

*Tomasz Czuba, Aneta Oniszczyk-Jastrząbek\**

## **Factors affecting the image of insurers among buyers of services in rural areas**

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### **Abstract**

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Due to the wide variety of products offered on the market, consumers more and more often make their decisions based not only on the quality or benefits, but also on the company's opinion in the environment, and the better it is, the more eagerly the buyers respond to the offer. The positive image of the company and its offer contribute to the increase of customer loyalty, which shortens the decision-making process and is associated with a sense of the rightness of the choice made.

In this context, shaping the proper image in the market environment is of utmost significance. The image consists of many elements, the reception of which can significantly affect strategies addressed to various market segments. The authors have analyzed the actions in the field of factors shaping the image of insurance companies in rural areas through various activities in the field of marketing communication and product offer.

Each company strives for taking an important place in the minds of customers. It is vital to gain their trust, as well as to achieve the identification of employees with what constitutes their work. Therefore, the way to achieve the above objective is to create a clear, precise, consistent and positive brand image on the market. Good perception of the company (including IC) allows for freedom of product, brand and company differentiation. It allows to create relationships with customers, ties with employees and building trust. Such features are considered essential, especially in service providing enterprises.

The presented research results of the market of insurance services in the agricultural segment were developed on the basis of an empirical study carried out in March 2016 (March 9–30, 2016) and constitute one of its elements, which focuses on the analysis of the image of individual IC received by customers.

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\* **Tomasz Czuba** – PhD, Faculty of Economics, University of Gdańsk; **Aneta Oniszczyk-Jastrząbek** – PhD, DSc, Faculty of Economics, University of Gdańsk.

A detailed analysis of the image of individual insurers in the agricultural segment results in conclusions in the context of choosing the right elements (shaping the image) to improve and refer to the image of direct competition. The optimal choice of elements to improve means a better image, which in turn may directly translate into an increase in sales of services and a better competitive advantage on the market.

**Keywords:** loyalty, perception map, brand, insurance, agricultural segment, image.

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## Introduction

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Buyers pay attention to many factors when making purchase decisions, including price, availability or quality of products and services. As there are currently many similar or even identical products on the market, the brand plays a key role in choosing. The stronger the brand, the more likely the consumer is to choose our product from all in the same category. Thus, a good and strong brand allows to maintain your current position in the market or to acquire a new one. It is also a determinant of the company's image and value.

Each company seeks an important place in the minds of customers. It is important to gain their trust, as well as to achieve the identification of employees with what constitutes their work. The way to achieve this goal is to create a clear, precise, consistent and positive brand image on the market. Good perception of the company allows the freedom to differentiate the product, brands and enterprises. It allows to create relationships with customers, ties with employees and build trust. Such enterprise features are considered essential, especially in the case of service enterprises.

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## The concept and factors shaping the image of the company

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Nowadays, obtaining a favorable opinion about an enterprise is an important pillar supporting business activity. Two important factors shape the company's image. The first is related to gaining trust of customers, which in turn determines the second factor, i.e., making a purchase decision.

The following definitions can be mentioned to describe the image:

1. American Marketing Association: "image is such a consumer's perception of a product, institution, brand, company or person which may or may not

correspond to «reality». For marketing purposes, «the image of what it is» can be more important than «what it actually is»<sup>1</sup>.

2. P. Kotler, K. L. Keller: "(...) image is the way in which the public perceives a company or its products"<sup>2</sup>.
3. E. Jaska: "(...) designing (often by specialists in this area) the image of people or organizations, which presented in a favorable light serves to gain social acceptance for its activities, thus acquiring ever larger groups of recipients"<sup>3</sup>.

As we can see from the three definitions quoted above, image is above all an idea in the consumer's consciousness, which causes that an enterprise, service or product can gain or lose buyers<sup>4</sup>.

