



A STUDY OF INTERPERSONAL SELLING BEHAVIOR, TRUST,
SATISFACTION AND FUTURE INTERACTION INTENTION
IN CASE OF LIFE INSURANCE

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A Thesis Submitted in Partial Fulfillment
of the Requirements for the Degree of

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Graduate School of Business
Assumption University
Bangkok Thailand

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By

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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.

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CHAPTER I

INTRODUCTION

1.1 Background of the Study

Rapidly changing competitive environment is forcing business marketers to be more creative and flexible in order to meet competition. Many firms have responded to these challenges by building collaborative relationships with customer and suppliers (Dertouzos, Lester, & Solow, 1989). In a highly competitive environment, the ability to retain a substantial satisfied customer base represents a tremendous competitive advantage for any sales organization as a sales effort which emphasizes relationship building is one in which satisfied customer are more likely to be found (Kelly, 1992).

As business marketers placed greater emphasis on relationship building, trust has assumed a central role in the development of marketing theory (Dwyer, Schurr, & Oh, 1987). Also, satisfaction with delivered products and services has been suggested and empirically documented as affecting the buyer's decision to continue a relationship (Fornell, 1992), and conversely reduce the likelihood of exit from the relationship and negative word-of-mouth (e.g. Churchill & Surprenant, 1982). Previous researches identifying the development of trust and satisfaction as important factors contributing to relationship development is also confirmed (Bejou, Ennew, & Palmer, 1998).

Trust and satisfaction have been highly recognized in the literature as effective elements for establishing successful relationships (Tam & Wong, 2001). However, some

important questions regarding the interrelationship between these two have not been addressed properly. This research begins to examine the influence of behavior and performance of salespersons on customers' trust and satisfaction in the context of life insurance services.

Life insurance, in general, has long been recognized as necessary and essential elements in an individual's or a family's financial program. Life insurance business is an important part of the economy of many countries. The benefits paid by insurance companies help individuals and households to remain self-supporting despite the economic losses caused by sickness, injury, death, and old age. Some life insurance policies also provide a saving fund for retirement and other purposes. The funds that insurance companies invest enable business to get started and expand, creating new jobs in the process. The life insurance industry is also a major employer (Dani & Gene, 1988). In many countries, millions of people are employed by the life insurance industry. Thus, insurance companies and their investments have enormous economic importance both to individuals and to businesses.

From its earliest days, the insurance industry has had to change with the times. Changes in lifestyles, incomes, educational levels, and economic climate alter the shape of the industry and its products. The insurance industry's ability to respond to changing conditions, while preserving its primary objective of providing economic protection, is the most important factor in the insurance industry's growth and is the reason that the

insurance industry has become an important force today's society employer (Dani & Gene, 1988).

In many countries, life assurance business recorded a highly growth rate in the recent years. The growths of life insurance companies are mostly depending on the following factors (Lohitakul, 1999).

1. Number of policies in new business
2. Number of policies in force
3. Net Written Premiums and Life Policy Reserve
4. Benefit Payments incurred
5. Investment of Life Insurance Business and Assets
6. Number of Life Insurance Agents and Brokers

In Thailand, the life insurance industry has expanded substantially in recent years. It is undergoing a period of rapid growth. The Department of Insurance (DOI) estimates premium growth in 2002 of 30% for life insurance, with this trend continuing in 2003. Whilst the recent improvement in the Thai economy is a key factor behind the growth in 2002, other three factors are stimulating the rejuvenation of the insurance market (Ashpole & Aksornsawad, 2003). The first factor is an increase from 1 January 2002 in the personal income tax deduction for life insurance premiums to Baht 50,000 from the Baht 10,000 allowance that has applied since 1987 (Ashpole & Aksornsawad, 2003). The second factor is the continued differential between the bank deposit interest rate of around 1.25% to 1.5% for savings and 1.75% to 2% on fixed accounts and the 4% return

required to be built into Thai life insurance products (Ashpole & Aksornsawad, 2003). The third factor is a steady increase in the number of licensed agents (Department of Insurance, 2002). Table 1.1 illustrates the growth in the number of life insurance agents.

Table 1.1 The growth in the number of life insurance agents in 1997-2001

Year	No of Licensed Agents	% Change
1997	151,896	17%
1998	184,437	21%
1999	217,548	17%
2000	279,896	28.66%
2001 (Approximate)	328,878	17.50%

Source: Department of Insurance, Ministry of Commerce, 2002

The life assurance business registered a notably high growth rate than other industries in the present economic environment, which reflected favorably on public confidence in life assurance business and realignment of consumer behavior. According to the data from the Department of Insurance (DOI), in 2001, life assurance business grew significantly over 2000. Total insurance premiums in 2001 amounted to 91,626 million Baht, an increase of 24.91 percent compared to the total premiums of 73,351 million Baht of 2000. Total first-year premiums received for 2001 was 20,929 million Baht, an increase of 21.67 percent when compared with the 2000 figure of total first-year premiums of 17,202 million Baht. Notably, the increase in first-year premiums received demonstrated a significant growth in new business as well as the fair retention of existing customer base (Department of Insurance, 2002). Table 1.2 shows the data of first year premiums and total premiums.

