An original approach to the Gap Model with regard to the business insurance sector

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Abstract: Service providers, including business insurance, are looking for solutions to offer services of the best possible quality, including an assessment of that quality. For this reason, the attempt to apply the Gap Model was to demonstrate how other methods could be used to assess service quality, as opposed to assessing the quality of a typical product. Most of the methods used today are based on the difference between the expectations of customers of business insurance companies and their perception of the service offered. The observed difference is one of the gaps in the service quality model—the so-called Gap Model. For the purpose of this analysis, the literature that has been published so far on the subject was used. The model has been verified based on a survey conducted among 20 experts from Poland and abroad from the world of science and practice, including insurance companies. In comparison with traditional models, the proposed model includes the basic assumptions of the SERVQUAL strategy in an insurance company. The main aim of the study was to compare different variants described in the literature on the subject—the Gap Model. The article is a theoretical study and the tangible effect is to acquaint the readers with the basic elements of the Gap Model, on the one hand, and to present the author's own Gap Model with respect to the business insurance sector, on the other hand.

Keywords: service quality, Gap Model, expectations of customers, insurance companies, business insurance

1. Introduction

The concept of "quality" is subject to systematic and continuous research and as such requires special treatment. This is because one rarely comes to a conclusion as to what quality really means and, consequently, the improvement of service quality in service companies, including property insurance companies. Therefore, according to the authors, it can be said that it is often assumed implicitly that everyone knows what "quality" is anyway, as well as—what "quality" is. Thus, there is no need to think more carefully about what is really con-

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tained in the definition of quality[1], especially "what it hides". According to A.I. Vroeijenstijn (1992, pp. 109–113): "quality is like love". The consequences of this would be less acute if the research on quality were only academic in nature. However, M. Woodhead (1998, pp. 116–117) in his study titled "Pursuing the Rainbow" believes that "'quality' is a bit like trying to find the crock of gold at the end of the rainbow. We may make progress in the right direction, but we never quite get there!" On the other hand, A. Gilmore (2003, pp. 4–9), defined a service as: action, process, and execution. Jerzy Łańcucki (2001, pp. 10–11), in his study, stated that the service quality is the ability to continuously meet the needs and expectations of internal and external customers regarding functional and technical elements. Later, the same author stated that due to the immaterial elements in service offers they are difficult to compare. Service recipients often look for material evidence of their quality, e.g.: in the appearance of service centres, the competencies of employees, or references relating to individual service providers (cf. Łańcucki, 1997, p. 5). Such proofs can be found especially in services that are important for customers, e.g.: financial and insurance services. As reported by E. Burch, H. P. Rogers and J. Underwood (1995, p. 1), perception of high quality translates into customer satisfaction, which "leads to market share as well as profits" and the loyalty that is necessary for long-term relationships between customers and the insurance company (Przybytniowski, 2019, p. 11).

As P. Dicken and A. Malmberg (2001, pp. 345–363) write, the development of any field, including the insurance industry, is subject to systematic change and is directed and irreversible. These changes may relate to the quantitative aspect on the one hand, while on the other hand, they also refer to the qualitative aspect. Bearing this definition in mind, the customer perceives the service from the perspective of two criteria: technical quality, i.e. the materiality of the service provided (in business insurance these are the General Insurance Terms and Conditions [GIC]) and functional quality, related to the behaviour of the staff, their professionalism (communicativeness, knowledge and experience). The most significant factor of customer satisfaction is the creating lasting relationship. According to the literature on the subject, an insurance service can be defined as a service that is provided by an insurance company, which is an integral "component" of the financial services sector, which aims to mitigate or eliminate the negative effects of a random event, to those entities such events are threatening. It can be concluded that an insurance service is a product (e.g. an insurance contract) offered by an insurance company. However, according to J. W. Przybytniowski (2019, p. 274), the quality of an insurance service is defined by the sum of the features and characteristics of the product or service that make it possible to adequately meet the defined explicit or hidden expectations of the client. Complementing this definition is the concept of "quality management", that is, the continuous improvement of everything we intend to do, or effectively do in an insurance company using commonly known methods, as well as with the participation of all employees and associates.

Taking into account the content of this study, as well as the analysis of the existing definitions of service quality, with consideration to the systematically changing insurance market, J. Łańcucki's definition has become one of the basic indicators in assessing the performance of an organization on the market, as well as its perception as a factor of development. This

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[1] According to A. I. Vroeijenstijn (1992, pp. 109–113), "quality is like love. Everybody talks about it and everybody knows what they are talking about. Everybody knows and feels when there is love. Everybody recognizes it. But when we try to give a definition of it we are left standing empty-handed".

is also confirmed by observations made by B. Dobiegała-Korona and S. Kasiewicz, in their study entitled *Methods for assessing enterprise competitiveness* (2000, p. 89).

The aim of the study was theoretical analysis of various approaches frequently described in the literature on service quality models—the so-called Gap Model. Accordingly, the article provides a tangible effect to acquaint the readers with the basic elements of the Gap Model and presents the modified model of gaps including the property insurance.

The authors of the subject, who deal specifically with the quality of services offered, have created several models that help us understand and identify the most important elements. In addition, these models are used to design service quality assessments. However, it needs to be pointed out at this point that the Gap Model developed by A. Parasuraman, V. A. Zeithaml and L. Berry (1985, pp. 44–45) is the precursor of the service quality model, and thus the most frequently used, albeit at times in modified version. According to these authors, the following factors have a significant impact on the compliance of a service with the client's expectations: teamwork, matching the company's personnel to the work performed, customization of technological and IT solutions to the work performed, having control, control systems, the role of conflict and ambiguity of expectations (Parasuraman, Zeithaml and Berry, 1985, pp. 44–45).

