

Professional customer service as a path to fulfilling the mission and vision of the Agricultural Social Insurance Fund (KRUS)

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Abstract

Customer service is a key element in the work of a public official. A government employee is obliged to interact with clients and provide comprehensive service, either directly or through various means of communication, such as the internet or telephone. The typical client of the Agricultural Social Insurance Fund (KRUS, the Fund) is an insured farmer, a benefit recipient, or a member of their family. Although these clients do not have the option of choosing a different form of insurance, this does not imply that the quality of service provided to them should be any less professional.

This paper presents the principles of customer service within a public office and underscores how significantly the professionalism of officials affects the institution's image. Referring to the Mission and Vision of the Agricultural Social Insurance Fund highlights the purpose of the Fund's employees' work and the goals they should strive to achieve. The publication compiles the most important principles of professional customer service, providing a practical guide for all officials – whether at the start of their career or already experienced – to refer to at any time in order to reinforce best practices. The article also aims to raise awareness among employees of the extent of their influence – the importance of their commitment and attitude towards clients, the value of their work, and the challenges associated with this demanding responsibility.

Keywords: client, communication, customer service, difficult client, image.

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Introduction

The primary objective of this article is to discuss issues related to both direct and indirect customer service, as well as to address the question: what is communication? To this end, specific sub-goals were established, encompassing concepts such as verbal and non-verbal communication, active listening techniques, factors influencing customer satisfaction, and appropriate approaches to dealing with clients. The article is based on an analysis of selected literature in the field of social communication studies, the author's own professional experience, and a one-week analysis of the number of clients served at the information point by the Insurance Department in Grudziądz.

Introductory issues

At the beginning of the article, it is important to quote the mission and vision of the Agricultural Social Insurance Fund (KRUS): "The mission of the Agricultural Social Insurance Fund is the efficient and professional execution of the Fund's tasks as defined by the Act on Agricultural Social Insurance. The vision of the Agricultural Social Insurance Fund is to attain the status of an innovative institution of public trust"¹. This defines the institution's purpose and the direction it is heading. None of these objectives can be achieved without the professional work of its officials. Quoting from the "Long-Term Action Plan for 2021–2025": "The Long-Term Action Plan serves to fulfil the mission of the Fund. In line with the adopted vision, it is geared towards the continuous development and improvement of the institution, where efficient and reliable customer service is carried out in accordance with legal regulations, principles of rational and transparent financial management, and through the use of modern technology and the potential of the employees"². The Plan also assumes providing employees with appropriate professional development, improving the information policy, and striving to enhance both external and internal communication – particularly in terms of the scope of information about the services provided. The concept of communication appears frequently in the Plan, which in its simplest form means: the transmission of information – the ability to receive and understand a message. When discussing communication, one must also bear in mind the role of e-communication, which is continuously evolving and has become an inseparable part of our reality.

1. KRUS, *Wieloletni plan działania na lata 2021–2025*, Warszawa 2022, p. 8.

2. Ibidem, p. 8.

When analysing the Plan's assumptions, its main and specific objectives, employees of the Fund must remember that their duties include: "the implementation of the provisions of the Act of 20 December 1990 on Agricultural Social Insurance"³, as well as the responsibility of upholding the positive image of the institution.

What, then, is image? It is nothing more than a model, prototype, reflection, or representation. According to the Dictionary of the Polish Language, image (Polish: *wizerunek*) refers to a persona – that is, a self-created (or created for an individual by others) representation of one's personality. It is also understood as a public identity of a person or organisation, often developed by professionals in the field, which portrays them in a favourable light and serves to secure social acceptance for their activities, thereby attracting increasing numbers of supporters and clients⁴. A negative image may be shaped by numerous factors, including: the misalignment of identity attributes with the characteristics of the target market segment; a discrepancy between declared values and actual behaviours; ineffective communication; the influence of competitors; and changes in the surrounding environment. For these reasons, it is essential that public officials are aware of the behaviours that contribute to building and sustaining a positive image of the institution⁵.