Table 1.2 The data of the first year premiums and total premium from 1997-2001

Year	First Year Premiums	% Change	Total Premiums	% Change
1997	12,671	(13.31)	57,213	4.84
1998	9,771	(22.88)	54,812	(4.20)
1999	13,525	38.41	60,751	10.83
2000	17,202	27.19	73,351	20.74
2001	20,929	21.67	91,626	24.91

Source: Department of Insurance, Ministry of Commerce, 2002

Meanwhile, in the year 2001 renewal premiums rose to 61,136 million Baht, an increase of 14.27 percent from the corresponding period of 2000 with renewal premiums at merely 53,500 million Baht. Additionally, Single Premiums in 2001 amounted to 9,561 million Baht, an increase of 260.93 percent from the corresponding period of 2000 with Single Premiums of 2,649 million Baht. It can be noted that people attach greater importance to life assurance. At the same time, considering the direct renewal premiums received, insured customers have maintained their policy. Table 1.3 shows the data of renewal premiums and single premiums (Department of Insurance, 2002).

Table 1.3 The data of the renewal premiums and single premiums from 1997-2001

Year	Renewal Premiums	% Change	Single Premiums	% Change
1997	44,132	11.42	410	18.84
1998	44,710	1.31	331	(19.27)
1999	46,864	4.82	362	9.37
2000	53,500	14.16	2,649	631.77
2001	61,136	14.27	9,561	260.93

Source: Department of Insurance, Ministry of Commerce, 2002

Under the prevailing low deposit interest rate in 2000, which continued into 2001, and the increase in population which brought the ratio of policies to population to 13.37 percent (in figures: 8,331,702 policies for every 62.31million people). Table 1.4 shows

the statistic of the in force Policy (Before Reinsurance) in 1997-2001. The increased awareness in insurance protection and the anticipated increase in income tax exemption on life premium from 10,000 Baht per year to 50,000 Baht should be a positive factors contributing to further growth of life assurance business in 2002; up to an estimated 30 percent approximately (Department of Insurance, 2002).

Table 1.4 The statistic of the in force Policy (Before Reinsurance) in 1997-2001

Year	No. of Policies	% Change	Sum Insured (Million Baht)	% Change	Sum Insured : Policy (Baht)	No. of Population (Million)	Ratio of Policies to Population (%)
1997	7,215,160	4.03	1,179,836	10.35	163,521	60.50	11.93
1998	7,198,575	(0.23)	1,226,949	3.99	170,443	61.20	11.76
1999	7,375,916	2.46	1,253,169	2.14	169,900	61.80	11.94
2000	7,772,664	5.38	1,489,987	18.90	191,696	61.88	12.56
2001	8,331,702	7.19	1,758,829	18.40	211,100	62.31	13.37

Source: Department of Insurance, Ministry of Commerce, 2002

Although the Thai life assurance business showed a notably high growth rate, only 13% of the Thai population has life cover compared to at least 40% in Malaysia and 60-100% of many other Asian territories (Boodnampech, 2001). Table 1.5 shows the percentage of policy to population in Asian countries. According to the Department of Insurance, more than 80% of the population have not yet life insurance (Lohitakul, 1999).

Table 1.5 The percentage of policy to population in Asian countries in 2000

Japan	100%
Singapore	80%
Taiwan	70%
Hong Kong	60%
Malaysia	40%
Thailand	13%

Source: Department of Insurance, Ministry of Commerce, 2001

1.2 Statement of the Problem

There are two major problems that occurred in the past few years that will continue to affect future development of life insurance industry in Thailand. The first problem is that the number of public complaints received by the Department of Insurance (DOI) regarding service levels is increasing. According to DOI (2001), around 500 complaints were received in 2001 in connection with sales agent fraud. The second problem is according to the DOI (2001) the number of cancellation and lapsation policies in the year 2001 are still high. Total cancellation and lapsation policies in 2001 amounted to 306,807 million Baht, an increase of 82.24% compared to the total cancellation and lapsation policies of 168,358 million Baht of 2000.

Thus it is probably true that two problems facing most life insurance companies is that the poor information available in terms of relationship between sales agents and customers. Once the information between sales agents and customers is analyzed, other obstacles will automatically disappear. Consequently, the statement of the problem in this study is especially identified as **“How interpersonal selling behaviors affect the relationship quality (in term of trust, satisfaction and future interaction intention)**

between the salespersons and customers?” Specifically, the research addresses the following questions:

- (1) What are the effects of relationship between trust and interpersonal selling behavior?
- (2) What are the effects of relationship between satisfaction and interpersonal selling behavior?
- (3) What are the effects of relationship between future interaction intention and interpersonal selling behavior?
- (4) What are the effects of relationship between trust, satisfaction, and future interaction intention?

1.3 Objectives of the Study

The primary purpose of this study is intended to examine the major factors that influence behavior and performance of salespersons on customers' trust and satisfaction and in turn, their anticipations of future interactions with the salesperson in the context of life insurance services. Correspondingly, the objectives of this study are:

- (1) To examine the influence of a salesperson's selling behavior and information disclosure on customer's trust, satisfaction, and future interaction intention towards that salesperson.
- (2) To investigate how the customer's trust and satisfaction affect the opportunities of selling to the customer in the future.

