

Importance of the brand in selecting an insurer by farmers

Tomasz Czuba

Abstract

Due to the variety of products offered on the market, more and more often consumers are guided not only by their quality (defined in various ways) or benefits provided, but also by the opinion about the company. The better it is, the more positively buyers react to the products offered. A positive corporate image or a well-known brand of the providers contribute to deepening the relationship with customers and increasing their loyalty. This, in turn, makes it easier to build a product offering in the future. It will mean shortening the process of making purchase decisions and confirming the accuracy of the choice made.

The purpose of this article is to indicate the importance of brand when choosing an insurer by farmers¹. The specifics of the insurance market in the agricultural segment seem to indicate that price is primarily important. According to popular opinion, if you can save money, the brand doesn't matter. That is why the author verified the research hypothesis that brand awareness is important for farmers when choosing an insurer. The verification of the hypothesis is based on empirical research conducted by the author in 2020 on a sample of 500 farmers nationwide. The presented conclusions from the statistical verification confirm the hypothesis on the importance of the brand when choosing an insurer according to different criteria of this choice.

Keywords: farm research, quantitative research, brand equity, brand, insurance in agriculture, brand value.

1. For the purposes of the article, the author uses the terms “by farmers” and “in the agricultural segment” interchangeably.

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Introduction

Product or company branding is one of the oldest forms of marketing technique, but it only became a resilient tool in the 20th century. Brand building should be a key process in any business, based on a solid foundation. A good and strong brand allows you to maintain your position in the market, it also determines the image and value of the company. Due to the wide variety of products offered on the market, consumers are more and more often guided not only by their quality or benefits provided, but also by the opinion about the company. A positive image of the company and its offer contributes to the growth of customer loyalty, which in turn means shortening the purchase decision process and confirming the accuracy of the choice made.

Concept and functions of a brand

Through a brand, consumers identify the manufacturer or seller. A brand is essentially a set of characteristics that a product has and the benefits that a consumer receives when they buy the good. The essence of a brand is the position it occupies in the minds of consumers². J. Kall calls the brand "(...) a combination of physical product, brand name, packaging, advertising, and accompanying distribution and pricing activities, a combination that, by differentiating a marketer's offering from competing offerings, provides distinctive functional and/or symbolic benefits to the consumer, thereby creating a loyal customer base and enabling the marketer to achieve market leadership"³.

A brand is not just a logo, it is a kind of pledge, a promise. The brand should shape the entire behaviour and strategy of the company. It is a marketing communication in a nutshell. Branding is the primary marketing task in a company. A good brand supports the processes of winning and maintaining markets and to a large extent acts as a determinant of the company's value and a very strong competitive tool⁴.

A brand is often identified with a particular product or service. According to the dictionary of Polish language, a brand is a factory or company mark placed on the products of a given company, which defines the producer, indicates the quality of products, protects them against imitation or counterfeiting⁵.

2. K.M. Staszyńska, *Marka Konsument Badacz*, Warszawa, Wolters Kluwer, 2013, p. 31–33.

3. J. Kall, *Istota marki*, "Integracja Europejska" 2006, nr 3, p. 60.

4. M. Dębski, *Kreowanie silnej marki*, Warszawa, PWE, 2009, p. 11.

5. *Słownik języka polskiego*, red. M. Szymczak, Warszawa, PWN, 1981, p. 109.

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The American Marketing Association defines a brand as a name, term, sign, symbol or design, or a combination thereof, that is intended to identify goods or services with a particular supplier (or group of suppliers) and to distinguish them from those of competitors⁶.

P. Kotler defines a brand as a good or service, whose characteristics distinguish it in some way from goods or services that are produced to meet the same needs⁷.

Shaping the image and building brand awareness is a brand positioning. It consists in building its meaning based on such aspects as: features, product associations, benefits, values, culture, personality of its holder, type of customer⁸.