Communication

Issues related to communication are of key importance when discussing customer service, as effective communication forms the foundation of every interaction with a client. Communication influences the development of positive relationships, problem-solving, understanding client needs, preventing misunderstandings, service efficiency, as well as the professionalism and image of the institution. Clients frequently require precise information regarding rules, procedures, documentation, or deadlines – clarity and comprehensibility of information help to avoid misunderstandings and errors. A courteous and professional approach reinforces the image of the institution as competent and citizen-friendly. Furthermore, the ability to listen actively and communicate effectively enables more efficient problem-solving for clients. Clear communication shortens service times, reduces the number of repeated visits and enquiries, and streamlines the functioning of the office. "Communication is one of the oldest social processes. It has accompanied human beings since the

3. Ibidem, p. 11.

4. B. Dunaj, *Słownik współczesnego języka polskiego*, Warszawa, Wilga, 1996, p. 317.

5. J. Altkorn, *Wizerunek firmy*, Dąbrowa Górnicza, Wyższa Szkoła Biznesu, 2004, p. 18.

time when people began to live in groups and organise the first structures. Today, it is impossible to imagine modern societies whose members do not communicate with one another. Many researchers agree that societies exist thanks to the transmission of information and communication. This means that these processes constitute the foundation of society, without which it could not function, endure, or transmit cultural heritage from generation to generation”⁶. The process of communication takes place on several levels:

- interpersonal communication between two individuals;
- group and intergroup communication;
- institutional communication, including political communication;
- mass communication⁷.

The term *communication* is a homonym, as it refers not only to the broad process of transmitting information, but also to the movement of people or objects. In this article, the term is used in the context of social communication – the process of human interaction at both interpersonal and group levels.

Skilful communication determines professional success, improves interpersonal relationships, affects customer satisfaction, and influences the organisation’s image – not only in the eyes of clients, but also among colleagues⁸. In the modern world, communication often occurs over long distances via telephone or the internet. However, this does not mean that face-to-face interaction is any less important. In fact, it can be crucial to the success of an undertaking. Interlocutors communicate using words, which constitutes verbal communication. This is typically accompanied by non-verbal communication – the exchange of information through tone and modulation of voice, facial expressions, gestures, body posture, and appearance. A message transmitted from sender to recipient, whether verbal or non-verbal, constitutes a communication act. The flow of information is bidirectional; the recipient also sends messages in return. Communication is further divided into direct and indirect. Direct communication includes conversations, dialogues, discussions, or interviews. Indirect communication takes place through various media, including written communication, telephone conversations, or video conferencing. Communication can also be classified as external or internal, the latter of which may be further subdivided into vertical and horizontal communication⁹.

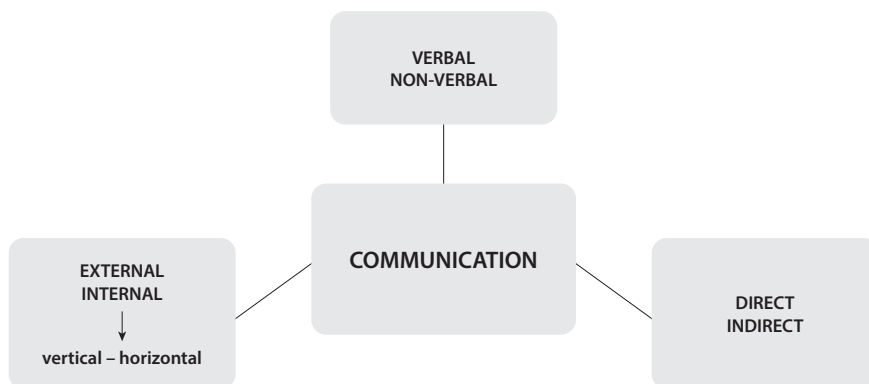
6. B. Dobek-Ostrowska (red.), *Współczesne systemy komunikowania*, Wrocław, Wydawnictwo Uniwersytetu Wrocławskiego, 1998, p. 7.