1.4 Scope of the Study

The conceptual scope of this study is mainly examines the factors that affect the quality of relationship between the salespersons and customers. The focal point in this study is the quality of the salesperson-customer relationship as perceived by the customer in the insurance industry. The study provides a model that depicts some of the key antecedents and consequences of relationship between interpersonal selling behavior, trust, satisfaction, and future interaction intentions.

The life insurance service is selected as a service category for the scope of this study. This research will be conducted during June 2003. Also, the only location in Bangkok is set as geographic scope for conducting this research. Branches of the three banks, Bangkok Bank, Kasikorn Bang, and Siam Commercial Bank in Bangkok area are selected for this scope.

1.5 Limitation of the Study

The limitation of this study is that it concentrates only on the policyholders who are insuring with a life insurance company at least one year because they are in the position to perceive the relationship quality. Also, because the limited of time frames, the study will be located only in Bangkok. Thus, branch managers in banking industry who are insuring with various life insurance providers for more than one year are selected to be the respondents because they are in the position to perceive the quality of relationship.

The other limitation of this study is that the data is collected from policyholders who are insuring with various life insurance providers, and not a specific one. Thus the standard of quality in terms of services or relationship (between salesperson and customer) may differ. Consequently, the generalizations under this investigation could be made with caution.

1.6 Significance of the Study

It is recognized that effective service marketing depends on establishing trust and satisfaction. This is important for service marketers, particularly dealing with marketing insurance and similar services, where salesperson's ability affect the customer's long-term commitment and dependency on the provider may be determined largely by the interpersonal relationship he or she tries to establish with the customer.

This study is significant for most life insurance agents since its contribution is to provide them with powerful guidelines for fine tuning their efforts aimed at enhancing customer relationships. It is also important for marketers of life insurance companies to find competitive advantages for future sales opportunities and to make effective relationship marketing by helping sellers to improve the design and implementation of their relationship marketing strategies.

Knowledge of the relationship between seller and buyer on trust, satisfaction, and future interaction intentions will greatly enhance its opportunity to make better business decision. These organizations will know their customers' requirements or expectations and will be able to determine if they are meeting those requirements.

1.7 Defining Important Terms

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In this section, the most important terms used in this study are defined.

Agent

The person who legally represents the insurer, has the authority to act on the insurer's behalf, and can bind the principal by expressed powers, by implied powers, and by apparent authority (George, 1995).

Beneficiary

The person, persons, or other entity designated to receive policy proceeds (Dani & Gene, 1988).

Claim

A request for payment under the terms of an insurance policy (Dani & Gene, 1988).

Future Interaction Intention

It refers to the future behavioral intentions of customers to assess their potential to remain with or leave the organization (Zeithaml, Berry, & Parasuraman, 1996).

Insurance

Pooling of fortuitous losses by transfer of risks to insurers who agree to indemnify insured for such losses, to provide other pecuniary benefits on their occurrence, or to render services connected with the risk (George, 1995).

Policyholder

The person or party who owns an individual insurance policy (Dani & Gene, 1988).

Relationship quality

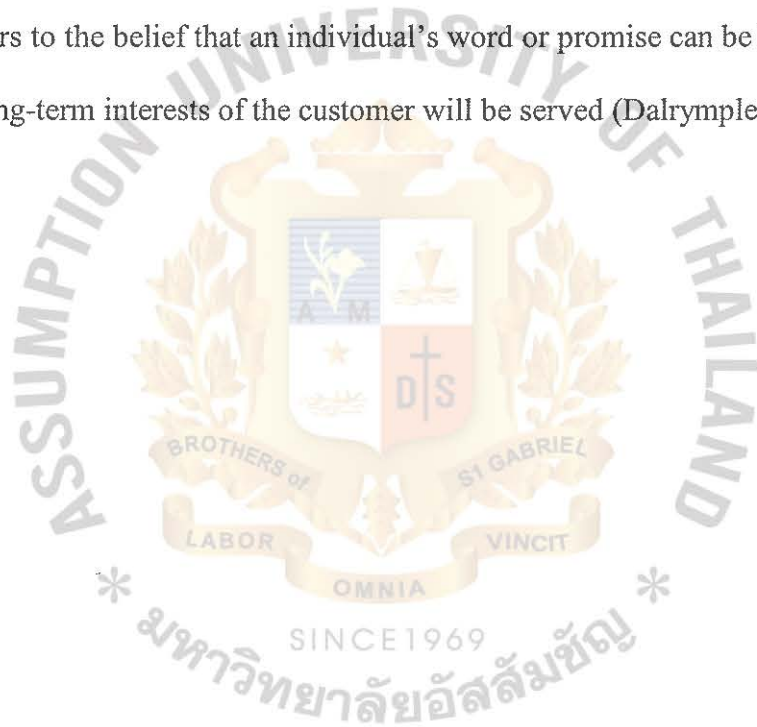
The buyer's perspective is achieved through the salesperson's ability to reduce any perceived uncertainty (Roloff & Miller, 1987; Zeithaml, 1981).