2. Service quality models: Expected quality and perceived quality

The most common models are based on a premise where service quality is related to the relationship between the quality expected, and the quality perceived by the recipients of the services. A number of authors who were supporters of such a solution should be mentioned: Ch. Grönroos (1984, p. 36), E. Gummesson (1993, p. 229) and A. Parasuraman, V. A. Zeithaml and L. L. Berry (1985, pp. 41–50). Ch. Grönroos presented his service quality model, where the total quality perceived by the customer, which determines the image of the company, is based on two pillars: technical quality (the final result of operational processes) and functional quality (shaped during the course of service provision) (Figure 1).
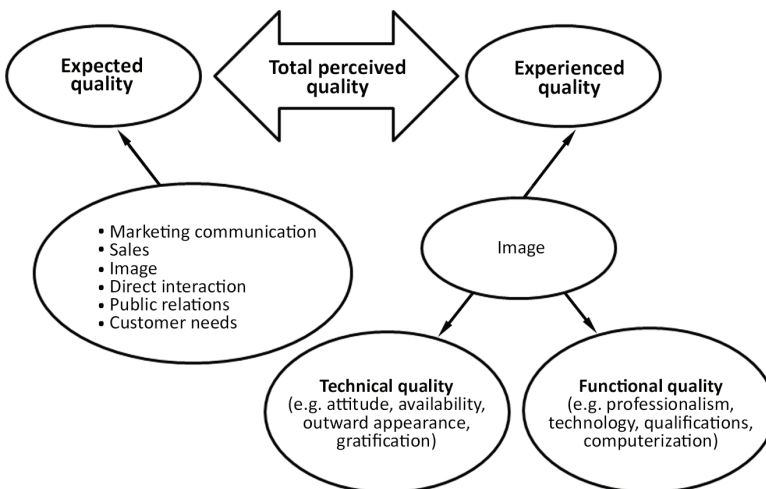

Figure 1. Service quality model according to Ch. Grönroos

S o u r c e: Authors' own elaboration based on Ch. Grönroos, 1984, p. 36.

A more complex service quality model considers the effects of the service process (functional and technical quality), as well as the sources of quality—project quality as well as production and delivery quality. The author of this model was E. Gummesson (1993, p. 218) (Figure 2). He proposed that the above types of quality, the so-called 4Q, should be considered by companies, and which are prerequisites for perceived quality and satisfaction, in his opinion.
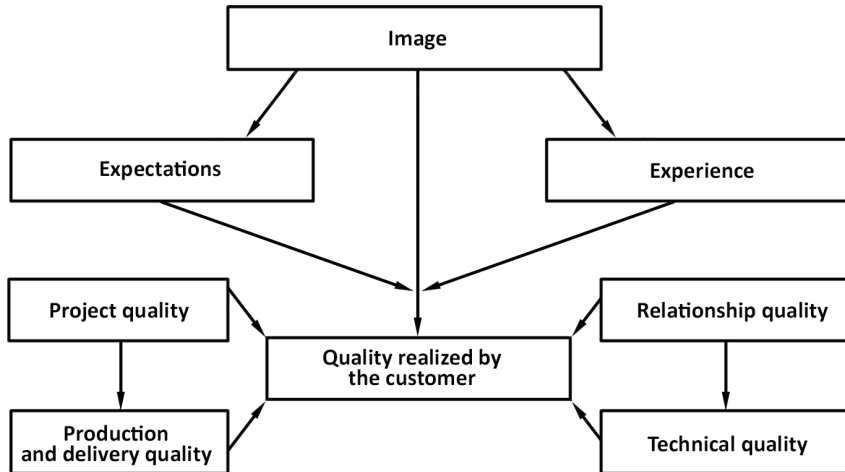
Figure 2. Service quality model according to E. Gummesson, the so-called 4Q model

S o u r c e: Authors' own elaboration based on Gummesson, 1993, p. 218.

On the other hand, one of the most developed service quality model showing the relationship between perceived and expected quality is the Gap Model as proposed by A. Parasuraman, V. A. Zeithaml and L. L. Berry (Parasuraman, Zeithaml and Berry, 1985, pp. 41–50) (Figure 3). The essence of the gap concept (see: Andersson, 1992, pp. 41–58; Rigotti and Pitt, 1992, pp. 9–17; Buttle, 1996, pp. 8–26) was the assumption that the assessment of the quality of a given service by the recipient of the service results from the difference between their perception of the service and their expectations[2] of the service, and which have an impact on the reduction of quality.

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[2] The definition of the SERVQUAL method found in the literature (Urbanik, 2013, p. 31; Goranczewski and Puchato, 2011, pp. 166–171; Kadłubek, 2011, p. 682; https://mfiles.pl/pl/index.php/Servqual; Stoma, 2012, p. 65)—"measuring the difference between the level of satisfaction of expectations and customer perception of services"—is an erroneous assumption. It is inconsistent with the original assumption of the creators of that method, since, given the above, that quality of service is the fulfilment of consumer expectations. Therefore this indicator requires the establishment of service quality characteristics in relation to this definition is incorrect. Because then it should be written that: $S = \sum(O - P)$, and the result would always correspond to the conclusion that $O < P$—the quality of service is satisfactory. For example, the perceived service is not in line with expectations and is unacceptable—the customer is dissatisfied and disappointed—positive value. An accurate transcription (directly translating the theories of American scientists, published in the study entitled *A conceptual model of service quality and its implications for future research* from 1985) is: "measure of how well the service level delivered matches customer expectation", and, as a result, determination of the level of expectations of the service recipient as to the quality of service and measuring the divergence from their opinions.