7. Ibidem, p. 7.

8. K. Szymańska, *Obsługa klienta* [in:] *Marketing w handlu*, red. L. Białoń, Warszawa, WSM, 2011, p. 191.

9. K. Szymańska, *Obsługa klienta jako źródło innowacyjności* [in:] *Innowacyjność w funkcjonowaniu przedsiębiorstw i regionów*, red. E. Gąsiorowska, L. Borowiec, PWSZ w Ciechanowie, Ciechanów 2010, p. 311.

Figure 1. Forms of Communication



Source: Own study based on K. Szymańska, *Obsługa klienta jako źródło innowacyjności [in:] Innowacyjność w funkcjonowaniu przedsiębiorstw i regionów, Ciechanów 2010.*

Before the development of spoken language, humans communicated through non-verbal signals; only later did verbal communication emerge. The effectiveness of communication depends on these two forms. Typically, both forms occur simultaneously – an exception being radio communication, which is limited solely to the verbal form. The medium of verbal communication is language, through which we communicate, act, ask questions, and express our thoughts. “Language affects all aspects of human relationships. It may also be a source of verbal misunderstanding”¹⁰. Misunderstandings are an inseparable part of communication, often arising from issues related to connotation and denotation in verbal signs – especially when context is misinterpreted by participants in the communication process. Denotation refers to the literal meaning of words, while connotation relates to the emotions and associations connected with those words. Another distinction may be made between spoken and written forms. The former offers greater possibilities for expressing emotions and thoughts, as it includes non-verbal elements. The latter – writing – is a permanent form, allowing for careful preparation, and is typically formal in nature. In turn, everything conveyed without the use of words constitutes non-verbal communication – gestures, body movements, posture, facial expressions, tone of voice, and physical appearance. These messages may be transmitted either consciously or unconsciously. They can be deliberate behaviours intended to influence the recipient. However, such messages can also be difficult to control, especially in situations involving fear,

10. B. Dobek-Ostrowska (red.), *Współczesne systemy komunikowania*, Wrocław, Wydawnictwo Uniwersytetu Wrocławskiego, 1998, p. 25.

uncertainty, or dissatisfaction. Non-verbal communication therefore is vital. Any official dealing with clients should be aware of how crucial it is to master effective communication. The way in which a statement is formulated directly affects how it is received and may significantly shape the course of the entire conversation. Facial expressions, eye contact, rhythm, speech tempo, and voice pitch all serve to reinforce verbal communication.

Non-verbal communication may be divided into several categories:

- 1) **kinesics** – body language, facial expressions, gestures, body movements, and eye contact;
- 2) **paralanguage**, which includes:
 - vocal features of the voice, such as tone, timbre, pitch, and speaking rate;
 - vocal interferences, i.e. interactions between two or more vocal features, as well as non-linguistic sounds like “um”, “ah”, “uhh”;
- 3) **self-presentation**, such as physical appearance, clothing, hairstyle, makeup, accessories;
- 4) **touch**, e.g. handshake, patting, embracing;
- 5) **proxemics**, the spatial relationships between individuals, e.g. interpersonal distance;
- 6) **chronemics**, where time functions as a communication signal, e.g. punctuality;
- 7) **environmental elements**, such as temperature and lighting.

Non-verbal communication also serves several functions, based on the relationship between verbal and non-verbal communication:

- 1) **emblems** – replace verbal expressions (e.g. a thumbs-up gesture);
- 2) **illustrators** – visually complement the verbal message (e.g. gesturing the size of a ‘this big fish’);
- 3) **affect displays** – reveal emotional states or exaggerate them beyond their actual intensity;
- 4) **regulators** – accompany and guide interaction (e.g. offering a handshake);
- 5) **adaptors** – assist in adjusting to situations and managing emotions (e.g. touching one’s lips, scratching the neck, rubbing the nose, adjusting glasses)¹¹.