The basic functions of the brand are⁹:

- a distinguishing function that distinguishes goods among competing goods;
- an identification function is related to specific features of the product, indicates the benefits of owning it, defines the segment of buyers, suggests the type of user;
- a promotional function is the company's way of communicating with potential customers;
- a guarantee function, which obliges the brand owner to maintain the quality of products at a certain level.

In the perception of consumers brands are divided into strong and weak, and their strength is determined by the type of associations that come to mind with a given brand. Brand associations are divided into those associated with the product category to which the brand belongs and those associated with the company's image. In the process of purchasing goods, brand awareness, understood as the potential customer's ability to recognise a brand or awareness that a particular brand belongs to a particular product group, is very important¹⁰.

Brand equity and value

In one of his publications, P. Kotler provided the following definition of brand value: "Brand value is determined by the degree of customer loyalty, name awareness, perceived product quality, the strength of buyer associations, and other assets such as patents, trademarks, and relationships with distribution channel participants¹¹".

6. P. Kotler, *Marketing*, Poznań, REBIS, 2012, p. 215–218.

7. Ibidem, p. 263–264.

8. Ibidem, p. 421.

9. *Kompendium wiedzy o marketingu*, ed. B. Pilarczyk, H. Mruk, Warszawa, PWN, 2006, p. 167–168.

10. J. Kall, R. Kłeczek, A. Sagan, *Zarządzanie marką*, Warszawa, Wolters Kluwer, 2013, p. 15–17.

11. P. Kotler, G. Armstrong, J. Saunders et al., V. Wong, *Marketing. Podręcznik europejski*, Warszawa, PWE, 2002, p. 628.

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Brands vary in value and strength. There are brands on the market both well known by most consumers and not known at all. Strong brands are defined as having brand value (capital), and the higher the level of factors that build brand capital, the higher this capital is.

It is accepted that there are three approaches to brand equity¹²:

1. Financial approach – brand equity is seen as a monetary value and is defined depending on the method of measurement. It is defined as:
 - brand replacement cost;
 - the current revenue from the brand, taking into account the risk and reward associated with the brand;
 - the present value of future receipts from the branding of products, as well as the plus difference between the value of future cash flows associated with branded products and the value of cash flows associated with similar but unbranded products.
2. Marketing approach – brand equity is defined as:
 - a set of associations and behaviors among brand's consumers, distribution channel participants, and company employees that make the brand more profitable relative to products that are not branded (its logo);
 - an additional benefit related to the brand value and unrelated to the characteristics of the product;
 - a factor that causes brand's consumers to react differently to marketing activities, i.e. differences in consumer responses to the same marketing mix elements when juxtaposed between branded and unbranded products.
3. Extended approach – brand equity is a residual value and shows how different types of marketing activities affect the people who have been subjected to them to determine what effect they have on their impressions and attitudes towards the brand.

Customer satisfaction

A business, wanting to attract as many customers as possible, should offer quality products/services and focus on the best possible service both during and after the purchase. According to G. Biesok and J. Wyród-Wróbel "from the point of view of a company, having satisfied customers is a bargaining power in a competitive

12. G. Urbanek, *Zarządzanie marką*, Warszawa, PWE, 2002, p. 30–33.

market¹³”, therefore, the company should strive for an individual approach to consumers and be open to their needs.

Customer satisfaction is the mission and ultimate goal of every company¹⁴. K. Mazurek-Łopacińska believes that the basic principle of marketing is to focus activities on customer needs, because their satisfaction gives the greatest chance to achieve profits in the future, and a satisfied customer, by making purchases, also creates a positive opinion about the company and its products¹⁵.