In this concept, the appearance of gaps results from deficiencies in the successive stages of preparation and provision of the service, which in effect means that during the process of service provision some differences may or may not arise between the recipient and the service provider (Parasuraman, Berry and Zeithaml, 1991, pp. 420–450; Guglielmetti, 2010, pp. 5–36; Ingaldi, 2018, pp. 54–59; Ingaldi and Ulewicz, 2018, pp. 55–56; Torre, 2016, pp. 192–193).
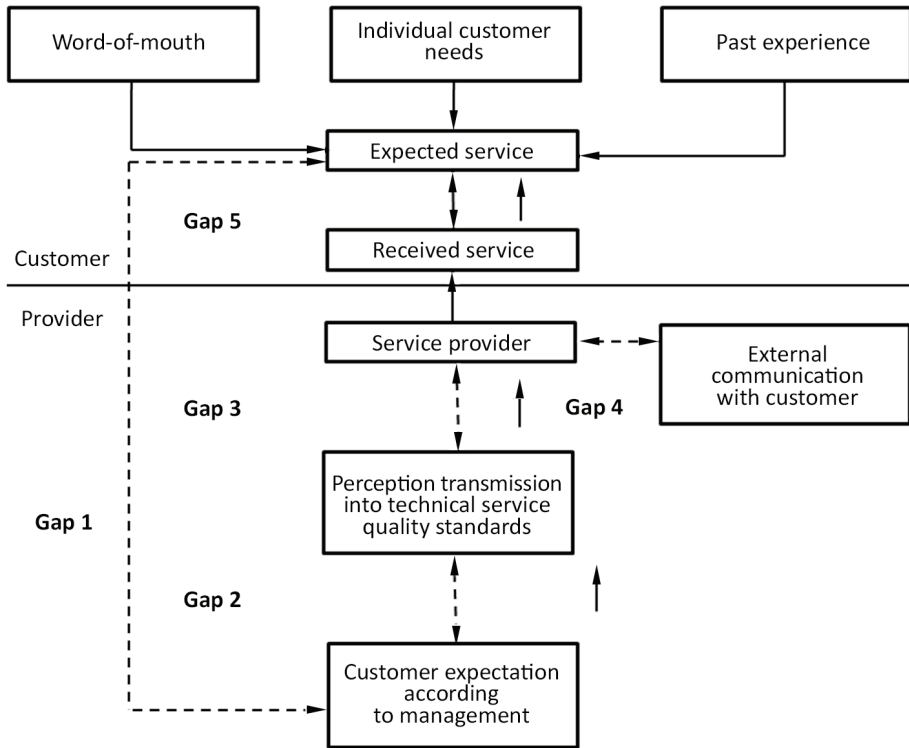
Figure 3. 5-Gap Model

This method identifies 5 types of situations, the emergence of which causes a decrease in the quality of services offered to the customer. It combines strategic assumptions of the quality of the service offered from the point of view of the service recipient and, at the same time, the service provider, which allows for quick and efficient recognition of errors in the conceptual process and, subsequently, service provision. These discrepancies are described as follows (Zeithaml, Parasuraman and Berry, 1996, pp. 31–46; Gilbert and Parhizgari, 2000, pp. 46–48; Guglielmetti, 2010, pp. 5–36; Torre, 2016, pp. 192–193; Ingaldi, 2018, pp. 54–59; Ingaldi and Ulewicz, 2018, pp. 55–66; Przybytniowski, 2019, pp. 168–178):

Gap 1—arises at intersection between the service provider and the service recipient at the moment when management proposes the requirements for a given service offered to their customers.

Gap 2—arises when management implement is based on the acquired knowledge of customer needs.

Gap 3—indicates whether the company's personnel are adequately prepared to implement the assumed strategic objectives and, accordingly, answers the question of whether the process of providing a given service does not deviate from the previously identified requirements.

Gap 4—is related to the difference between the quality of the service and the information the customer receives about the service.

The four gaps analyzed above essentially constitute a fundamental discrepancy, the so--called **fifth gap**, which is the difference between the level of perception of a given service and the customer's expectations regarding this service, which is reflected in the fulfillment of the customer's needs and, as a result, customer satisfaction or the lack thereof.

This model represents a practical model that not only facilitates the understanding of a service quality problem, but also, and perhaps most importantly, enables the identification of deficiencies in the quality of the service offered and, as a result, the use of appropriate countermeasures. For companies providing services, including insurance, it is important to take continuous action to reduce gaps and discrepancies. An important element of this process is the systematic monitoring of these actions.

The service quality models presented above show the relationship between different service attributes. In this group of models, we can also include:

1) J. Haywood-Farmer's model (1988, pp. 19–29);
2) A. A. Brogowicz's synthetic service quality model (1990, p. 31);
3) Spreng and Mackoy's model of perceived service quality and satisfaction (1996, p. 203).

In the literature on the subject (Frost and Kumar, 2000, p. 361) one can also find such service quality models that are based on the Gap Model of A. Parasuraman, V. Z. Zeithaml and L. L. Berry. Such models are an extension, modification, or use a scale that has been used in SERVQUAL to measure quality, as well as its modification, and which will be presented in the next chapter.

3. Other versions of the model based on the Gap Model

The authors of the Gap Model have modified it several times during their research. One of the most important modifications was the introduction of elements that may have an influence on specific gaps (Figure 4).
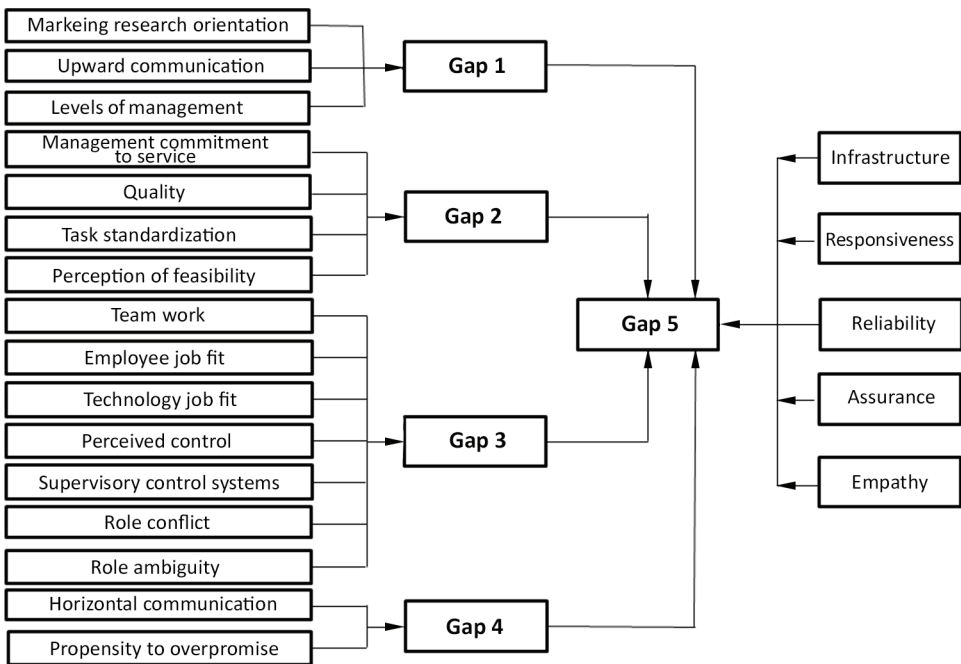
Figure 4. Parasuraman's extended Gap Model

