

commercial bank reputation, insurance policy prices comparable with other banks, commercial bank near you, near office, and recommended by friends.

The overall picture of the opinions on the process of consumer decision on buying life insurance policy on sensitivity after purchased were at high level for reasons in ascending order, such as policy issue satisfaction, customer loyalty, and recommended to friends.

II. CONCLUSION AND DISCUSSION

The study of marketing mix factors influencing consumer decision on buying life insurance policy from commercial bank with following discussions:

The factors of marketing mix influencing consumer decision on purchasing life insurance policy from commercial bank consisted of the followed aspects, such as products, physical appearance, and the process of business management found that the overall picture of the opinions were at high level which associated to the research study of Arun Visutpipatsakul (2552 B.E.) studied on factors of consumer decision on purchasing life insurance policy from Thai commercial bank revealed that the overall picture of the opinion were at high level consisted of the process of service management, products, and physical appearance.

The factors of marketing promotion influencing consumer decision on purchasing life insurance policy from commercial bank found that the overall picture of the opinions was at high level which associated to the research study of Kriangkrai Tanakornpisarn (2555) studied on comparison of consumer satisfaction and purchasing life insurance policy from commercial bank through insurance agent found that marketing mix, such as free gift with insurance purchased and prizes.

The factors of marketing mix of prices influencing consumer decision on purchasing life insurance policy from commercial bank found that the overall picture of the opinions was at high level which associated to the research study of Pattanan Poojampa (2550) studies consumer behavior on purchasing of life insurance policy of Siam Commercial Bank customers in Chiang Mai district found that factors of prices which policy claim offered more benefits.

The factors of marketing mix of physical appearance influencing consumer decision on purchasing life insurance policy from commercial bank which associated to the research study of Suparp Narkkitikul (2550) studied of the view of consumer on buying life insurance policy from commercial bank influencing consumer in Bangkok found that the customers want to know regarding covered policy condition and commercial bank stability.

The factors of marketing mix of the process of service management influencing consumer decision of purchasing life insurance policy from commercial bank was in high level of the opinions which associated to the research study of Suparp Narkkitikul (2550) studied of the view of life insurance policy from commercial bank of consumer in Bangkok area influencing consumer in Bangkok found that the customers

found that the convenient of rapidly of claim.

III. RECOMMENDATION

The results from the study, researcher suggested that commercial bank should improve consumer service as follow:

The product aspect: commercial bank administrative officers should emphasize on offering appropriate life insurance policy, such as lifetime policy, saving policy for income reduction, and retirement policy which each policy meets individual requirement.

Prices aspect: commercial bank administrative officers should emphasize on offering appropriate life insurance policy to really benefits insurance policy holders.

Distribution channel aspect: commercial bank administrative officers should emphasize on offering available parking space appropriate for customers.

Marketing promotion: commercial bank administrative officers should emphasize on offering promotion event booth, such as money expo to advertise the policy.

Physical appearance aspect: commercial bank administrative officers should emphasize on offering reliability and stability services, reputation, and rapidly service and claim in order to meet consumer requirement.

Suggestions for Future Research

The future study of life insurance policy should select individual sampling group of consumers in-depth interview in order to find the clear picture of the policy.

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