P. Kotler believes that satisfaction depends on the relationship between the evaluation of a product and the expectations towards that product. As a result of the juxtaposition of ratings with expectations, the consumer may experience varying degrees of satisfaction¹⁶. Satisfaction is a graduated feeling. Satisfaction ratings are primarily influenced by the product features (price, quality, appearance) that the buyer paid attention to, compared to the expectations they had for the product. If the quality of the product has met or exceeded the consumer’s expectations, a state of satisfaction exists and the consumer is likely to repeat the purchase. If, on the other hand, the level of satisfaction is not high enough, then a lack of satisfaction occurs, the so-called “Dissatisfaction”¹⁷. Dissatisfaction results in lost customers and “service gaps”. The gap that results in disappointment is the discrepancy between what the customer expects and what they experience. The cause is hidden in one of the five gaps that have arisen:

- 1) promotion gap – the reason for such a gap can be sought in the marketing communication of the company; a company raises expectations in a customer it wants to have at all costs, expectations that will be hard to live up to;
- 2) needs understanding gap – management personnel do not know the needs and priorities of consumers because, when surveying customer satisfaction, they forget to ask questions about what is important (meaningful) to the buyer in the purchase made;
- 3) procedural gap – the company, knowing the priorities of the customers, does not provide them with better procedures;
- 4) behavior gap – the company has inadequately trained employees who do not follow company policy;

13. G. Biesok, J. Wyrób-Wróbel, *Satysfakcja klienta – poprzedniki i następniki w modelach*, “Marketing i Rynek” 2017, nr 7, p. 67.

14. P. Drucker, *Mysli przewodnie Druckera*, Warszawa, MT Biznes, 2002, p. 46.

15. K. Mazurek-Łopacińska, *Orientacja na klienta w przedsiębiorstwie*, Warszawa, PWE, 2002, p. 18.

16. P. Kotler, G. Armstrong, J. Saunders et al., *Marketing...*, op. cit., p. 133.

17. A. Falkowski, T. Tyszka, *Psychologia zachowań konsumenckich*, Gdańsk, Gdańskie Wydawnictwo Psychologiczne, 2009, p. 302.

- 5) perception gap – the customer, having bad memories of e.g. service, perceives the company differently than it actually is and thus believes that the company does not care about them.

There are situations in which customers' expectations of the services they receive are at odds with the perception of the company providing those services, resulting in gaps. However, it should be borne in mind that no company aims to provide poor service¹⁸.

Satisfaction is presented differently by N. Hill and J. Alexander, who believe that "customer satisfaction is best built by doing the most important thing from the customers' point of view and providing them with a set of values that they feel meets their needs better than any other set offered by other suppliers. Doing the best for customers often depends on employees who are motivated enough to meet customer needs. (...) In many companies, there is a positive correlation between employee satisfaction and customer satisfaction. It seems that happy staff «produce» happy customers¹⁹".

Consumer satisfaction is about positive emotions towards a product or service. There are various models in the literature that describe the formation of customer satisfaction. Three of these can be considered basic: the emotional model, the model based on exchange justice theory, and the model of expected noncompliance²⁰.

The emotional model is characterised by a state of positive emotional response that creates an evaluation of the results of product use. This evaluation can be a success that results in a state of satisfaction, or a failure that leads to dissatisfaction through the accumulation of negative emotions. The more a product evokes emotions, both positive and negative, the more it motivates the customer for future actions – buying again or changing the brand, making opinions relevant to their feelings, complaints and claims²¹.

A model based on equity theory is created when the customer perceives that the benefits of the product are aligned with the effort involved in obtaining it. The evaluation is done by the two parties in terms of costs incurred – money, time and effort spent – and profits, i.e. using the product in the way desired for themselves and saving time²². The relationship between profits and costs will determine who gained and

18. N. Hill, J. Alexander, *Pomiar satysfakcji i lojalności klientów*, Kraków, Oficyna Ekonomiczna, 2003, p. 17–19.

19. Ibidem, p. 303.

20. L. Nieżurawski, J. Witkowska, *Pojęcie satysfakcji klienta*, "Problemy Jakości" 2007, nr 7, p. 34–35.

21. R.B. Woodruff, B. Robert, *Developing and Applying Consumer Satisfaction Knowledge: Implications for Future Research*, "Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior" 1995, No. 6, p. 1–11.