S o u r c e: Authors' own elaboration based on Zeithaml, Parasuraman and Berry, 1996, pp. 31–46.

The Gap Model as presented by Parasuraman is a practical model which makes it possible, firstly, to understand the reason of the problem related to service quality in the insurance company being analyzed and, secondly, to estimate the shortcomings related to quality and for the management to use them in order to apply appropriate countermeasures. For insurance companies that provide an intangible service such as an insurance contract, it is important to take continuous and systematic action to close the gaps and the discrepancies that may arise. It is also important that each time the employees responsible for the distribution of insurance services constantly monitor (control) all the actions aimed at closing the gaps that may arise. With this in mind, Figure 5 below presents an extended version of the Gap Model, including barriers. This model found recognition among other authors (Luk and Layton, 2002, pp. 109–128; cf. Ingaldi, 2019, p. 76) and was transformed and supplemented by two additional gaps, 6 and 7 (Figure 6):

1) **Gap 6**—the difference between the expectations of service recipients and the perception of their expectations by employees. If the company's employees misunderstand the expectations of service recipients, the possibility of a negative impact on customer satisfaction arises.

2) **Gap 7**—the difference between the perception of service recipients' expectations by the company's employees and the expectations of customers in the assessment of management. This gap is directly related to the professionalism of employees. It is possible to reduce this gap when there is good communication between management and employees in order to solve any problem that arises.

Barriers to service quality
in an insurance company

Customers assessment
of insurance company
service quality

Lack of professionalism, which is connected with poor upward communication	→	**Gap 1**	→
Perception of infeasibility of assigned tasks	→	**Gap 2**	→
Poor informational and technical fit for the assigned tasks	→	**Gap 3**	→
Poor horizontal communication (poor organizational structuring)	→	**Gap 4**	→

Gap 5

Infrastructure

Responsiveness

Reliability

Assurance

Empathy

Figure 5. Extended Gap Model including barriers

S o u r c e: Authors' own elaboration based on: Seth, Deshmukh and Vrat, 2005, pp. 913–949; Parasuraman, 2004, pp. 45–52.

Word-of-mouth

Individual customer needs

Past experience

Gap 1

Past experience

Gap 5

Expected service

Customer
Provider

Gap 6   **Gap 3**

Service provider

External communication with customer

Employee perception of customer expectations

Technical standards of service quality

Gap 4

Gap 7   **Gap 2**

Customer expectation according to management
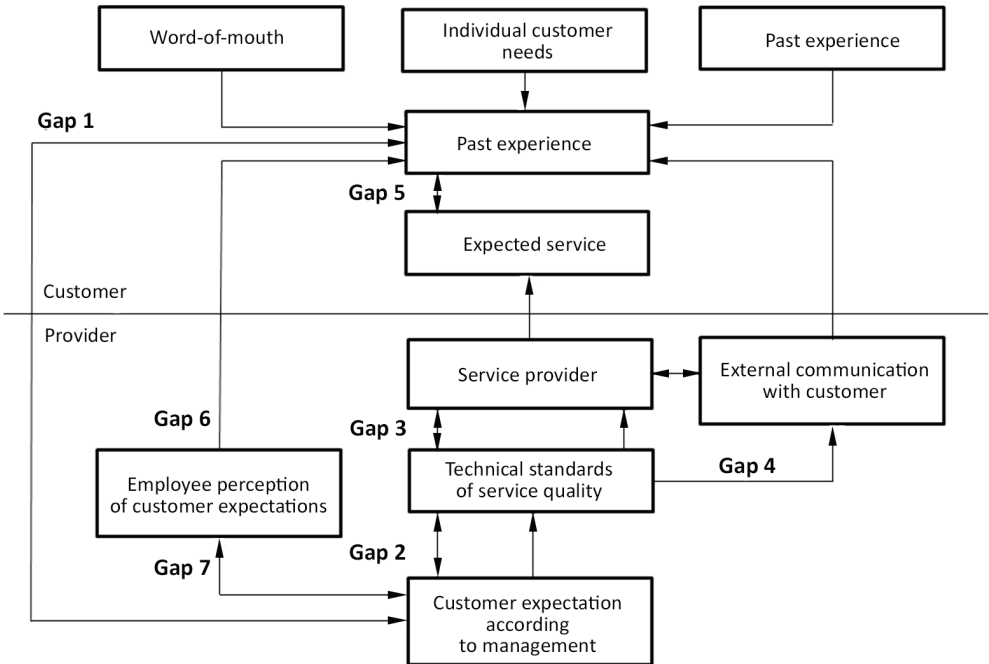
Figure 6. Extended Gap Model by Luk and Layton

S o u r c e: Authors' own elaboration based on Luk and Layton, 2002, pp. 109–128; Na, 2010, pp. 12–26.