Satisfaction

It is person's feelings of pleasure or disappointment resulting from comparing a product's performance (or outcome) in relation to his or her expectation (Kotler, 2000).

Trust

It refers to the belief that an individual's word or promise can be believed and that the long-term interests of the customer will be served (Dalrymple & Cron, 1995).



CHAPTER II

REVIEW OF RELATED LITERATURE AND STUDIES

Introduction of the Chapter

This chapter begins by reviewing existing literature on the buyer-seller relationships. It then reviews the important element of relationship building, including trust, satisfaction, future interaction intentions, and relationship quality. This chapter also discusses the empirical findings of the previous researches. The last section presents conclusion of the chapter.

2.1 Buyer-Seller Relationships

One of the most important recent trends in sales and sales research has been the recognition that the long-term key to success may lie in a relational approach to the buyer-seller interaction (Dwyer et al., 1987). Jackson (1985) and Levitt (1983) noted that the decision by customer whether to continue in a relationship or to leave it has been seen as dependent upon the level of congruity between relationship expectations and performance, so far. Furthermore, Kellerman (1987) suggested that high expectations of future exchanges could reflect a favorable evaluation of relationship performance so far.

It is important for most marketers to take action on keeping customer and making them into better customers (Berry, 1983). In marketing life insurance, the ability of salesperson to affect the customer's commitment and dependency on the provider may be

determined by the interpersonal relationship they establish with the customer. Likewise, in service contexts characterized by continuous exchange activity and considerable purchase uncertainty, the long-term interests of the customer may be best served by initiating and maintaining enduring relationships with salespeople (Crosby, Evans, & Cowles, 1990).

As sales representatives generally have the most direct customer contact, customers often perceive the conduct and behavior of the salesperson as personifying how the selling firm feels about its customers (e.g. Grewal & Sharma, 1991; Magrath, 1990). Consequently, the very success of a firm's relationship marketing strategies is highly dependent on its sales representatives since they have the most immediate influence on its customers.

Therefore with the importance of a mutual beneficial relationship between salesperson and customer in mind, the focus of this research is the effective management of agent-client relationship. Relationship quality is conceptualized as being manifest in at least the two highly related constructs of trust and satisfaction (Smith, 1998).

2.2 Literature discussion concerning dependent variables

This section begins by highlighting some important elements of relationship building: trust, satisfaction, and future interaction intentions.

Trust

Moorman, Deshpande, and Zaltman (1993) defined trust as “a willingness to rely on an exchange partner in whom one has confidence.” They propose that an expectation of trustworthiness results from the ability to perform (expertise), reliability, and intentionally. Morgan and Hunt (1994) also defined trust as the perception of “confidence in the exchange partner’s reliability and integrity.” Both definitions highlight the importance of confidence and reliability in the conception of trust. From the perspectives of relation sales, the customer’s trust can be defined as “a confident belief that the salesperson can be relied upon to behave in such a manner that the long term interest of the customer will be served” (Crosby et al., 1990).

Using a similar definition of trust, Gwinner, Gremler, and Bitner (1998) found that the psychological benefit of confidence and trust are more important than special treatment or social benefits in consumer relationships with service firms. The trust of an individual, however, is different in nature from that of an organization (Anderson & Narus, 1990), the difference lies in perceived uncertainty and risk.

Trust is seen as being of considerable importance in the process of building and maintaining relationships (Lagace, Dahlstrom, & Gassenheimer, 1991; Morgan & Hunt, 1994), although it is also recognized as being difficult to manage. Much attention has been given to the role of trust, which can be defined as “a belief that a party is reliable and will fulfil its obligations in an exchange relationship” (Schurr & Ozanne, 1985). Many analyses of trust in a marketing context, build models used in social psychology to

explain its important role in interpersonal dyads (Pruitt, 1981; Rotter, 1967). In their analysis of the development of trust, Swan and Nolan (1985) conceptualized three stages. In the first stage, there has been no opportunity for exploration of each party's credentials, therefore the level of trust between buyer and seller is at a minimum until a minor exchange occurs. Once exchanges have occurred, trust development moves into the second stage in which the buyer has the opportunity to check actual delivery of a service against the promises that the seller has made. Trust is established where the perceived performance matches the promised performance. Finally, trust is established when interaction is combined with other external factors (e.g. word of mouth opinions and media reports about the seller) to form an overall perception of trust upon the seller.

Trust may, in fact, occur without prior interaction between buyer and seller, being based on the recommendation of trusted others. A number of studies have sought to measure the extent to which sales personnel are customer oriented and are able to empathize with their customers' needs (Saxe & Weitz, 1982; Michaels & Day, 1985).