Therefore, the image influences the way the company is perceived in the environment. Three of its features can be distinguished: variability, consistency and coherence. Variability is the main feature, while consistency and coherence are reinforcing elements. All kinds of inaccuracies, lack of coherence and consistency result in the weakening of the company's image. Creating a positive image is, however, of a long-term nature. The company may shape its image for a long time, but its loss can take place rapidly. Creating the company's image is primarily about informing the environment about a given activity, by updating information about the unit. It is also important to persuade the environment about high quality of products or services. Therefore, an important element affecting the image of the company and decisions made by clients<sup>5</sup> is related to the perceived quality of products and services. G. Urbanek states that it is the same as consumers' opinion regarding the superiority of the brand's products and services over others. Although the perceived quality often differs significantly from the real one, it is the basis for consumers to make purchases, which allows to raise the prices of products considered to be better. Such an action may, however, cause that due to the high price, perceived quality will increase. This phenomenon is common on the luxury goods market, where the consumers are not always able to independently verify the quality of the product, so its price becomes the convincing element<sup>6</sup>.

<sup>1</sup> Amerykańskie Stowarzyszenie Marketingu, <https://www.ama.org/resources/Pages/Dictionary.aspx?dLetter=I>, access 14.11.2018.

<sup>2</sup> P. Kotler, K.L. Keller, *Marketing Management*, 12th Edition, Pearson 2006, p. 321.

<sup>3</sup> E. Jaska, *Kreowanie wizerunku przedsiębiorstwa na rynku ubezpieczeniowym*, „Zeszyty Naukowe Szkoły Głównej Gospodarstwa Wiejskiego w Warszawie. Ekonomia i Organizacja Gospodarki Żywnościowej” 2011, nr 93, p. 83.

<sup>4</sup> In the opinion of the authors, the significance of the image in the near future will undergo the transformations resulting from shaping the current market reality as an impact on consumer emotions through actions in the field of sensory marketing.

<sup>5</sup> More about the buyer's process [w:] T. Czuba, A. Oniszczyk-Jastrzębek, *Sposób zakupu ubezpieczeń a kryteria wyboru ubezpieczyciela w segmencie rolnym*, „Ubezpieczenia w Rolnictwie. Materiały i Studia” 2017, nr 62, p. 10–12.

<sup>6</sup> G. Urbanek, *Zarządzanie marką*, Warszawa, PWE, 2002, p. 45–47.

Brand awareness is another important factor for making choices by the consumer. It consists of consciousness, i.e. the ability to assign a brand to the category of products it offers and a set of associations with the brand. This set is also called the brand image, which is a combination of the image of the producer, the consumer and the product. The brand image is also indirectly influenced by competing brands that evoke a similar type of association<sup>7</sup>.

The functional and emotional values offered by the brand to purchasers are further important elements of the image. Functional values reflect the real features of products. Functional brands are perceived as reliable, efficient and safe. Emotional values are symbolic and immaterial. Symbolic brands influence the mind of the buyer by bringing associations and they reflect the personality, character, social status or wealth of specific groups of consumers<sup>8</sup>.

The image of the company, the product and consumer choices are also influenced by the name and brand mark and their value in the eyes of the buyer. The brand name is the verbal element of the brand that appears in the form of a full, legal name, short name or marketing name. The name of the company's brand often differs from the brand names of the products. A correctly worded name distinguishes the brand from its competitors and evokes a set of associations in consumers. In the case of brands intended for foreign markets, it is very important that they do not contain vulgar or negatively associated words in the native languages of the target countries. The names of their creators, names of places, names of historical and literary figures, names of animals, places, phenomena and even abstract concepts are frequently used for brand names<sup>9</sup>.

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## **Brand influence on the company's image and perception of the product**

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The literature provides no single, universally accepted definition of a brand. This is due to the fact that the experts dealing with the brand look at this issue from different points of view and associate them with different elements. The best known definition is the one developed by the American Marketing Association, i.e. brand is a name, term, symbol, design or any other element that identifies and distinguishes the goods or services of one seller from the products of other, competitive suppliers. The brand often refers to symbols such as: name, logo, marketing slogan and design system<sup>10</sup>.

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<sup>7</sup> Ibidem, p. 60.

<sup>8</sup> A. Rudzewicz, *Rola i znaczenie zaufania w kreowaniu marki*, „Marketing i Rynek” 2014, nr 8, p. 644–647.

<sup>9</sup> A. Nowacka, R. Nowacki, *Podstawy marketingu*, Warszawa, Difin, 2006, p. 116–118.

<sup>10</sup> <https://www.ama.org/resources/Pages/Dictionary.aspx?dLetter=B>, access 20.07.2018.

