

ABSTRACT

This research aims at exploring the influence of a salesperson's selling behavior and information disclosure on customers' trust, satisfaction and future interaction intention towards that salesperson in the insurance industry. In addition, the study is to investigate how the customer's trust and satisfaction affect the chances of selling to the customer in the future.

In this study, the researcher carries out a survey with the insured persons from the three commercial banks, Bangkok Bank, Kasikorn Bank, and Siam Commercial Bank, based in Bangkok. A sample of two hundred and seventeen is randomly selected from the 322 returned questionnaire. Multiple regression and correlation analysis are used to analyze the data and test the hypotheses.

The analyses of the data reveal that customer orientation, sale orientation, and agent's company disclosure are important factors in developing trust. Customer, relationship, and transaction orientation are also important factors in developing satisfaction. Moreover, relationship orientation, agent's company disclosure, and customer orientation are significant factors in developing future interaction intention. The researcher found out that trust is related positively to future interaction intention and satisfaction is related positively to future interaction intention.

Finally, the recommendations are based on the results of this research. Insurance companies should encourage salespeople to ensure that the client fully understands the product, any financial risks and the outcome of the investment. They should emphasize attentiveness and promptness in dealing with customer request, complaints, and problems. The caring individualization attention from salespeople to each customer can reduce the number of complain, improve the relationship between the customers and the insurance companies.