According to the assumptions formulated in 1970 by anthropologist R. Bird-whistell, 35% of information is transmitted through verbal communication and 65% through non-verbal means. Another researcher, psychologist A. Mehrabian, noted in 1972 that 93% of information flows via non-verbal channels, while only 7% is conveyed verbally¹². More is communicated without words, yet such messages are not

11. Ibidem, pp. 28–29.

12. R. Adler, L. Rosenfeld, R. Proctor II, *Interplay – The Process of Interpersonal Communication*, Polish translation by G. Skoczylas, Poznań 2006, p. 143; cf. D.G. Leathers, *Successful Nonverbal Communication. Principles and Applications*, Polish translation by M. Trzcińska, Warszawa 2007, p. 20–25.

easy to interpret. Non-verbal signals are most often sent unconsciously, and controlling them is far more difficult than controlling spoken words¹³.

Understanding the mechanisms of verbal and non-verbal communication should prompt us to consciously develop our body language and the signals we transmit to recipients. With this knowledge, we can better interpret the kind of client we are dealing with and what their gestures reveal – whether their attitude is friendly or not, whether the person is anxious, or perhaps self-assured.

Table 1. Non-verbal behaviour in the communication process depending on the interlocutor's attitude

Non-verbal behaviours in the communication process (depending on the interlocutor's attitude)	
Unfriendly attitude	Friendly attitude
Avoids eye contact	Maintains eye contact
Tilts or turns head away	Nods in agreement
Poor or negative facial expression	Smiles
Strongly grips hands	Keeps hands open
Frequently touches nose, head	Moves closer to the interlocutor
Behaviour of an anxious person	Behaviour of a self-confident person
Often squints or closes eyes	Eyes naturally open
Fidgets with hands	Keeps arms relaxed and loose
Frequently covers mouth	Exposes posture and face
Fidgets in chair	Sits confidently and calmly
Nervously taps or shakes leg	Keeps legs still and comfortably positioned
Hostile, aggressive attitude	Assertive but non-hostile attitude
Smiles condescendingly	Looks at the interlocutor three-quarters of the time
Has an unpleasant facial expression	Facial expression shows determination and confidence
Threatens with index finger	Gestures openly with hands
Raises eyebrows in disgust	Slightly tilts head to the side
Stands to physically dominate	Slight body tension when beginning to speak
Clenches fists	Keeps hands open
Looks above the interlocutor's head	Looks directly into the eyes

Source: G. Łasiński, *Sztuka prezentacji*, <http://www.empi2.pl/sposob-wypowiedzi-mowa-ciala-n-35.html>, access 29.04.2022.

13. Ch.W. Moore, *The Mediation Process: Practical Strategies for Resolving Conflict*, Polish translation by A. Cybułko, M. Zieliński, Warszawa 2009, p. 205.

Body language is an extensive subject, and we are often unaware of what our body is communicating. At times, our behaviour and non-verbal cues are beyond our conscious control. However, some gestures and movements can be learned, and others consciously regulated. It is therefore beneficial to understand what they signify.