Many other authors perceive the brand in a similar way and accentuate its elements. J. Kall calls the brand: "(...) the combination of physical product, brand name, packaging, advertising and accompanying distribution and price activities, a combination that, by distinguishing the manufacturer's offer from competitive offers, provides the consumer with distinctive functional and/or symbolic benefits thanks to which it creates a loyal group of buyers and thus enables to achieve a leading position on the market"<sup>11</sup>. Similarly, P. Kotler defines a brand as a good or service, the characteristics of which distinguish it in a way from goods or services created to meet the same needs<sup>12</sup>. A brand is primarily a set of features that a product possesses and benefits that a consumer receives when buying the product. The essence of the brand is the position it occupies in consumer awareness<sup>13</sup>. Thus, through the brand, consumers identify the producer or seller.

The brand is also often identified with a specific product or service, and such a concept is mentioned in the Polish Dictionary of the Polish language. According to the above Dictionary, brand is a factory trademark or company trademark placed on products of a given company, defining a given manufacturer, indicating the quality of products, protecting them against reproduction or counterfeiting<sup>14</sup>.

However, the brand is not a logo, but a kind of promise. It should shape all the company's behavior and strategy. It is located in the center of marketing communication of the business entity. Branding is the basic marketing task of the company, because a good brand supports the processes of gaining and maintaining markets and to a large extent it acts both as a determinant of the company's value and a very strong tool to compete<sup>15</sup>.

The key element of brand management is related to the name of the product, service, enterprise. The brand name is its ubiquitous showpiece, which identifies the product and distinguishes it from other manufacturers. The name also creates a brand image, because it indicates a product, designs its image, evaluates it, valorizes emotionally, suggests or even imposes an interpretation of the brand image. This is because the name – as a language message – carries individual semantic, associative and connotative contents. They are then received by the recipient and subconsciously transferred from the name to the

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<sup>11</sup> J. Kall, *Silna marka. Istota i kreowanie*, Warszawa, PWE, 2001, p. 12.

<sup>12</sup> P. Kotler, *Marketing*, Poznań, REBIS, 2012, p. 263–264.

<sup>13</sup> K. M. Staszyńska, *Marka. Konsument. Badacz*, Warszawa, Wolters Kluwer, 2013, p. 31–33.

<sup>14</sup> *Słownik języka polskiego*, red. M. Szymczak, Warszawa, PWN, 1981, p. 109. Contemporary definitions contained in the dictionary take into account the modified approach to this concept by identifying a brand with a trademark. More on this meaning: *Wielki słownik języka polskiego*: [http://www.wsjp.pl/index.php?id\\_hasla=15129&id\\_znaczenia=2658247&l=16&ind=0](http://www.wsjp.pl/index.php?id_hasla=15129&id_znaczenia=2658247&l=16&ind=0), access 14.11.2018.

<sup>15</sup> M. Dębski, *Kreowanie silnej marki*, Warszawa, PWE, 2009, p. 11.

brand itself – in the form of meanings, associations, images or feelings co-shaping its complex psychological image. In addition, the marketing name best initiates and strengthens (sustains) brand awareness<sup>16</sup>.

Shaping the image and building brand awareness are called brand positioning, which is based on building its meaning based on the following aspects: product association attributes, benefits, values, culture, owner's personality, customer type<sup>17</sup>.

The basic brand functions are<sup>18</sup>:

- 1) distinguishing function that allows to distinguish goods among competing products;
- 2) identifying function – associated with specific features of the product by indicating the benefits resulting from its possession, it determines the segment of buyers, suggests the type of user;
- 3) promotional function is a way of communication of the company with potential clients;
- 4) a guarantee function that obliges the brand owner to maintain the quality of products at a specified level.

In the minds of consumers, brands are divided into strong and weak, and their strength is determined by the type of associations with a given brand. These associations are divided into those related to a given category of product to which the brand belongs, as well as those associated with the image of the company. In the process of purchasing goods, brand awareness understood as the ability to recognize a brand by a potential customer or the awareness that a particular brand belongs to a given product group is very important<sup>19</sup>.