22. A. Jachnis, J.F. Terelak, *Psychologia konsumenta i reklamy*, Bydgoszcz, Oficyna Wydawnicza Branta, 1998, p. 173.

who lost. From this it can be determined which party – buyer or seller – experienced a state of satisfaction, indifference or dissatisfaction²³.

The expected nonconformity model is a comprehensive model that describes the emergence of customer satisfaction. According to this model, consumers judge their satisfaction based on their experience with a product versus their expectation of it²⁴. According to this model, satisfaction is “an emotional response elicited by a cognitive-evaluative process in which the perceived attributes of a product are compared by the consumer with his or her vision of value (needs, wants)²⁵”. If the desire is fulfilled, then the buyer is satisfied. If the features and quality exceed expectations, the customer is delighted. Conversely, if expectations are not met, the consumer is dissatisfied²⁶.

Insurer's brand in the agricultural segment in the light of empirical studies

Research methodology

The presented results of market research on insurance services in the agricultural segment have been prepared on the basis of an empirical survey carried out at the turn of August and September 2020 on a representative sample of owners of agricultural holdings with an area above 5 hectares across the country²⁷. The survey was conducted using the CATI/CAWI method. The sample size was 500 farms on the territory of the whole Poland. The respondent in the study was a farm owner who decides on the choice/purchase of insurance for his farm. Among the respondents, 95.2% were men and 4.8% were women. People aged 41+ were the dominant group of respondents in the survey with 71.2%. Those aged 40 and under accounted for 28.8% (the average age of respondents in the survey was 49, the median age was 50). The average number of persons per household in the study group is 4. The size of the surveyed farms was as follows: 5–15 ha – 46.6%; 15.1–50 ha – 30.6%; over 50 ha – 22.8%.

23. S. Sudoł, J. Szymczak, M. Haffer, *Marketingowe testowanie produktów*, Warszawa, PWE, 2000, p. 286.

24. Ibidem, p. 287.

25. R.A. Westbrook, R.L. Olivier, *The Dimensionality of Consumption Emotion Patterns and Consumer Satisfaction*, “Journal of Consumer Research” 1991, Vol. 18(1), p. 84–91.

26. S. Sudoł, J. Szymczak, M. Haffer, *Marketingowe...*, op. cit., p. 288.

27. The study was carried out as part of the author's own research. In 2020 it concerned, apart from the insurance services market, also the banking services market. This type of research was conducted in 2020 for the fourth time.

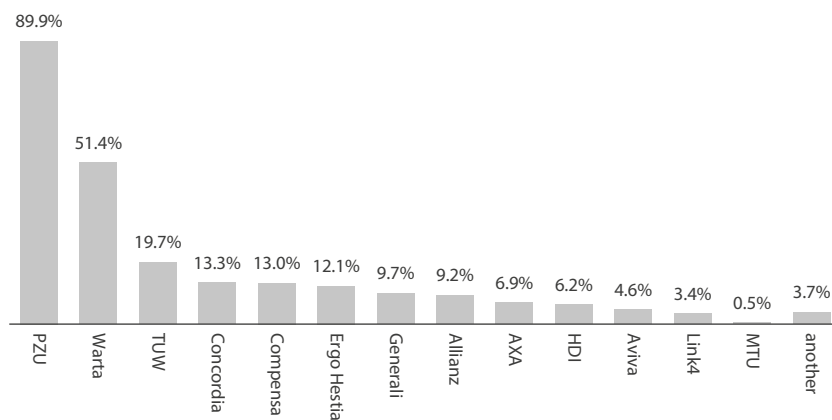
Insurer's brand and choice of offer

To determine the importance of the brand in selecting an insurer in the agricultural segment, special questions were constructed²⁸, with the help of which the main research hypothesis was verified. The questions in the research questionnaire were as follows²⁹:

4. Could you name some of the best known TUs?
5. Which TU is your main insurer?
6. What guides you when choosing an insurer?
7. Consensus: When choosing an insurer for your needs, does its brand matter? (rating on a scale of 1–5, where 1 – definitely no, 5 – definitely yes)
8. Concurrence: Would you choose an insurer with an unknown brand name but offering cheaper insurance than you currently have with another insurer? (rating on a scale of 1–5, where 1 – definitely no, 5 – definitely yes)
9. Compatibility: Do you find an insurer with an unknown brand credible? (rating on a scale of 1–5, where 1 – definitely no, 5 – definitely yes)

According to the survey results, PZU had the highest level of spontaneous brand awareness in the agricultural sector with almost 90% of respondents, while the next best TUs were Warta (just over 51%) and TUW (just under 20%).

Figure 1. Spontaneous awareness of the TU brand in the agricultural sector



Source: Own study based on empirical research.

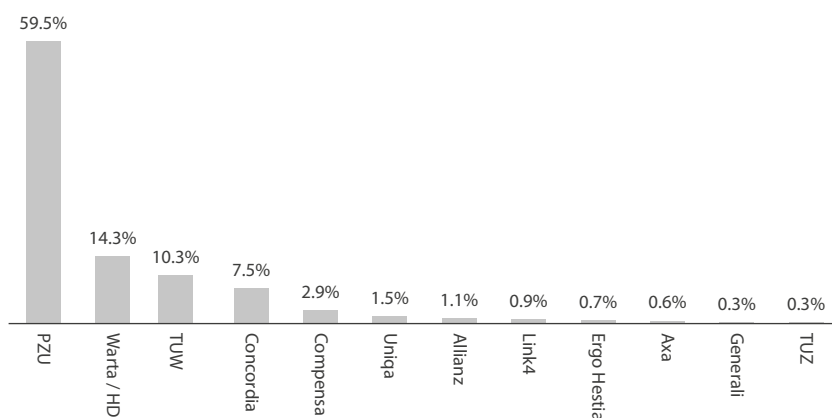
28. More on the detailed results of the presented research: T. Czuba, *Ubezpieczenia gospodarstw rolnych w Polsce – wyniki badań empirycznych*, “Ubezpieczenia w Rolnictwie. Materiały i Studia” 2020, nr 2(74), p. 197–218.

29. The presented questions are an excerpt from the entire research questionnaire.

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In the agricultural segment, the main insurer is PZU³⁰, which serves nearly 60% of farmers using insurance. The HDI/Warta brand is the main insurer for over 14% of farmers buying insurance. The third main insurer among farmers is TUW, which is the main insurer for about 10% of farmers using insurance.

Figure 2. Market position – main insurer (total)



Source: Own study based on empirical research.

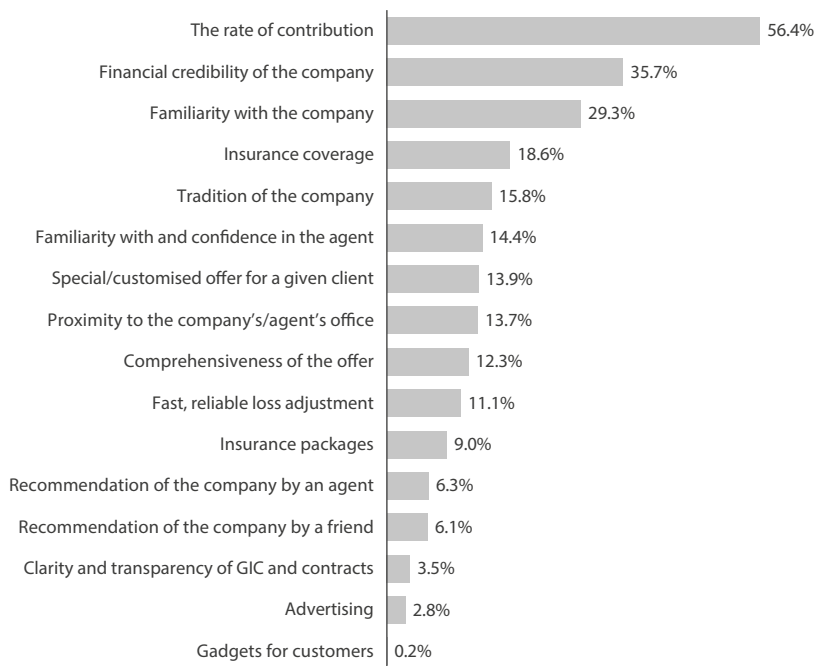
An analysis of the insurer's³¹ selection criteria against the selection criteria (overall) shows that premium (price) is the most important. This criterion is important to 56.4% of farmers. Also of great importance is the financial credibility of the company (an important criterion for 35.7% of farmers) and the awareness of the TU brand – 29.3% of indications.

