub>w</sub>	czS <sub>n</sub>	czS <sub>w</sub>
Infrastructure	-2.62	-0.22	-2.38	-0.21	-1.88	-0.19	-1.87	-0.18
Credibility	-13.74	-0.61	-12.55	-0.59	-18.11	-0.58	-18.09	-0.55
Reliability	-16.05	-0.62	-19.42	-0.65	-18.12	-0.64	-17.88	-0.63
Assurance	-16.84	-0.64	-17.45	-0.63	-15.09	-0.61	-14.78	-0.60
Empathy	-5.82	-0.36	-3.39	-0.34	-2.77	-0.31	-2.67	-0.29
	-11.021	-0.506	-11.019	-0.505	-11.021	-0.502	-11.003	-0.500

Notes: S<sub>n</sub> – total arithmetic measure of service quality (unweighted SERVQUAL value); S<sub>w</sub> – SERVQUAL score (total weighted measure of service quality).

Table 6. General SERVQUAL score unweighted and weighted for the studied areas of Świętokrzyskie Voivodeship (N = 360) in the years 2016, 2017, 2018 and 2019 (source: prepared by the author)

Areas	2016		2017		2018		2019	
	czS <sub>n</sub>	czS <sub>w</sub>	czS <sub>n</sub>	czS <sub>w</sub>	czS <sub>n</sub>	czS <sub>w</sub>	czS <sub>n</sub>	czS <sub>w</sub>
Infrastructure	-2.88	-0.25	-2,58	-0.25	-1.88	-0.21	-1.79	-0.19
Credibility	-13.56	-0.67	-12,71	-0.61	-17.16	-0.64	-16.56	-0.63
Reliability	-16.12	-0.68	-18,95	-0.67	-17.87	-0.66	-17.45	-0.65
Assurance	-16.55	-0.65	-16,48	-0.64	-15.65	-0.62	-14.35	-0.61
Empathy	-4.62	-0.39	-3,61	-0.32	-2.77	-0.30	-2.69	-0.31
	-11.019	-0.509	-11,017	-0.507	-11.119	-0.503	-11.108	-0.501

Notes: S<sub>n</sub> – total arithmetic measure of service quality (unweighted SERVQUAL value); S<sub>w</sub> – SERVQUAL score (total weighted measure of service quality).

and credibility of the insurance service. The fewest comments had the respondents on the attribute characterising empathy and, finally, infrastructure, which was also confirmed by the analysis of the unweighted scores.

Comparing the SERVQUAL unweighted scores to weighted ones, weighted values of assessed factors in all the voivodeships increased on average in relations to 2016 by -6.5%, of which the highest increase happened in Małopolskie Voivodeship, by -12.5 p.p., and the lowest in Lubelskie Voivodeship, by -3.3 p.p. The general SERVQUAL scores: unweighted (S<sub>n</sub>) and weighted (S<sub>w</sub>), confirm that the level of travel insurance service quality in the

studied insurance institutions differs from customer expectations and, which follows, from their needs. The score values inform that the achieved discrepancies in terms of service quality desired by customers are not very high. However, it must be noted that there was a continuous slight increase in the SERVQUAL score in all the studied voivodeships in relation to 2016.

Summing up the overall results related to the final SERVQUAL score (weighted and unweighted), it can be concluded that the areas connected with the staff and personal contact of employees of property insurance institutions with customers were at the initial positions and

were considered unsatisfactory by customers. Whereas, the group of statements referring to the tangible aspects of property insurance service provision was considered by the customers as quite a satisfying dimension of service quality.

In order to confirm the acquired results, yet another research was conducted, where the relation between the travel insurance service offered and the factors influencing the quality of such service was evaluated. Bearing in mind the assessment of such a service, the most important factors which drew the respondents' attention were (Table 7, 8):

- 1) professionalism of employees of insurance institutions;
- 2) assistance at damage liquidation;
- 3) promptness and timelines of benefit and/or compensation payment.