A. Shahin and M. Samea (2010, pp. 1–11) "went" even further and added additional 7 gaps to the standard Gap Model (Figure 7). They identified a significant gap between the expectations of the service recipient and the service provider related to the moment of service provision, the so--called moment of truth. In this model the authors added several elements, which identified additional gaps. The left side of the model, where the perception of what the service recipient expects and how the client perceives the service, has been extended the most. In addition, the service quality strategy and policy were considered (cf.: Baffour-Awuah, 2018, p. 1843; Ingaldi, 2019, p. 77).

As shown in Figure 7, the five new elements that are included in this model, are the basic standards in service quality. They include: explanation of service quality strategy and policy; service quality strategy and policy; perception by employees; perception by customers and perception by management. However, the eight new gaps in the presented model are: Gap 2: management perception and service quality strategy and policy; Gap 3: service quality strategy and policy and service specifications; Gap 4: service specifications and ideal standards; Gap 5: service specification and external communication; Gap 11: customer perception and management perception; Gap 12: the gap between the perception of management and service quality strategy; Gap 13: customer perception and employee perception; and Gap 14: the gap between the employee's perception and the management's perception of a gap in service quality—affects the provision of services; therefore, managers of individual departments must detect and eliminate them as early as possible. The impact of service quality gaps on strategy development and implementation makes it increasingly important that management and planners do the same (Shahin and Samea, 2010, p. 6).

The strengths and benefits of using the Gap Method are demonstrated by the following:

1) It is one of the first methods on which scientists have started to address the issue of measuring service quality levels.
2) It is useful as a basic blueprint for refining research tools.
3) It has a high degree of flexibility and thus the possibility to adapt this method to different research purposes, type of service or industry.
4) It gives the possibility of a very broad field of analysis—the analysis can simultaneously include: the recipient of the service, the service provider, the service company itself, as well as competitors.
5) It is characterized by the multidimensionality of the concept, which makes it possible to perform a multi-faceted interpretation of the results.
6) It features a high degree of ease about administration, the research process and analysis of results.
7) It provides an opportunity to monitor ongoing changes in the service quality management process.
8) It provides the possibility of linking the results obtained with other test methods, e.g.: SWOT method, CSI.

Moreover, on the basis of this method one can identify the most important attributes of service quality, both from the perspective of the customer and the management of the insurance company, as well as the most important stages in the evolution of service quality considerations from the perspective of both the management of the company and the recipients of its services.

However, the negative aspects of this method include:

1) The validity of measuring customer expectations should be limited to customer perception only.
2) The manner of understanding customer expectation categories.
3) Format of the measuring instrument—usefulness of the arithmetic measurement (calculation of the difference between two different quantities (customer perceptions and expectations).
4) Limitations related to the possibility of measuring the level of service quality only to a group of customers who have already had contact with the service in question, and thus have some knowledge and experience in the evaluation (lack of full objectivity).
5) Construction and implementation of the measurement tool itself.

Thus, in today's service market, where there are many industries, a separate research method should be proposed to measure service quality, considering the specific characteristics of a given service. This is connected with the observation, which was used by the scientific team led by A. Parasuraman, that: "SERVQUAL is only a backbone which, when needed, should be modified and thus adapted to the specific needs of the companies being studied".
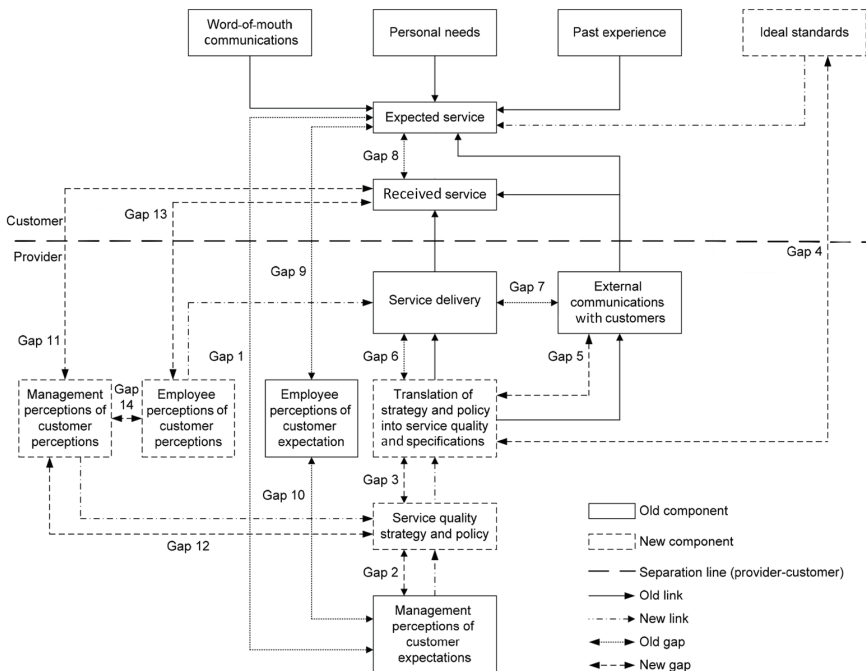

Figure 7. Gap Model of service quality by A. Shahin and M. Samea

S o u r c e: Authors' own elaboration based on Shahin and Samea (2010, p. 11).

4. Authors' model of service quality

The proposed Gap Model for the insurance sector was verified by means of a survey conducted among 20 experts, including 5 experts from European Union (EU) countries (management staff of insurance companies), 5 from the United States of America (USA—management staff of insurance companies) and 10 experts from Poland—5 of whom came from universities and 5 from the management of insurance companies.

Before the experts started filling in the questionnaire, the proposed Gap Model was clearly defined for them, including: the specific gaps and the determinants characterizing them as well as the reasons for their inclusion in the model. It was explained to them that the research concerns the determination of the quality level of property insurance. Moreover, in order for the research to relate to the subject of research, it was explained that the quality of the insurance service is the reality, certainty, the level of financial loss coverage, universality, speed of compensation payment and timeliness after liquidation of losses.