30. The main insurer is the one that accounts for the largest amount of insurance premium paid by the farmer according to the verbal declaration of the respondent. The value expressed in % means the percentage of indications for a given insurer in relation to all indications.

31. More on the criteria for choosing an insurer: 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. 7–20.

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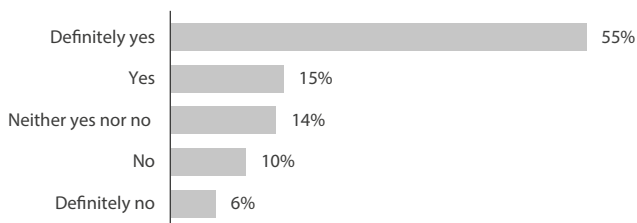
Figure 3. Criteria for selecting an insurer in total and by farm size



Source: Own study based on empirical research.

In response to the question (opinion compliance) whether the brand of the insurer matters when choosing an insurer, 55% of respondents said “definitely yes”, 15% indicated “yes”, 14% said “neither yes nor no” and 16% said “definitely no” or “no”. After converting the values of the answers to the average, where: 5 – definitely yes, 4 – yes, 3 – neither yes nor no, 2 – no, 1 – definitely no, the average value of the brand importance is 4.02.

Figure 4. The importance of brand when choosing an insurer

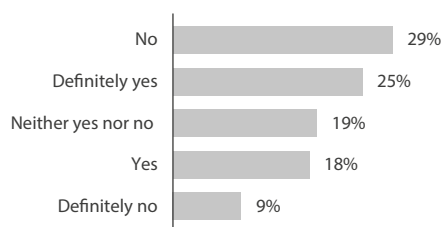


Source: Own study based on empirical research.

Importance of the brand in selecting an insurer by farmers

In response to the question (opinion compliance) whether the respondents would choose the offer of an unknown insurer but offering cheaper insurance, 43% of the respondents answered “definitely yes” or “yes”, 38% answered “definitely no” or “no”. After converting the values of the answers to the average, where: 5 – definitely yes, 4 – yes, 3 – neither yes nor no, 2 – no, 1 – definitely no, the average value of the answers in this question is 3.21.

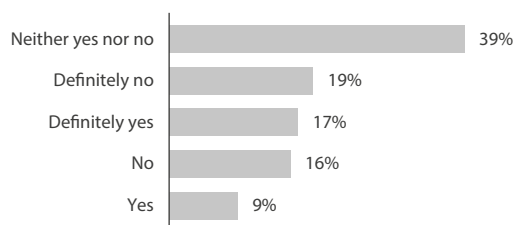
Figure 5. Choosing an insurer with an unknown brand but offering cheaper insurance



Source: Own study based on empirical research.

On the other hand, in response to the question (opinion compliance) whether an insurer with an unknown brand is reliable, 26% of respondents said “definitely yes” or “yes”, 34% said “definitely no” or “no”. After converting the values of the answers to the average, where: 5 – definitely yes, 4 – yes, 3 – neither yes nor no, 2 – no, 1 – definitely no, the average value of the answers in this question is 2.91.

Figure 6. Credibility of an insurer with an unknown brand



Source: Own study based on empirical research.