Satisfaction

Most authors used Anderson and Narus' (1984) definition of relationship satisfaction, formulated as an "affective state resulting from the appraisal of all aspects of a firm's working relationship with another firm". However, several other definitions of relationship satisfaction are in circulation. In a channel context, Mohr, Fisher, and Nevin (1996) defined relationship satisfaction as "the dealer's evaluation of the characteristics of the channel relationship". In a service context, Crosby et al. (1990) referred to "an

emotional state that occurs in response to an evaluation of interaction experiences". Macintosh and Lockshin (1997) defined relationship satisfaction in a retail environment as a "customer's overall evaluation of the store experience".

Relationship satisfaction is a multi-dimensional construct which has conceptualized as a pre-requisite for relationship quality (Bitner, Booms, & Tetreault, 1990), with dissatisfaction occurring where the perceived outcome of a service encounter fails to meet a customer's expectations (Churchill & Suprenant, 1982; Tse & Wilton, 1988; Oliver & DeSabro, 1988). Dissatisfaction with encounters leads to customers making judgements about an organization's overall quality (Parasuraman, Zeithaml, & Berry, 1988). The concept of relationship satisfaction has been attributed with three dimensions by Crosby and Stephen (1987): satisfactory interactions with personnel; satisfaction with the core service (the extent to which a service satisfies customers' needs), and satisfaction with the organization. In a study of life insurance customers, they found that satisfaction with the core service had a significant effect on satisfaction with the contact person and the organization. All three contributed to overall satisfaction.

Satisfaction with the relationship is generally regarded as an outcome of buyer-seller relationships. Anderson and Narus (1990) considered, relationship satisfaction as a close proxy for concepts such as perceived relationship effectiveness. Relationship satisfaction is considered to be an important outcome because it has been found to be correlated with more tangible outcome measures such as cooperation, conflict, relationship continuity, exit from the relationship, and company profits.

Future Interaction Intentions

Kellerman (1987) has identified “anticipation of future interaction” as an outcome goal of dyadic encounters. Low expectation of future exchange would be an outgrowth of current relation problems, whereas high expectations of future interchange would reflect a favorable perception of the current relationship. Thus, the best predictor of customer’s likelihood of seeking future contact with a salesperson is the quality of the relationship to date. A buyer’s anticipation and intent to continue or even expand their association with a salesperson would represent commitment (Morgan & Hunt, 1994). Commitment implies a pledge of relational continuity between partners and the desire to maintain a valued relationship (Morman, Zaltman, & Deshpande, 1992).

Relationship commitment is a fairly new construct in business-to-consumer relationship studies. Its conceptualization in marketing is based on social exchange, organizational behavior, and consumer behavior theories (Venetis, 1997). Morgan and Hunt (1994) define relationship commitment in a business-to-business context as “an exchange partner believing that an ongoing relationship with another is so important as to warrant maximum efforts at maintaining it”. Most definitions of relationship commitment have in common that it is referred to as an enduring construct and that it reflects a positive valuation of a relationship (Moorman et al., 1992). Crosby and Taylor (1983) additionally focused on the dynamic aspect of relationship commitment expressed as the tendency to resist change.

This implied that buyers look beyond short-term pleasures potentially offered by competitors and develop an allegiance to the seller (Ulrich 1989). Morgan and Hunt (1994) considered the concept of relationship commitment to be central to relationship marketing not only because the construct is strongly related to buyer trust, but also because it can lead to important relationship outcomes. One of the outcomes of relationship commitment which is frequently mentioned in literature is behavioral loyalty.

According to Gruen (1995), relationship outcomes can be of a psychological as well as of a behavioral nature. The loyalty literature contains a plethora of behavioral measures including proportion of purchase, purchase sequence, and probability of purchase (Denison & Knox, 1993; Dick & Basu, 1994). While some measures were originally developed for assessing brand loyalty, others have been specifically tailored to store behavior. Denison and Knox (1993) have classified behavioral store loyalty measures into four categories: patronage ratios, switching ratios, budget ratios, and composite measures.

2.3 Literature discussion concerning independent variables (Components of Interpersonal Selling Behavior)

In this section, the interactive elements that include sales and customer orientations, an agent's company disclosure and self-disclosure, transaction and relationship orientations are discussed.

Sale and Customer-Orientation

Saxe and Weitz (1982) have defined customer-orientated selling as “the practice of the marketing concept at the level of the individual salesperson and customer”. Sales personnel who practice the marketing concept are concerned about satisfying customers’ needs better than their competitors, in contrast to sales-orientated personnel who attempt to create demand for their services with only a secondary regard for the needs of their customer.

Agent’s Company and Self-Disclosure

According to Crosby et al. (1990), contact intensity refers to the duration and frequency of interaction between the customer and salesperson. The intensity of contact posits to play a role in securing customers’ trust and satisfaction. Information disclosure is considered as an important variable in establishing and maintaining interpersonal relationships between two parties, buyer and seller. Disclosure of the company and personal information to customers can enhance their trust towards the company and the salesperson. Self-disclosure has been suggested to contribute to the development of social relationships (Chaikin & Derlega, 1976). Self-disclosure to salesperson’s own disclosure of his background, personal life, family situation, his values, religious belief and work experience.