To confirm the consistency of the experts' opinions about the results, the authors used a binomial test, which was used to test the zero hypothesis—"No differences between expert opinions". Each of the experts had the task of presenting their opinion by marking "I agree" (1) or "I disagree" (0) for each of the proposed gaps and its determinant. Test proportion was set at 0.50, which meant that at least 50% of the experts were expected to agree on the gaps and determinants. The results are shown in Table 1.

Table 1. Results of the binomial test

Soft factor	Agreed proportion	Disagreed proportion	Test proportion	Exact Sig. (2-tailed)
1	0.84	0.19	0.50	0.021
2	0.84	0.19	0.50	0.021
3	0.85	0.17	0.50	0.019
4	0.85	0.17	0.50	0.019
5	0.85	0.17	0.50	0.019
6	0.85	0.17	0.50	0.019
7	0.86	0.15	0.50	0.005
8	0.86	0.15	0.50	0.005
9	0.86	0.15	0.50	0.005
10	0.86	0.15	0.50	0.005
11	0.86	0.15	0.50	0.005
12	0.86	0.15	0.50	0.005
13	0.88	0.13	0.50	0.004
14	0.89	0.12	0.50	0.001

15	0.89	0.12	0.50	0.001
16	0.89	0.12	0.50	0.001
17	0.89	0.12	0.50	0.001
18	1.00	1.00	0.50	0.000
19	1.00	1.00	0.50	0.000
20	1.00	1.00	050	0.000

S o u r c e: Authors' own elaboration based on research results.

As can be observed, all levels of significance are less than 0.05 and the test proportion (0.50) is higher than the proportions observed. Thus, it can be concluded that the null hypothesis was not rejected, and thus there are no substantial differences between the experts' opinions. According to the agreed parts, which are larger than 0.83, it can be argued that the experts largely agree on the proposed gaps as well as on the determinants characterizing them with a confidence level of 0.95.

On the basis of the above, it can be concluded that the basis for effective conclusions on the need for changes in the level of insurance services provision is the systematic research not only among service recipients, but also among managers and employees offering these services as well as among competitors. The scope of these surveys should be the basis for verification of the level of insurance services provided, as well as the quality of services provided by the insurance company itself. This system should be systematically enriched, through on-going market analysis results, in effect—constantly developed, with a view to:

1) Research of customer expectations using tolerance (desired services).
2) Constant collection and analysis of information (emphasis on information quality).
3) Linking the level of provision of insurance services to the economic performance of an insurance company.
4) Mobilizing insurance company employees by engaging them in the process of improving their skills.

It should be emphasized that the need and necessity of the process of improving customer service and, consequently, the feedback received from customers of non-life insurance companies is the result of the existing market situation. This requires insurance companies to systematically implement corrective and preventive tasks, which should be preceded by detailed studies of their potential impact on the quality of the customer service quality improvement process. This will be the basis for management to make an assessment of whether or not profits involved with the planned changes will cover the costs of their implementation and whose specific objectives are presented in Figures 8 and 9.
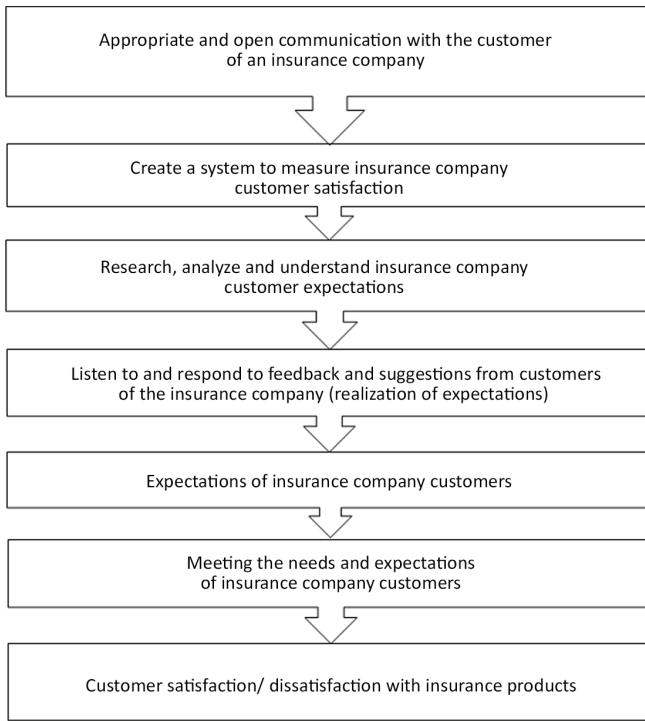
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┌─────────────────────────────────────────────────┐
│   Appropriate and open communication with the customer │
│              of an insurance company              │
└─────────────────────────────────────────────────┘
                        ⇓
┌─────────────────────────────────────────────────┐
│      Create a system to measure insurance company      │
│             customer satisfaction             │
└─────────────────────────────────────────────────┘
                        ⇓
┌─────────────────────────────────────────────────┐
│    Research, analyze and understand insurance company   │
│             customer expectations             │
└─────────────────────────────────────────────────┘
                        ⇓
┌─────────────────────────────────────────────────┐
│  Listen to and respond to feedback and suggestions from customers │
│   of the insurance company (realization of expectations)   │
└─────────────────────────────────────────────────┘
                        ⇓
┌─────────────────────────────────────────────────┐
│      Expectations of insurance company customers       │
└─────────────────────────────────────────────────┘
                        ⇓
┌─────────────────────────────────────────────────┐
│          Meeting the needs and expectations          │
│           of insurance company customers           │
└─────────────────────────────────────────────────┘
                        ⇓
┌─────────────────────────────────────────────────┐
│  Customer satisfaction/ dissatisfaction with insurance products │
└─────────────────────────────────────────────────┘
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Figure 8. Customer focus

S o u r c e: Authors' own elaboration.