1. **Covering the mouth** – The hand covers the mouth, with the thumb resting on the cheek, when the subconscious attempts to suppress deceitful words that have just been spoken. Sometimes, people try to mask this gesture by feigning a light cough. If the speaker performs this gesture, it may indicate they are lying. If, however, the listener covers their mouth while someone else is speaking, it can suggest they believe the speaker is lying.
2. **Touching the nose** – This is essentially a more subtle, disguised version of covering the mouth. It may involve several gentle strokes beneath the nose or a quick, nearly imperceptible touch. This gesture can be explained by the subconscious directing the hand to cover the mouth when a dishonest thought arises – only for the hand to be redirected at the last moment, resulting in a nose touch. Another explanation is that lying causes an itching sensation in the sensitive nerve endings in the nose, and rubbing alleviates this discomfort.
3. **Rubbing the eye** – this gesture represents an attempt to hide visible deceit or to avoid eye contact with the person being deceived. Rubbing under the eye serves as an effort to avert the listener's gaze or to prevent them from making eye contact with the speaker.
4. **Rubbing the ear** – this gesture reflects an attempt to “unhear” unpleasant information. When a listener places a hand behind the ear or rubs it, they may be subconsciously trying to muffle the words. This sophisticated gesture is an adult version of children covering their ears when they do not want to hear reprimands. Rubbing the back of the ear, tugging the earlobe, or folding the entire ear may signal that the listener has heard enough or wishes to respond.
5. **Pupil dilation** – research suggests that the pupils of individuals who are lying tend to dilate more than those telling the truth. This is a curious finding, as pupil dilation is generally interpreted as a sign of interest, arousal, or attraction.
6. **Blinking** – studies indicate that increased blinking may be associated with deception, though it is also linked to heightened mental activity and higher intelligence.
7. **Rubbing the neck** – when someone rubs their neck with an index finger, it signals uncertainty or doubt – subtly conveying thoughts like “maybe...” or “I’m not sure you’re right...”.
8. **Resting the head on a hand** – this is a classic sign of boredom. The person must “hold up” their head to avoid falling asleep. The degree of fatigue corresponds to the amount of support the hands provide to the head.

It is also essential to remember that gestures may carry different meanings across cultures. For example, raising the eyebrows may signal surprise in Poland, but can be interpreted differently in other countries.

Table 2. Culture and the Meaning of the Eyebrow-Raising Gesture

Culture	Meaning
Americans and Canadians	Interest, surprise
Britons	Scepticism
Germans	"You're clever!"; "Great idea!"
Filipinos	"Hello!"
Arabs	"No!"
Chinese	Disagreement
Tongans	"Yes" or "Agree"
Peruvians	"Money" or "Pay up"

Source: M. Bartosik-Purgat, *Otoczenie kulturowe w biznesie międzynarodowym*, Warszawa 2006.

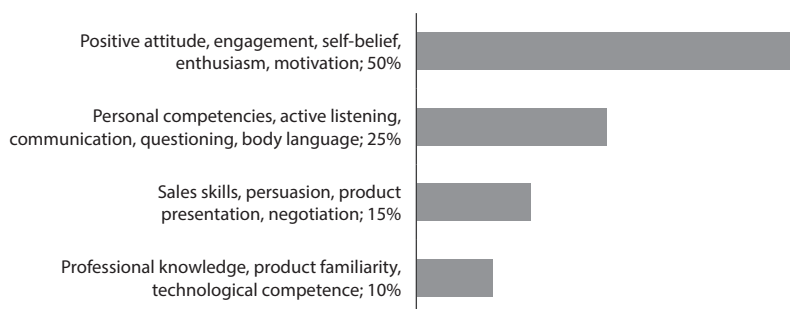
Customer service

Another important issue addressed in the article is customer service. It is crucial for several reasons: like communication, it affects the efficiency and speed of service delivery, the positive image of the institution, reduces stress and misunderstandings, and increases the accessibility of services. Not every official is aware of how many factors influence how they are perceived, and consequently, how the institution is perceived. Therefore, it is important to remain conscious of what to pay attention to in one's professional practice. An employee responsible for customer service should be properly prepared for the task. They should understand the importance of identifying the client's needs, problems, or purpose of the visit. It is on the basis of such contact that the client forms an opinion about the functioning of the office. During direct contact, the client creates a mental image of the official assisting them, and thereby associates that individual with the entire institution they represent. Additionally, officials should foster a welcoming environment in which the client feels comfortable and recognised as an important visitor whose arrival was anticipated. A satisfied client is more likely to develop trust in the office. Identifying the purpose of the visit, providing the necessary information, and, where appropriate, explaining the next steps in the process are the core responsibilities

of a customer service officer. This role requires not only active listening skills and the ability to ask relevant questions but also sound substantive knowledge.