The data included in Table 7 show that in the studied period among all the respondents representing a studied voivodeship, there is a discrepancy between employee professionalism and the choice of the insurer (insurance institution) of Sector II (property insurance) providing travel insurance agreements. The statistics value is statistically significant. Also, surprisingly, we can see that during the studied period in all the studied voivodeships, the professionalism of the insurer's employees is systematically declining (a fall by 1.1% in relations to 2016), which is confirmed by the results referring to the level of service quality of travel insurance offered.

The analysis of the data included in Table 8 indicates that during the studied period among all the respondents there is a relation between the assistance in damage liquidation and the choice of an insurance institution providing travel insurance. The statistics value is statistically significant. Also, it is noted that during the studied period in all the studied voivodeships, assistance in damage liquidation in the area of travel insurance, was systematically improving (an increase by almost 1% in relations to 2016).

Considering the location, the greatest percentage of people who answered the questionnaire questions and were also dissatisfied with the service offered came from urban areas, of whom the largest percentage of dissatisfied respondents came from Lubelskie Voivodeship – 61.2% on average. Further were Świętokrzyskie Voivodeship (58.6%), Podkarpackie Voivodeship (56.2%). The lowest percentage of respondents dissatisfied with the travel insurance service offered, came from Małopolskie Voivodeship – 53.2%.

**Conclusions, implications**

**Conclusions**

The analyses connected with travel insurance service quality lead to the following conclusions:

1. The highest factor of the lack of satisfaction is noted in 2019 in Małopolskie Voivodeship. In relation to 2016, this factor increased by almost 2%; whereas

Table 7. Professionalism of employees of insurance institutions as a factor determining the re-entrance into the travel insurance agreement (source: prepared by the author)

Description	Professionalism of an agent			Professionalism of an agent			Professionalism of an agent			Professionalism of an agent		
	2016			2017			2018			2019		
	Value	df	Asymptotic significance (2-sided)	Value	df	Asymptotic significance (2-sided)	Value	df	Asymptotic significance (2-sided)	Value	df	Asymptotic significance (2-sided)
Pearson Chi-square	42.764	1	0.00000	42.665	1	0.00000	42.565	1	0.00000	42.568	1	0.00000
Linear relationship test	42.518	1	0.00000	42.521	1	0.00000	42.524	1	0.00000	42.529	1	0.00000
N valid observations	356			357			358			357		

Table 8. An insurance institution employee and assistance at damage liquidation as a factor determining the conclusion of a travel insurance agreement (source: prepared by the author)

Description	Assistance at damage liquidation			Assistance at damage liquidation			Assistance at damage liquidation			Assistance at damage liquidation		
	2016			2017			2018			2019		
	Value	df	Asymptotic significance (2-sided)	Value	df	Asymptotic significance (2-sided)	Value	df	Asymptotic significance (2-sided)	Value	df	Asymptotic significance (2-sided)
Pearson Chi-square	7.802	1	0.005	7.804	1	0.005	7.819	1	0.005	7.821	1	0.005
Linear relationship test	7.767	1	0.005	7.765	1	0.005	7.763	1	0.005	7.761	1	0.005
N valid observations	356			357			358			357		

the lowest was in Świętokrzyskie Voivodeship – an increase by nearly 1.2%.

2. Considering the results acquired for the studied areas in all the studied voivodeships, the greatest respondents' reservation as to the service quality in travel insurance in the years 2016–2019, referred to the factors characterising the area of reliability of the insurance service provided. Further were: assurance and credibility of the insurance service.
3. The overall results of the final SERVQUAL score (weighted and unweighted), show that the areas connected with the staff and personal contact of employees of property insurance institutions with customers were placed in the initial positions and were considered by customers as unsatisfactory. Whereas, the group of statements referring to the tangible aspects of property insurance service provision was considered by customers as, on average, a satisfactory dimension of service quality.
4. The value of all the scores is not high and is positioned in the area of the threshold point 0.00, i.e., the lack of quality optimum. Thus, we can conclude that the insurance premium which customers of insurance institutions pay for the travel insurance service offered to them, as well as the process of damage liquidation, is not fully satisfying for the respondents and does not meet their needs. Therefore, customers incur higher costs for the quality lower than they expect.
5. The results acquired which refer to the assessment of the relations between the travel insurance agreement offered and the factors determining the quality of this service: professionalism of insurance institution employees, assistance at damage liquidation and promptness and timeliness of benefit and/or compensation payment, indicate the lack of satisfaction with the travel insurance service offered.