The strength of the brand consists of profits resulting from the knowledge, perception of brand quality and value by consumers, loyalty of customers and distributors, the ability to quickly adapt to market needs and the potential for growth. By combining the strength of the brand with the skills to use it, we can also assess the financial value of the brand, or its ability to generate profits in the future. The brand's capital is the basis for creating value and building a strong brand<sup>20</sup>.

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<sup>16</sup> A. Oniszczuk-Jastrząbek, J. Bednarz, T. Czuba et al., *Building Insurance Brand Image in the Sme Sector in Poland – an Empirical Study*, „Journal O'ECONOMICA Annales Universitatis Apulensis” 2018, Vol. 1; J. Bednarz, *Marka jako źródło przewagi konkurencyjnej przedsiębiorstw przemysłu spożywczego* [w:] *Konkurencyjność polskich producentów żywności i jej determinanty*, red. I. Szczepaniak, „Monografie Programu Wieloletniego 2015–2019” 2015, nr 11, p. 114–134.

<sup>17</sup> P. Kotler, op. cit., p. 421.

<sup>18</sup> *Kompendium wiedzy o marketingu*, red. B. Pilarczyk, H. Mruk, Warszawa, PWN, 2006, p. 167–168.

<sup>19</sup> J. Kall, R. Kłęczek, A. Sagan, *Zarządzanie marką*, Warszawa, Wolters Kluwer, 2013, p. 15–17.

<sup>20</sup> G. Urbanek op. cit., p. 35–39.

## Brand image and customer loyalty to the brand

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Loyalty to the brand is one of the elements of the brand's capital and is related to the repeated behavior of a group of buyers, consisting in choosing a given brand from better or similar brands. From a marketing point of view, loyalty means customer loyalty towards an enterprise offering products or services. In the literature, the construction of loyalty is considered on three levels<sup>21</sup>:

- 1) behavioral (behavior), where loyalty is expressed in a specific purchasing behavior, i.e. the customer's repetition of the purchase;
- 2) affective (attitude), defining the attitude or attitude of the consumer to the enterprise;
- 3) cognitive (thinking), referring to intentions, potential future consumer behavior.

Due to the behavioral and emotional aspects, A. Dick and K. Basu have developed a typology of customer loyalty, in which one can distinguish<sup>22</sup>:

- real customer loyalty, which often purchases products of a given company and has a positive attitude towards them; these clients show less motivation to look for other market proposals, are more resistant to the competition's advertising and are able to forgive the company minor mistakes;
- hidden loyalty, when the customer clearly prefers the products of a given company, however due to certain factors, such as lack of financial resources, he or she purchases these products rarely or in a small amount;
- false loyalty, when the customer buys the products of a given company often and in large quantities, but does not notice the difference between the products chosen and the products of the competition; this is the case when the customer has a limited choice of products in a given category or when making decisions based on past experience or habits;
- lack of customer loyalty occurs when the customer does not see differences between the purchased products, often changes the purchased brands and when choosing a given product, he or she is guided by the promotions. According to R. Oliver, the customer's loyalty to the company changes during the relationship. Therefore, he divided the process of building loyalty into four phases, each of which is characterized by a higher degree of customer attachment to the enterprise.

These are<sup>23</sup>:

- cognitive loyalty, in which the client, based on his or her trust in the brand, on the basis of indirect information or previous own experience, pre-

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<sup>21</sup> P. Kwiatek, *Determinanty skuteczności programów lojalnościowych* [w:] *Innowacje w marketingu*.

<sup>22</sup> M. Cichosz, *Lojalność klienta wobec firmy*, „Marketing i Rynek” 2003, nr 8, p. 10.

<sup>23</sup> *Ibidem*, p. 12.

fers a given brand more than others; this is the first phase of loyalty with a high probability that the customer will discontinue this attitude and will change the brand if the company's offer is not competitive;

- loyalty resulting from infatuation shaped by the client's attitude to the enterprise and the degree of satisfaction from previous contacts; it is much more difficult to break this form of loyalty (compared to the first one), because the client's feelings and preferences are involved;
- loyalty resulting from the deep conviction that characterizes the client's confidence that it is worth staying with a given company; Your client shows their attachment through the desire to re-purchase, the desire is not always synonymous with the purchase;
- loyalty of the act changes the willingness to buy into readiness to act against the competition to take over the client.