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              ┌────────────────────┐
              │  Insurance company  │
              └────────────────────┘
                        ⇓
              ┌────────────────────┐
              │  Steps to increase the  │
              │  level of service quality │
              └────────────────────┘
                        ⇓
              ┌────────────────────┐
              │ Achieving a high level of │
              │ quality is conditional upon: │
              └────────────────────┘
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| Insurance company strategy (core business objectives) | Appropriate management structure of the insurance company (proper division of tasks among employees) | Multidimensional concept (employees, equipment, technology, processes) | Market analysis (risk prevention, not detection) |

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              ┌────────────────────┐
              │      SERVQUAL       │
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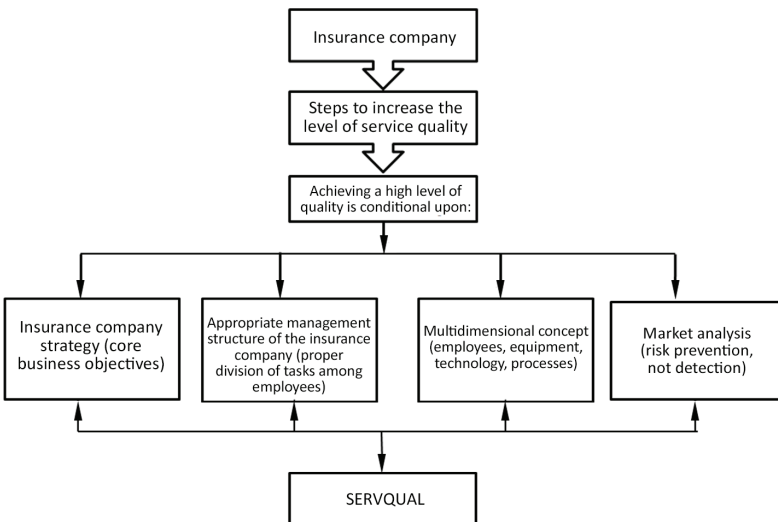
Figure 9. Basic assumptions of the strategy of the service quality method in an insurance company

S o u r c e: Authors' own elaboration.

In conclusion, it can be said that the method described above derives from views related to customer focus.

On the basis of the final results of the research related to the assessment of the level of property insurance service provision, as well as the described factors determining the process of providing property insurance services, taking into account the opinions of experts, which have contributed to the modification of the method for improving service quality, as a tool indicating the difference between what the purchaser perceives, an original model was developed.

In order to precisely define the presented gaps, the study used a survey tool consisting of 22 statements, divided into five areas:

1) empathy, i.e. understanding the client's needs;
2) speed of the insurance service—mainly related to the claim settlement process;
3) reliability of the insurance service—relating to the timely claim settlement or payment of compensation;
4) credibility of the insurance service—related mainly to the information provided to the client;
5) infrastructure of the insurance company, i.e. equipping it with new technology, which contributes to the efficiency of customer service.

In the presented gaps, the differences between them were determined:

1. The expectations of the customer of the insurance company (policyholder/ insured) and what is perceived by the management and employees of the insurance company (Gap 1).
2. Perception of the expectations of the customer (policyholder/ insured) by the management and employees of the insurance company, and technical characteristics of non-life insurance services (Gap 2).
3. The (standard) quality of property insurance services offered by the insurance company and what the actual level of service offered is (Gap 3).
4. The level of property insurance services offered by the insurance company and the information provided to the customer (policyholder/ insured) about this service (Gap 4).
5. The expectations of the customer (policyholder/ insured[3]) and what they perceive in the property insurance service (Gap 5).

Each of these gaps appeared at the various stages during the provision of services that relate to individual customers.

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[3] An insured—an individual or a firm in whose name an insurance policy is written. The policyholder receives the specific types of coverage (life, health, etc.) stated in the policy, subject to the payment of premiums. It is important to note that a policyholder does not make any legally enforceable promises when he/ she takes out a policy.
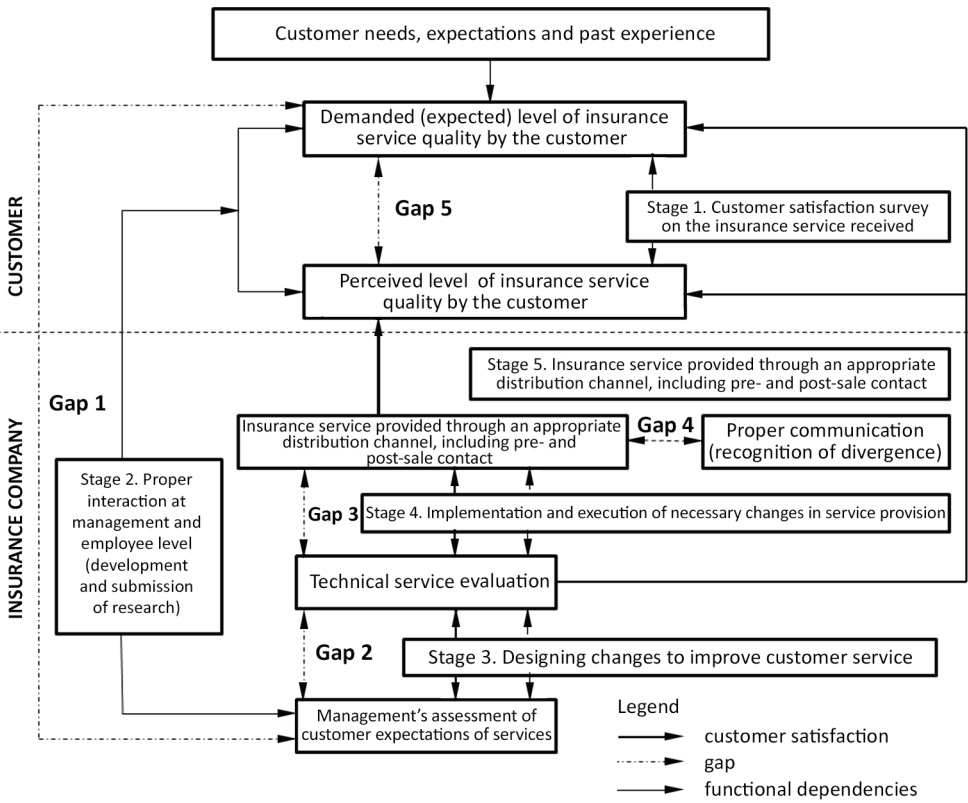
Figure 10. The authors' model of improving the quality of business insurance services

S o u r c e: Authors' own elaboration based on the conducted research, using the 5-Gap Model.