A summary of the respondents' views on the importance of brand when choosing an insurer (mean 4.02), choosing cheaper insurance from an unknown insurer (mean 3.21) and the reliability of an insurer with an unknown brand (mean 2.91) seems to indicate that brand awareness of an insurer is important when choosing an insurer's offer.

In the case of the presented study data, in order to verify the main hypothesis, the individual relationships analyzed were statistically verified using the Chi2 test. In the first case (importance of brand in choosing an insurer versus spontaneous knowledge of the insurer), the following statistical hypotheses were posed³²:

H0 – The level of spontaneous familiarity with an insurer's brand influences the agreement that brand name matters when choosing an insurer.

H1 – The level of spontaneous familiarity with an insurer's brand does not affect agreement with the opinion that brand name matters when choosing an insurer.

The statistical analysis performed using the Chi2 test showed a p value: $p = 0.251$; significance is $\alpha = 0.05$, therefore: $\alpha < p$.

Conclusion: the H0 was accepted, i.e., the level of spontaneous familiarity with the insurer's brand influences the agreement that the insurer's brand matters when choosing an insurer.

In a similar way, the next analyzed relationships were verified, which allowed, on the basis of the conducted tests, to formulate the following conclusions:

- the level of spontaneous brand awareness of an insurer influences the choice of primary insurer;
- the level of spontaneous familiarity with the company's brand influences the selection criteria of the insurer;
- the level of spontaneous familiarity with an insurer's brand does not affect agreement that I would choose an insurer with an unknown brand but offering cheaper insurance;
- the level of spontaneous brand familiarity does not affect agreement with the opinion that an insurer with an unknown brand is credible.

Summarizing the conclusions resulting from the verified pairs of statistical hypotheses, it can be unequivocally stated that the knowledge of the TU brand is important when choosing an insurer in the agricultural segment. Such verification is reflected in the image of the insurance market in the agricultural segment in Poland, where PZU holds a dominant position (it has the highest spontaneous awareness index in this segment). This can also be used to explain the greater or lesser failures of other TUs in this market. Thus, the research challenge becomes to determine the value of spontaneous familiarity coefficient, from which familiarity helps to conquer this market and below which we have to deal with limiting or inhibiting the development of TU in this market. This is certainly an interesting issue that should be pursued

32. A statistical hypothesis is any conjecture (assumption) about the unknown probability distribution of the random variables under study. More on the hypotheses A. Balicki, W. Makać, *Metody wnioskowania statystycznego*, Gdańsk, Wydawnictwo Uniwersytetu Gdańskiego, 2007, p. 137.

by future research projects. At the same time, the author remembers that the problem of brand is multifaceted, involving many different issues related to this market and should be studied together with other elements related to it, such as the previously mentioned satisfaction level, loyalty, but also price or distribution channels.

Summary

Insurers are finding it increasingly difficult to convince customers to stay with them – because of the wide choice and easy access to information about offers available on the market. Customer loyalty is undermined by competitors' sophisticated incentives to switch brands and customers' tendency to seek variety, so building long-term relationships is a difficult undertaking for brands. Insurers should therefore build their strategies by delivering the highest possible brand value to the customer.

The competitive advantage of an insurer, from the point of view of its customers, is the result of a combination of elements such as brand, price and product quality, and image. Differences in buyers' expectations, preferences, and experience provide the basis for subjective judgments and perceptions. Thus, insurers and brands can be seen as leaders in having a competitive advantage.

The source of uniqueness of the offer may be the brand, product design and features, technology or service. Emotional differentiation is also important in the market of insurance services in the agricultural segment, which is based on the creation of a brand and positive associations associated with it. Consumers perceive the branded product as unique and not substitutable by competing and substitute products. The brand provides the buyer with benefits mainly of emotional or symbolic nature, which for the insurer is a source of bonding with the customer. Modern marketing today, like other areas of life, is emotional rather than rational. This condition is likely to remain dominant for many years to come and should not be forgotten. The 21st century is the age of the brand dictate and there is no indication that this trend will change.

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