The construction of questions posed to clients also significantly affects the communication process. There are many types of questions: open-ended, closed, verifying, guiding, and informative. Open-ended questions elicit descriptive answers, whereas closed questions typically prompt responses such as “yes”, “no”, or “I don’t know”. Verifying questions help check whether the client has correctly understood the message, while guiding questions help clarify unclear messages¹⁴. Questions must be asked tactfully, so that the client does not feel interrogated. Open-ended questions help to gather information about the client’s needs and expectations, whereas closed questions help to establish facts and prompt brief, specific answers. Using paraphrasing confirms to the client how their message has been interpreted. Paraphrasing often begins with phrases such as: “You just mentioned that...”, “Are you saying that...”, “If I understand you correctly, you mean that...”. This technique shows the client that they are being listened to and taken seriously, and it provides an opportunity to confirm or correct any misunderstandings. It would also be beneficial if, during the conversation, the official remembered to use affirming statements that add value to the client, such as: “Thank you for arriving on time” or “I appreciate that you have brought all the required documents”. Such an approach at the beginning of the conversation facilitates further communication and helps the client feel more confident from the outset. There are also behaviours that officials should avoid during client interactions. These include, among others: interrupting the client, disregarding the speaker, failing to focus on the client’s issue, displaying indifference, or reacting negatively with statements such as “That can’t be done”.

Chart 1. Essential skills for effective customer service



Source: Own study based on H. Beckwith, *What clients love: A field guide to growing your business*, Helion 2006.

14. K. Serafin, *Skuteczna komunikacja w podmiotach administracji publicznej*, Uniwersytet Ekonomiczny w Katowicach, p. 146.

“The relationship between public offices and citizens has undergone a profound transformation over the course of history. A consequence of the new approach taken by public administration towards citizens is the recognition of their needs and the implementation of all actions in such a way as to satisfy those needs. The citizen’s status has shifted from that of a supplicant dependent on the goodwill of officials to that of a “co-producer” client, whose opinion influences the shape of the service. The official, in turn, assumes a new role as a client advisor, facilitating navigation through the complexities of regulations”¹⁵. Clients of public offices are often difficult to identify. In the public sector, it is not possible to choose preferred clients. Public services are directed towards the entire population, and it must be remembered that every citizen expects a high standard of service. It is also worth highlighting that the term “applicant” (Polish: *petent*) is being phased out in favour of “client”. Increasingly, the functions of public institutions are being referred to as services rendered for the benefit of residents¹⁶.

We encounter various types of clients, yet all of them expect the same thing – to have their problem resolved and their need met. It is up to us how their visit to the office unfolds. The typical client of the KRUS is a farmer, former farmer or future farmer, a household member of a farmer, or a benefit recipient. A farmer is defined as: “An adult natural person residing in and personally conducting agricultural activity in the territory of the Republic of Poland, on a farm they possess, including within a group of agricultural producers, as well as a person who has designated their farmland for afforestation”¹⁷. Thus, KRUS serves a limited social group; not every citizen qualifies as a client. To be covered by the Agricultural Social Insurance system, one must meet the criteria set out in the Act of 20 December 1990 on Agricultural Social Insurance.

It is “therefore essential to show the client that, at that moment, their issue is the official’s top priority. Clients greatly value competence and honesty in staff. One should also bear in mind that for an outsider, it is often difficult to imagine how complex the procedure behind an administrative decision can be – even if the final document consists of a single page. Officials should be aware of this, as it enables better communication and empathy towards the client’s behaviour. A person unfamiliar with administrative procedures may not understand specialist terms, may ask obvious questions, show indecision, express doubt, or seek more detailed information. At the same time, officials have the right not to know information outside their area of

15. Project “*Klient w centrum uwagi administracji*”. Guidelines to implementing customer satisfaction management standards in government administrative offices. A project co-financed by the European Union under the European Social Fund, p. 18.