Transaction and Relationship-Orientation

Transaction orientations are typical behavior when targeting short-term profit performance. This may create difficulties for the salesperson when attempting to establish

commitment from his clients, particularly in the context of the insurance services, which possess high credence qualities (Tam & Wong, 2001). Relationship orientation is defined as “a buyer’s overall perception of the extent to which a seller actively makes efforts towards regular buyers that are intended to contribute to the customer value of these regular buyers”.

2.4 Relationship between Dependent Variables and Independent Variables

In this section, the interactive elements that include sales and customer orientations, an agent’s company disclosure and self-disclosure, transaction and relationship orientations between salespersons and customers as the antecedents of trust, satisfaction, and future interaction intentions are discussed.

Trust and Interpersonal Selling Behavior Factors

Saxe and Weitz (1982) analyzed customer orientation in terms of “relations”. The “relations” referred to the abilities of sales personnel to develop long-term relationship with customers on the basis of trust, co-operation and conflict resolution. Also, they viewed selling oriented behavior as seeking ways to stimulate the demand for services rather than taking the trouble to identify the customers’ needs. However, buying a life insurance may be perceived by consumers as a distress purchase because there is no perceivable short-term benefit. Hence, salespersons consider that there is a need to persuade potential customers to believe that they would benefit from buying the insurance policy.

Information disclosure is considered as an important variable in establishing and maintaining interpersonal relationships between two parties, buyer and seller. Disclosure of the company and personal information to customers can enhance their trust towards the company and the salesperson. Confidential information sharing involves the extent to which suppliers share private information with their customers. The extent to which a supplier shares confidential information with the buyer also provides a signal of “good faith” to the buying firm. The supplier uses a “disclosure pattern” to establish trust by providing tangible evidence that the supplier is willing to make itself vulnerable (Strub & Priest, 1976).

Satisfaction and Interpersonal Selling Behavior Factors

Saxe and Weitz (1982) analyzed customer orientation in terms of “ability to help”. The ability to help refers to sales personnel’s ability to help customers satisfy their needs.

Conceptually, satisfaction and performance are closely related (Anderson & Narus, 1984). Satisfaction is basically an affective response to an evaluation of perceived performance. Previous research has indicated that performance judgement play an important role in influencing satisfaction (Churchill & Surprenant, 1982). Several authors empirically investigated the relationship between relational performance, a construct that shows similarities to the construct of seller relationship orientation, and relationship commitment. Morgan and Hunt (1994) hypothesized that relationship directly influence commitment. They assumed that if sellers deliver superior benefits,

buyers would highly value these sellers, leading to commitment. However, they did not find support for this relationship.

Future Interaction Intentions and Interpersonal Selling Behavior Factors

As identified by Kellerman (1987), anticipation of future interaction is an outcome goal of dyadic encounters. Low expectation of future exchange would be an outgrowth of current relation problems, whereas high expectations of future interchange would reflect a favorable perception of the current relationship. Consequently, the best factor of customer's likelihood of seeking future contact with a salesperson is the quality of the relationship. An examination of the component evaluations demonstrates the importance of service providers in future intentions of both low and high relational customers.

A crucial issue in the research of global evaluations is to identify, which evaluative construct is the most predictive of future intentions of consumers. Zeithaml et al. (1996) reviewed this literature and emphasized the importance of measuring future behavioral intentions of customers to assess their potential to remain with or leave the organization. Within the nonprofit organization, such as theater context, future intentions entail future attendance, subscription, and donation.

2.5 Previous Empirical Findings

Tam and Wong (2001) recently conducted a research with customers from a large UK insurance company based in Hong Kong. The research attempted to examine the

influence of behavior and performance of salespersons on customers' trust and satisfaction and, in turn their anticipations of future interactions with the salesperson. In the study, six factors of interpersonal selling behavior were tested with trust, satisfaction, and future interaction intentions. They found empirical support for their hypothesis as follows:

- (1) Prior research has shown that customer-orientation is an important factor in the development of trust. It was found that a "hard sell approach" and a short-term "sales-oriented" behavior had a significantly negative effect on trust. They suggested that customers are perhaps suspicious of such behavior and perceived the salesperson to be operating in his own best interests, thus inhibiting the development of the relationship (Bejou et al.,1998);
- (2) Similar to trust, Tam and Wong (2001) showed that, customer-orientation is also an important factor in the development of satisfaction. Moreover, satisfaction was significantly influenced by the salesperson's personal disclosure, customer and relation-oriented;
- (3) Tam and Wong (2001) concluded, that the future intentions strongly depend on the customer's satisfaction, the salesperson's relation orientation and self-disclosure.

Buyers tend to be more satisfied with sellers who make deliberate efforts towards these buyers (Leuthesser 1997). Baker, Simpson, and Siguaw (1999) recently found empirical support for their hypothesis that the level of perceived seller market orientation, a construct that resembles seller relationship orientation, is positively associated with relationship satisfaction. They also found that level of perceived seller market

orientation, a construct that resembles seller relationship orientation, is positively associated with buyer commitment.