Motives that encourage customers to maintain relationships with objects of loyalty, i.e. a product, a brand of a product, an enterprise or its employees, can be divided into<sup>24</sup>:

- customer and business loyalty motives that relate to the client's personal relationship with the staff, customer participation in shaping the company's offer, customer identification with the values presented by the company and the feeling that it is important and the client's hopes for a future relationship with an enterprise and assurance of the freedom to choose products and services;
- social motives of loyalty related to customer's desire to distinguish themselves from other people or to be noticed and appreciated or the possibility of sharing with other groups of clients their own interests;
- loyalty motives related to the assessment of economic benefits related to the customer's desire to make a purchase at the best price possible or to receive additional benefits on the next purchase; benefits, rewards that the loyalty program brings with it attract many consumers, but some of them use the services of a given company because it organizes such a program at that moment; if two companies offer the same product, but one of them will offer the customer an extra discount, then customers will be more willing to use the offer of the other company;
- loyalty motives caused by external coercion are connected with market conditions, i.e. the occurrence of monopolies or the desire to find convenience in order to save the time, commitment and costs of reaching another point of sale; this type of loyalty may also be caused by a sense of inability to change, e.g. suppliers due to high exit barriers or a sense of coercion caused by legal requirements that directly determine the purchase decisions of the client.

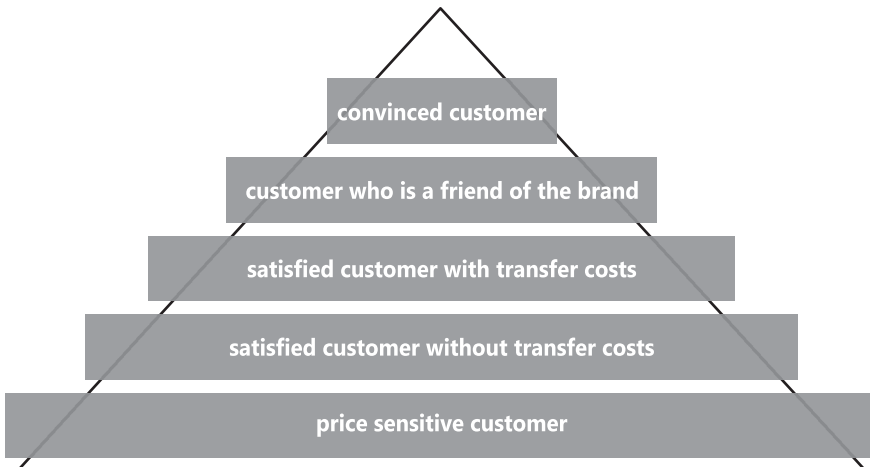
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<sup>24</sup> W. Urban, D. Siemieniako, *Motywy lojalności klientów*, „Marketing i Rynek” 2005, nr 5, p. 3.



D. Aaker's pyramid of loyalty (Figure 1) distinguishes five levels of consumer loyalty. The lowest level includes those who make the choice based on the price and without considering the brand. Second level customers are satisfied with the purchase, however, they are extremely susceptible to the operation of competitive brands, and switching to other brands does not require them to incur costs. The third level looks the same, but for these customers, changing the preferences of the brand is associated with a waste of time, money or risk. The fourth level includes the clients emotionally attached to the brand, having positive associations and experiences with it. The top of the pyramid is occupied by customers who trust the brand, are willing to recommend it to others, are proud of having products marked with it<sup>25</sup>.

**Figure 1. Pyramid of customer loyalty towards the brand**



*Source: Based on D.A. Aaker, Managing Brand Equity, New York, The Free Press, 1991, p. 19–49.*

As W. Urban, D. Siemieniako write: "(...) recognizing the motives of loyalty affecting the customer and identifying the nature of relationships give new opportunities in managing customer relations. The company will have more precise guidelines necessary to properly shape the offer, communicate with customers and provide other marketing activities"<sup>26</sup>. It can be said that a truly loyal customer is one who regularly buys various services and products of a given company, speaks positively about it and recommends it to others, and is not open to competition and tolerates a minor stumbling of a given company.

<sup>25</sup> G. Urbanek op. cit., p. 41–43.

<sup>26</sup> W. Urban, D. Siemieniako, op. cit., p. 7.