16. Ibidem, p. 19.

17. KRUS, <https://www.krus.gov.pl/niezbednik/slownik-pojec/rolnik/>, access 29.04.2002.

competence, not to make unrealistic promises, and to request time to verify or consult an issue. What matters is not to leave the client with an unresolved problem.

In the training titled “Effective communication with clients of public offices in direct contact and via telephone or internet (email, chat, etc.)”, commissioned by Wołomin powiat as part of the project “E-Starostwo. Implementing management improvements and staff training for the Powiat Office in Wołomin”, various client types and methods for effective interaction with each were discussed:

1. The Accuser Client – tense, gesticulates excessively, potentially aggressive, blames others, provokes frustration. The official must remain calm, avoid confrontation, seek to defuse the situation, inquire into the source of anger, and aim for a resolution. This is a challenging task that requires resistance to provocation.
2. The Submissive Client – withdrawn, avoids eye contact, indecisive, seeks support. The official’s role here is to offer reassurance, suggest a seat, show approval, and practise active listening.
3. The “Computer-Type” Client – cold, composed, emotionless, intelligent, observant, uses complex or specialised terminology. In such cases, recognising the client’s strengths helps increase their sense of security and openness. Rather than criticising, the official should highlight the client’s precision and subject-matter knowledge.
4. The Scatterbrained Client – uncoordinated movements, loses track of conversation, changes topics frequently, appears distracted. It is crucial to help the client focus and only then provide necessary information, listen carefully, and explain the process in detail.

To strive for excellence in customer service, it is worth consulting the annex to the project “Client at the Centre of Public Administration”, co-financed by the European Union under the European Social Fund. The annex – “The Golden ABC of Customer Satisfaction Management” – provides a perfect summary of what actions to take to meet client expectations, derive satisfaction from one’s work, and contribute positively to the institution’s public image.

Table 3. The Golden ABC of Customer Satisfaction Management

The Golden ABC of Customer Satisfaction Management
Analyse the factors affecting customer satisfaction on an ongoing basis.
Assess customer needs to serve them as efficiently as possible.
Be patient and allow the customer to fully explain their issue.
Customise your language to match the client’s level of understanding.
Eliminate barriers that hinder the achievement of objectives.
Filter the information provided by the customer to extract the core issue.

The Golden ABC of Customer Satisfaction Management

Get ready for challenges and temporary difficulties that may arise.

Halt processes that contribute to customer dissatisfaction.

Ignore inappropriate behaviour from the customer.

Guide the customer to the right person if you cannot resolve the issue yourself.

Hope for understanding and cooperation from the customer.

Inform the customer using simple language – avoid technical jargon.

Keep a positive attitude towards every customer.

Limit judgement – separate the person from the problem and handle it professionally.

Manage your emotions and remain courteous to the client.

Notice and respond to changing customer needs.

Put yourself in the customer's shoes.

Respect the customer as a partner in resolving the issue.

Simplify complex procedures for the client whenever possible.

Team up with the customer in decision-making, where appropriate.

Upgrade your skills continuously based on your experiences in customer service.

Source: Project "Klient w centrum uwagi administracji", co-financed by the European Union under the European Social Fund. Annex 08 to the Guidelines.