Based on the Gap Model and other service quality models found in the literature, the most important elements were selected, and a new proprietary service quality model developed. This model is presented in Figure 6. The model is based on a systemic approach (service production system).

Service quality is dictated by many elements (materiality of service, availability, up-to-datedness, etc.). Its level, according to the available literature and other service quality models, is determined primarily by two components: expected quality, or customer requirements for the service, and experienced (perceived) quality, i.e. how the customer receives the finished service and the process of its implementation. Both components are influenced by many factors. In the case of expected quality, these may be e.g. the client's own experience, his requirements, ubiquitous advertizing, or the image or position of the service company in the market. As far as experienced quality is concerned, its elements include the course of the service provision process, its final effect, how well the customer's requirements correspond to his expectations. Service quality affects customer satisfaction and, consequently, customer loyalty. A loyal customer will return, choose the service again and spend money, which in effect should of course translate into company profits.

By definition, customer expectations are any set of behaviours or actions that individuals anticipate when interacting with a company. Historically, customers have expected basics like quality service and fair pricing—but modern customers have much higher expectations, such as proactive service, personalized interactions, and connected experiences across channels. As disruptive companies leverage breakthroughs in cloud, mobile, social, and artificial intelligence technology to deliver personalized, valuable, and immediate experiences, customers have more choices than ever. As a result, they grow to expect this superior experience from any business they engage with.

5. Conclusion

This article reviews traditional Gap Models of service quality and discusses and modifies them. Although this study shows that traditional models are not fully comprehensive, attempts have been made to develop them so as to make them more comprehensive for broader audience and many different applications. The impact of service gaps on the creation and implementation of strategies makes it increasingly important that managers and planners do the same. Although this document develops a gap model of service quality for the insurance sector on the basis of discussions and their modifications, as well as the use of expert "feedback", it is necessary to review and confirm the proposed model. This should be done by validating the developed model in practical research. Moreover, while this study sought to provide a bit more comprehensive model of service quality differences, it still has the potential to be further developed to become even more comprehensive. However, the empirical implementation of the proposed model may cause some difficulties. The proposed model addresses the gaps in a way that they more directly relate to the business insurance sector, making it more difficult to assess than traditional models. The conceptual design of the questionnaire to be developed for gap measurement is the main tool of the proposed gap model. Moreover, although there are standard questionnaires based on the SERVQUAL approach to gap measurement, the design of the questionnaire for other gaps is still a critical issue which requires further research. It should be noted that even in traditional models such as Parasuraman, Zeithaml and Berry (1985), the measurement of some gaps, such as Gaps 2, 3 and 4, requires research to be developed and carried out on this topic. The proposed model therefore aims to allow and provide an excellent opportunity for researchers to further explore and research such topics in the development and improvement of service quality models. This can be particularly useful in the financial sector, as well as exploring more detailed measurement approaches.

The research issues discussed in this study have not only cognitive but also practical value. It is a part of the achievements available in the literature on the subject, as well as the achievements implemented in economic practice. The obtained research results can be used as a certain proposition for solving further scientific considerations, eliminating the cognitive gap in this area. These studies may contribute to practical application in the management of insurance companies, and thus, successively improving the quality of services in the property insurance sector.

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Autorskie podejście do modelu luk z uwzględnieniem sektora ubezpieczeń gospodarczych

Abstrakt: Przedsiębiorstwa usługowe, w tym ubezpieczeń gospodarczych, szukają sposobów, jak oferować usługi o jak najlepszej jakości, z uwzględnieniem oceny tej jakości. Dlatego podjęta próba zastosowania modelu luk miała wykazać, jak w przypadku oceny jakości usług można wykorzystać inne metody, w odróżnieniu od oceny jakości typowego wyrobu. Tym samym większość stosowanych na dzień dzisiejszy metod oparta jest na różnicy, jaka zachodzi między oczekiwaniami klientów zakładów ubezpieczeń gospodarczych a ich postrzeganiem w stosunku do oferowanej usługi. Analizowana różnica stanowi jedną z luk w modelu jakości usług: tak zwanego modelu luk. Do niniejszej analizy została wykorzystana opublikowana dotychczas literatura przedmiotu. Opracowany model został zweryfikowany na podstawie ankiety przeprowadzonej wśród 20 ekspertów z Polski i zagranicy, reprezentujących świat nauki i prowadzących praktykę, w tym z zakładów ubezpieczeń. W porównaniu z tradycyjnymi modelami zaproponowany model obejmuje podstawowe założenia strategii SERVQUAL w zakładzie ubezpieczeń. Celem głównym opracowania było zestawienie różnych wariantów modelu luk opisywanych w literaturze przedmiotu. Artykuł stanowi opracowanie teoretyczne, a efektem wymiernym jest z jednej strony zapoznanie czytelników z podstawowymi elementami modelu luk, a z drugiej – zaprezentowanie autorskiego modelu luk z uwzględnieniem sektora ubezpieczeń gospodarczych.

Słowa kluczowe: jakość usług, oczekiwania klientów, metoda luk, ubezpieczenia gospodarcze, zakłady ubezpieczeń