## Image of insurers in the agricultural segment – results of empirical research

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The presented research results of the market of insurance services in the agricultural segment were prepared on the basis of an empirical study carried out in March 2016 (9–30 March 2016) on a random sample of owners of agricultural farms with an area of more than five hectares across the entire country. The study was carried out using the CATI method, the statistical error of the study does not exceed 5%<sup>27</sup>. According to the agricultural census, there are around 703 thousand farms in Poland (with an area of over 5 ha)<sup>28</sup>. The respondent in the study was the owner of the farm, which decides about the choice / purchase of insurance. The respondents were mostly men (90%), women accounted for 10%. People aged 41+ were the dominant group – their share amounted to 75%. The average number of people in the household in the study group is four<sup>29</sup>.

One of the elements of the study was the assessment of the image of insurance companies offering their products on the agricultural market. When assessing the image of individual insurers, the respondents gave their opinions on the insurance company they use in 11 categories:

- 1) availability of products and services on the market,
- 2) the range of insurance offered,
- 3) flexibility and adjustment of products to customer needs,
- 4) professionalism of employees and agents,
- 5) caring for clients,
- 6) financial stability and security,
- 7) experience in the insurance market,
- 8) modernity and innovation of operation,

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<sup>27</sup> Tomasz Czuba is the author and owner of the study. It was implemented as a syndicated research project. The study covered the market of banking services and the market of insurance services. This type was implemented in 2016 for the second time. The study used a random sample selection including layers such as the province and the size of the farm. The sample number was determined at the level of  $n = 500$ .

<sup>28</sup> *Raport z wyników. Powszechny Spis Rolny 2010*, GUS, Warszawa 2011, p. 27.

<sup>29</sup> The basic aim of the study, which includes the image study presented in the article, was to describe the market of banking services and the market of insurance services in the agricultural segment. As part of separate studies (Market of banking services and Insurance services market), elements of this market were described, e.g.: familiarity with the names of banks/ insurance companies, type of services used, criteria for selecting a bank / insurance company, distribution channels used, image forming elements, sources of information about services, etc. Another such study will be completed by the end of March 2019 according to the same methodology.

- 9) easy access to agents and posts,
- 10) affordability of insurance,
- 11) liquidation of damages.

After evaluating the 11 elements that make up the image, the respondent made a general assessment of the insurer, taking into account the previous ratings of all 11 categories<sup>30</sup>. The assessment was made for each element separately on a scale of 1–5, where: 1 is a very low grade, 2 – low grade, 3 – neither low nor high, 4 – high, 5 – very high. The question constructed in this way allows (using linear regression analysis)<sup>31</sup> to identify elements that significantly affect the overall assessment of the insurer's image. In other words, it is possible to distinguish elements on which individual insurers should work, because they determine the overall assessment of individual ICs. It is also worth noting that on the analytical side, the use of this relatively simple statistical analysis changes the perception of the image of individual companies, because the elements of the highest rated image not always significantly affect the image. From this point of view, the approach to managing the image of an enterprise changes significantly. Taking into account the data obtained, we can construct maps of perception. The marketing literature presents the concept of perception map defined as a reflection of the perception of the services of a given company and competitive companies operating in a given market segment by consumers<sup>32</sup>.

The schematically structured image map (Figure 2) includes four areas on the map with the following properties:

Area 1: Highly rated factors, but not affecting the image (work on these factors is not advisable, because even a significant improvement does not improve the image);

Area 2: Highly rated and image-influencing factors (work on these factors is advisable, for example by maintaining their level, because they significantly affect the image);

Area 3: Factors rated low and not affecting the image (work on these factors is advisable, but their improvement does not affect the image);

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<sup>30</sup> In the study, the respondent assessed the image of his or her main insurer defined as an insurance company, to which the largest contribution amount is paid, if the respondent used more than one insurer.

<sup>31</sup> The linear regression assumes that the relationship between the explained variable and the explanatory variable is a linear relationship. If one value increases, the other increases or decreases. Thus, the linear regression analysis shows whether the change in individual explanatory variables affects the explained variable. In the case of this study, it shows which elements (out of 11) affect the overall assessment of the insurer. The use of this method enables an easy way to provide information about significant elements shaping the image of the studied ICs.