Analysis of customer service point operations

In fulfilling the objectives set out in the mission and vision of the Agricultural Social Insurance Fund, employees are expected to maintain full professionalism. Considering the diversity of clients, this is not always an easy task. An analysis of the number of clients served over the course of one week by the staff of the Information Point at the Insurance Department in Grudziądz reveals that an employee interacts with approximately 200 clients weekly – either directly or indirectly. The information desk staff member, being familiar with different client types, must be prepared for a wide range of situations. On a daily basis, they encounter friendly and polite individuals, but may also face demanding or confrontational clients. It is therefore crucial to be able to handle each situation professionally and to find constructive solutions – even when the conversation becomes difficult. Being able to clearly define the problem, identify its cause, propose possible solutions, and jointly choose the most suitable one benefits both sides of the interaction. One must also not forget the power of a smile, simple kindness, empathy, and the basic courtesies such as “good morning”, “goodbye”, “please” and “thank you”.

Table 4. Number of Clients Served at the Information Point – Insurance Department in Grudziądz (Week of 25–29 April 2022)

Type of contact	Monday	Tuesday	Wednesday	Thursday	Friday	Total
In-person	23	13	14	25	19	94
Telephone	23	22	20	22	20	107

Source: Own study.

The Customer Service Point at the Local Branch in Grudziądz comprises two workstations: one for the Insurance Department and one for the Benefits Department. Each station is staffed by one employee from Monday to Friday between 7.00 a.m. and 3.00 p.m., with extended hours until 4.00 p.m. on Tuesdays. On average, the Insurance Department employee serves around 19 in-person clients daily. These clients present a variety of cases, such as: (1) Enrolment in social and health insurance schemes; (2) Requests for certificates confirming insurance periods; (3) Enquiries about contribution amounts; (4) Questions about eligibility and required documentation; (5) Applications for debt instalment plans or remission of arrears. These are just a few examples of the cases brought to the office. The average time an employee dedicates to one client is approximately 26 minutes – not accounting for telephone conversations, which are almost equal in number to in-person visits. In practice, this means that the time available for each client is often shorter. Disregarding the mode of contact, a single official serves around 40 clients daily. It is also important to note that employees are entitled to breaks during working hours. Given the high workload, familiarity with the principles of professional customer service is of critical importance. The front-line employee is the one who shapes the institution's image – their attitude, communication style, and level of engagement directly influence how the client perceives the office.

Conclusion

The effective functioning of any institution – whether private or public – relies on successful communication, both external and internal, with the principal communicators in this process being the organisation's employees. At present, broadly understood communication is ranked fourth among the most effective human activities. The messages created by employees – whether verbal or conveyed through various symbols and gestures – reflect who we are and what our intentions may be. By applying appropriate techniques, which can be learned, a communicator is able to exert a specific influence on others. The type and professionalism of language used

plays a crucial role in communication. Creating a positive first impression and possessing the ability to listen effectively ensures that the entire communication process runs smoothly and helps eliminate unnecessary tension. Such positive communication demands not only solid knowledge from the employee but also awareness and continuous practice of these skills in interactions with both clients and colleagues. We often unconsciously use phrases during conversations that may prompt a negative response from the interlocutor. When a conversation begins in an unfriendly atmosphere, it becomes difficult to establish meaningful dialogue or understand the true reason for the client's visit. It is the official's responsibility to ensure that communication with the client takes place in a positive environment. It is essential to demonstrate respect, give the client full attention, and approach each matter individually – so that every client feels important and acknowledged. For this reason, we should continuously improve our communication skills across all dimensions, as doing so will help us become not only better professionals but also better people.

This paper has outlined the principles of client communication, including both verbal and non-verbal forms. The discussed customer service topics serve as a reminder of what must be kept in mind in daily work, so that every client of the Agricultural Social Insurance Fund feels welcomed and supported, and that each employee is equipped to handle even the most challenging interactions. The aim of the article has been achieved through a thorough presentation of key issues essential to working with clients. The publication serves as a practical compendium of knowledge on customer service and effective communication – skills that are fundamental to the role of every employee. It also reaffirms the mission and vision of the Agricultural Social Insurance Fund, which continue to shape the direction of its operations.

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