2.6 Conclusion of the Literature discussion

In this chapter, the researcher discussed the important element of relationship building, including trust, satisfaction, and future interaction intentions. First, definitions, concepts, and features of all factors are identified. Secondly, the relationship between dependent variables (trust, satisfaction, and future interaction intentions) and six factors of interpersonal selling behavior as independent variables are discussed. Finally, the previous empirical study related to trust, satisfaction, future interaction, and interpersonal selling behavior: customer-orientation, sales-orientation, agent's self-disclosure, agent's company disclosure, relation-orientation, and transaction-orientation are discussed.

The conclusion of this chapter is to confirm previous literatures findings that identifying the development of trust, satisfaction, and future interaction intentions are important factors contributing to relationship development between salespeople and the customer. It is concluded that quality of relationship between the salesperson and the customer determines the probability of continued interchange between those parties in the future.

As perceived by customer, trust is considered as an importance in the process of building and maintaining relationships in the service context. Similarly, previous researches identifying the future opportunities depend mostly on trust, satisfaction and

future interaction intentions. Interpersonal selling behavior such as customer-orientation, sales-orientation, information disclosure, relation-orientation, and transaction-orientation generally produces a strong relationship between buyer and seller.

In this study, the researcher adopted the findings of Tam and Wong (2001) as a guideline to accomplish the research objectives. In their research, six factors of interpersonal selling behavior were investigated as factors that influence trust, satisfaction, and future interaction intention, using two methods: factor analysis and regression analysis. The focal variable in this study is the quality of the salesperson-customer relationship as perceived by the customer. The important elements of relationship building: trust, satisfaction, and future interaction intentions are used as dependent variables and six factors of interpersonal selling behavior are also used as independent variable for analyzing in the chapter five. A model of Tam and Wong (2001), which is explained in the chapter three, will be used to test in the context of the agent-policy holder relationship involving life insurance.

CHAPTER III
RESEARCH FRAMEWORK

This chapter focuses on the research model and related hypotheses based on the research questions formulated in chapter one. Theoretical framework is explained in section one. The elaboration of the conceptual model is discussed in section two. Definition of the variable mentioned in section two is provided in section three. Section four explains all hypothesis statements that will be tested in this research.

3.1 Theoretical Framework

The model is used for consideration in building relationships and the consequences of these interpersonal developments in this thesis. The general framework for this study is shown in figure 3.1

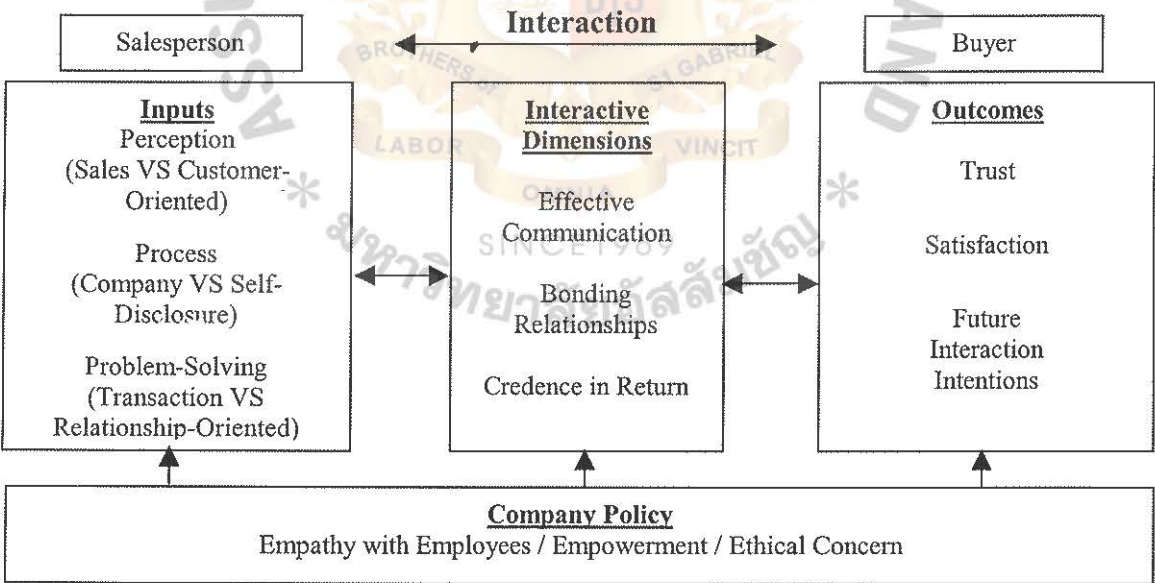


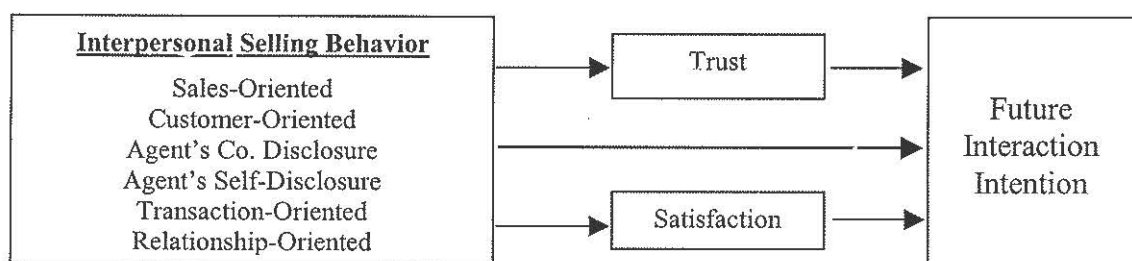
Figure 3.1 Framework for interactive building. Relationship building progress grounded on customer’s perception of interactive dimensions (Sharma & Patterson, 1999).

