

ABSTRACT

This project is aimed to identify the factor determinants purchasing life insurance, find out the trend of purchasing decision according to characteristic and buying of people in Bangkok metropolitan area in order to improve the marketing strategy for life insurance. The research used questionnaire as an instrument to collect data. The target is the employed people who work in Bangkok metropolitan area and the sampling size is 400 persons.

The method to select respondents is purposive sampling and convenience sampling. SPSS is used to analyze data. From the analysis results, founded that the age, status, education, occupation, and income are effected on purchasing decision. It also shows that the persons who have positive opinion or attitude towards the agent and life insurance, company's reputation on the life insurance tends to have high level of purchasing decision. The result show that the target market group is the persons who are aged between 31-40 years old with an average income of 10,000-20,000 baht and are interested in both accidental and health insurance policies.

From this result data analysis can be used to apply in the marketing program (Marketing Mix) to set the new strategy of the product, price, place, and promotion to satisfy needs of the consumers.