<sup>32</sup> A. Czubała, A. Jonas, T. Smoleń et al., *Marketing usług*, Kraków, Oficyna Ekonomiczna, 2006, p. 84.

Area 4: Factors rated low, but affecting the image (work on these factors is a must, because their improvement will directly affect the image).

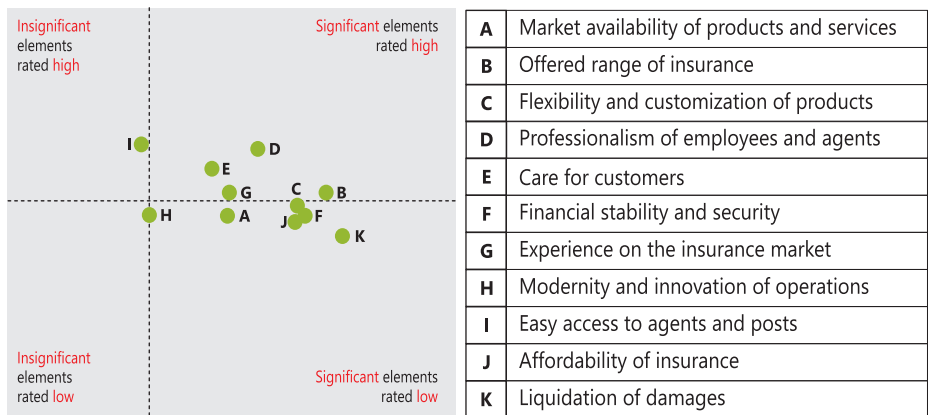
Figure 2. Diagram of the perception map in image assessment



Source: Own elaboration.

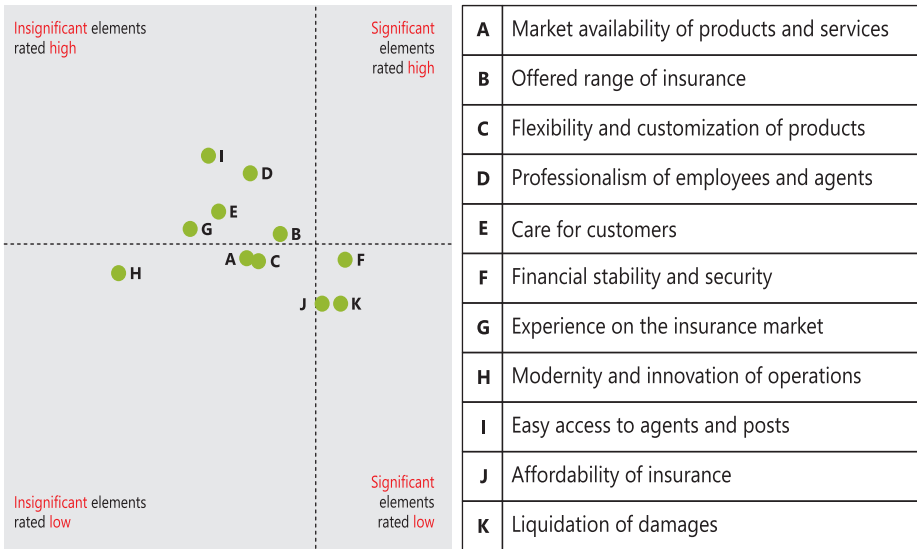
Analyzing the data obtained in the empirical study, four perception maps were constructed, which present the perception of the overall image for the whole industry (that is, all assessed ICs in the study) and for three ICs with the strongest market position in the agricultural segment.

Figure 3. Perception map – the image of insurers, in general all ICs assessed in the study (n = 453)