## Implications

Considering the application conclusions, by conducting further research and receiving additional empirical data, it will be possible to assess more precisely:

1. The volume of the Polish travel insurance market in terms of bundle agreements.
2. Increasing awareness of threats posed by such risks.
3. How well insurance institutions in Poland offering travel insurance are prepared to implement the solutions already functioning in Europe.

Moreover, it is necessary to conduct a large-scale programme to increase the awareness of people at risk of travel damage.

## References

- Al-Thubaiti, K. A. (2018). Selective vulnerability in very advanced L2 grammars: Evidence from VPE constraints. *Second Language Research*, 35(2), 225–252. <https://doi.org/10.1177/0267658317751577>
- Al-Tit, A. A. (2015). The effect of service and food quality on customer satisfaction and hence customer retention. *Asian Social Science*, 11(23), 129–138. <https://doi.org/10.5539/ass.v11n23p129>
- American Academy of Actuaries. (2018). *Travel insurance: An actuarial perspective*. [https://www.actuary.org/sites/default/files/files/publications/TravelInsuranceMonograph\\_09052018.pdf](https://www.actuary.org/sites/default/files/files/publications/TravelInsuranceMonograph_09052018.pdf)
- Chen, S., Law, R., & Zhang, M. (2021). Review of research on tourism-related diseases. *Asia Pacific Journal of Tourism Research*, 26(1), 44–58. <https://doi.org/10.1080/10941665.2020.1805478>
- Choe, Y., Kim, H., & Choi, Y. (2022). Willingness to pay for travel insurance as a risk reduction behavior: Health-related risk perception after the outbreak of COVID-19. *Service Business*, 16(3), 445–467. <https://doi.org/10.1007/s11628-022-00479-8>
- Dror, D. M. (2018). The demand for (micro) health insurance in the informal sector. In *Financing micro health insurance. Theory, methods and evidence* (pp. 43–67). World Scientific Publishing Co. Pte. Ltd. <https://doi.org/10.1142/10944>
- Grzebieniak, A. (2015). Trust and reputation of insurance companies in the assessment of individual clients. *Economics and Organization of Enterprise*, (12), 46–55.
- Hair Jr., J. F., Anderson, R. E., Tatham, R. L., & Black, W. C. (1998). *Multivariate data analysis* (5<sup>th</sup> ed.). Prentice Hall.
- Hanudin, A. (2007). An empirical investigation on consumer acceptance of internet banking in an Islamic Bank. *Labuan Bulletin of International Business and Finance*, 5, 41–65. <https://doi.org/10.51200/lbif.v5i.1439>
- Hong-Bin, Y., Van-Nam, H., Youshiteru, N., & Tetsuya, M. (2011). On prioritized weighted aggregation in multi-criteria decision making. *Expert System with Applications*, 38(1), 812–823. <https://doi.org/10.1016/j.eswa.2010.07.039>
- Internetowy System Aktów Prawnych. (2015). *Ustawa z dnia 11 września 2015 r. o działalności ubezpieczeniowej i reasekuracyjnej* (Dz.U.2019.0.381).
- Internetowy System Aktów Prawnych. (2018). *Ustawa z dnia 22 maja 2003 r. o ubezpieczeniach obowiązkowych, Ubezpieczeniowym Funduszu Gwarancyjnym i Polskim Biurze Ubezpieczycieli Komunikacyjnych* (Dz.U.2018.0.473).
- Ijuo, I., & Kayode, O. (2020). *Coronavirus and insurance policies: An issue of global concern*. ResearchGate. [www.researchgate.net/publication/340943224\\_Coronavirus\\_And\\_Insurance\\_Policies\\_An\\_Issue\\_Of\\_Global\\_Concern](http://www.researchgate.net/publication/340943224_Coronavirus_And_Insurance_Policies_An_Issue_Of_Global_Concern)
- Jeziorski, L., & Borkowski, S. (2008). *Management, improvement, changes*. Humanitas Publishing House.
- Kerr, G., & Kelly, L. (2018). Travel insurance: The attributes, consequences, and values of using travel insurance as risk-reduction strategy. *Journal of Travel & Tourism Marketing*, 36(2), 191–203. <https://doi.org/10.1080/10548408.2018.1506376>
- Lee, C.-K., Song, H.-J., Bendle, L. J., Kim, M.-J., & Han, H. (2012). The impact of non-pharmaceutical interventions for 2009 H1N1 influenza on travel intentions: A model of goal-directed behavior. *Tourism Management*, 33(1), 89–99. <https://doi.org/10.1016/j.tourman.2011.02.006>
- Michalski, T., & Śliwiński, A. (2015). The paradigm of finance and new risks as drivers of systemic risk. *Management Problems*, 3(55), 9–18. <https://doi.org/10.7172/1644-9584.55.1>
- Naik, C. N., Gantasala, S. B., & Prabhakar, G. V. (2010). Service Quality (Servqual) and its effect on customer satisfaction in retailing. *European Journal of Social Sciences*, 16(2), 239–251.
- Oksenberg, L., Cannell, Ch., & Kalton, G. (1991). New strategies of pretesting survey questions. *Journal of Official Statistics*, 7(3), 349–365.



- Olya, H. G. T., Alipour, H., Peyravi, B., & Dalir, S. (2019). Tourism climate insurance: Implications and prospects. *Asia Pacific Journal of Tourism Research*, 24(4), 269–280. <https://doi.org/10.1080/10941665.2018.1564338>
- O'Hare, P., White, I., & Connelly, A. (2015). Insurance as maladaptation: Resilience and the “business as usual” paradox. *Environment and Planning C: Government and Policy*, 34(6), 1175–1193. <https://doi.org/10.1177/0263774X15602022>
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49(4), 41–50. <https://doi.org/10.1177/002224298504900403>
- Post, M. W. M. (2014). Definitions of quality of life: What has happened and how to move on. *Topics in Spinal Cord Injury Rehabilitation*, 20(3), 167–180. <https://doi.org/10.1310/sci2003-167>
- Przybytniowski, J. W. (2013). *Competitiveness of the insurance brokerage market in Poland*. PTM Manager Publishing House.
- Przybytniowski, J. W. (2014). Knowledge as one of the factors of increasing the quality of insurance services. In R. Borowiecki & A. Jaki (Eds.), *Restructuring in the face of global economy challenges, EU* (pp. 195–204). Department of Economics and Organization of Enterprises, UE Foundation in Krakow.
- Przybytniowski, J. W. (2016). *Contemporary functions and transmission mechanisms between the insurance sector and the real sphere of the economy: Theory and practice* (pp. 119–124). CeDeWu.
- Przybytniowski, J. W. (2018). Servqual method in the study of the quality of individual customer service of non-life insurance services. *Scientific Notebooks of the Małopolska University of Economics in Tarnów*, 39(3), 90–92.
- Przybytniowski, J. W. (2019). *Methods for testing the quality of property insurance*. Jan Kochanowski University in Kielce.
- Tsu-Wei, Y., & Tso-Jen, Ch. (2018). Online travel insurance purchase intention: A transaction cost perspective. *Journal of Travel & Tourism Marketing*, 35(9), 1175–1186. <https://doi.org/10.1080/10548408.2018.1486781>
- Walstad, W. (2017). Editor note on submission guidelines and financial education. *The Journal of Economic Education*, 48(2), 63–64. <https://doi.org/10.1080/00220485.2017.1285740>
- Zasępa, R. (1991). *Outline of a representative method* (vol. 39). GUS.