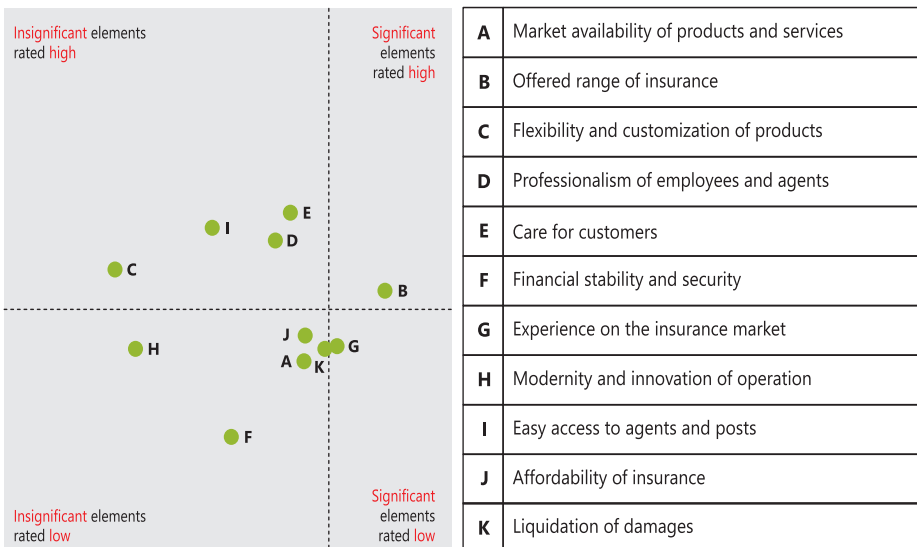
Source: Own study based on empirical research.

**Figure 4. Perception map – PZU image (n = 241)**



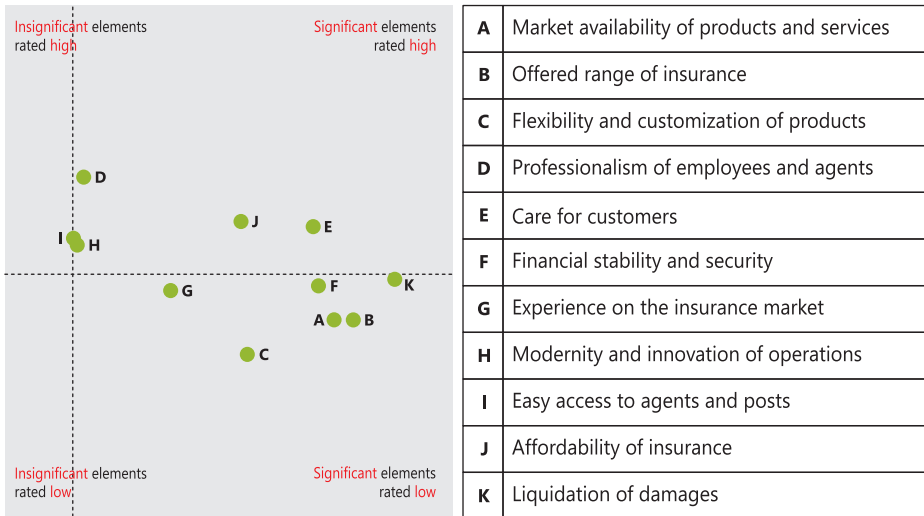
Source: Own study based on empirical research.

**Figure 5. Perception map – Concordia image (n = 59)**



Source: Own study based on empirical research.

Figure 6. Perception map – HDI/ Warta image (n = 44)



Source: Own study based on empirical research.

## Summation

When analyzing empirical data for the entire market (in general), it is worth noting that six out of the 11 rated categories (availability on the market of goods and services, flexibility and customization of products, financial stability and security, modernity and innovation of research, affordability of insurance and damages liquidation) are elements that significantly affect the image and that need to be worked on. Their improvement, i.e. change for the better, will positively affect the image of insurers. In this context, the element – the easy access to agents and posts – is rated the highest, but it does not affect the image, in contrast to the professionalism of employees and agents. A detailed analysis of the image of individual insurers brings conclusions in the context of choosing the right elements to improve and referring to the image of direct competition. The optimal choice of elements to improve means a better image, which in turn may directly translate into increased sales of services and a better competitive position on the market. It seems important to keep monitoring of individual elements in time and to shape them so that the direction of changes of these

elements results from the change in the scope of the company's strategy. Therefore, the change of the factor is the effect of changes in the management of ICs' strategies, and not the other way around (the change in the factor changes the strategy of IC). Awareness and diversity of the market environment causes that nowadays these factors can be fully controlled and shaped.

*Tomasz Czuba – PhD, Faculty of Economics, University of Gdańsk.*

*Aneta Oniszczyk-Jastrzębek – PhD, DSc, Faculty of Economics, University of Gdańsk.*

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