Figure 3.1 is a framework for building relationships, which consist of four major components: relationship building inputs, interactive dimensions, outcomes, and company policy. This figure depicts the links between relationship building inputs including the perception of sales versus customer-oriented approach in the mind of clients and key interactive dimensions. These dimensions include effective communications, bonding relationships and credence in return. Through the process of both company and self-disclosures by the salesperson, the client may have enhanced image of the salesperson (Sharma & Patterson, 1999).

With the financial advice from the salesperson, the client may be able to assess their needs and returns in their investment more objectively. These consultant roles imply that the salesperson adopts a relation-oriented perspective instead of a transaction-oriented perspective. In short, the perception of being a problem-solving consultant can help develop a sense of mutual trust and satisfaction in the relationship, thus encouraging more interaction and making the relationship more resistant to the occasional problems that inevitably from time to time (Sharma & Patterson, 1999).

3.2 Conceptual Framework

A conceptual framework will be key to complete framework for relationships between the salespersons and customers. This framework contains one key independent variable and three key dependents variable.



3.3 Definition of the variables

Interpersonal selling behavior

It refers to the personal communication of information to persuade a prospective customer to buy something- a good, service, idea, or something else- that satisfies that individual's needs (Futrell, 1996). It involves a person helping another person and the salesperson often works with prospects or customers to examine their needs, provide information, and suggest a product to meet their needs, and provide after -the-sale service to ensure long-term satisfaction.

Sales-oriented behavior

It is characterized by a heavy reliance on promotional activity to see the products or service the firm wanted to make (William, Michael, & Bruce, 1994).

Customer-oriented behavior

It refers to a set of behaviors and beliefs that place priority on customers' interest and continuously create superior customer value. It focuses on meeting and understanding customer's needs, make extra effort to meet customer needs, follow up on customer complaints, questions, and request (William & Shannon, 1997).

Agent's Co. Disclosure behavior

Company's information, such as company's policy and financial statements that spells out by salesperson (definition developed for this study).

Agent's Self-disclosure behavior

It refers to the salesperson's own disclosure of his background, personal life, family situation, his values, religious beliefs and work experience (Chaikin & Derlega, 1976).

Transaction-oriented behavior

It seems to be internally focused, not corresponding to anything of particular value to the customer. It is efficient ways of processing all of the work that comes through in a day (definition developed for this study).

Relationship-oriented behavior

Any effort that is actively made by a seller towards a buyer, is intended to contribute to the buyer's customer value above and beyond the service efforts received, and can only be perceived by the buyer after continued exchange with the seller (definition developed for this study).

Trust

It refers to the belief that an individual's word or promise can be believed and that the long-term interests of the customer will be served (Dalrymple & Cron, 1995).

Satisfaction

It is person's feelings of pleasure or disappointment resulting from product's performance (or outcome) in relation to his or her expectation (Kotler, 2000).

Future Interaction Intention

It refers to the future behavioral intentions of customers to assess their potential to remain with or leave the organization (Zeithaml, Berry, & Parasuraman, 1996).

3.4 Hypothesis Statements

Hypotheses are conjectural statements of the relationship between two or more variables that carry clear implications for testing the stated relations (Davis, 1996). They are research tools to further define research problems.

Ho₁: There is no relationship between interpersonal selling behavior and trust.

Ha₁: There is relationship between interpersonal selling behavior and trust.

Ho₂: There is no relationship between interpersonal selling behavior and satisfaction.

Ha₂: There is relationship between interpersonal selling behavior and satisfaction.

Ho₃: There is no relationship between interpersonal selling behavior and future interaction intention.

Ha₃: There is relationship between interpersonal selling behavior and future interaction intention.

Ho₄: There is no relationship between trust and future interaction intention.

Ha₄: There is relationship between trust and future interaction intention.

Ho₅: There is no relationship between satisfaction and future interaction intention.

Ha₅: There is relationship between satisfaction and future interaction intention.

3.5 Concepts and Operationalization of Independent and Dependent Variables

Concept	Conceptual Definition	Operational Components	Level of Measurement
Interpersonal Selling Behavior	It is a seller's presentation conducted on face-to-face basis with a buyer. It involves person-to-person communication with a prospect. It is a process of developing customer relationships, discovering customer needs, matching the appropriate products with these needs, and communicating benefits through informing, reminding, or persuading.	Question 1 to Question 20 in Part II	Interval Scale (likert scale)
Trust	It refers to the belief that an individual's word or promise can be believed and that the long-term interests of the customer will be served.	Question 1 to Question 3 in Part III	Interval Scale (likert scale)
Satisfaction	It is person's feelings of pleasure or disappointment resulting from comparing performance of product, company and salesperson in relation to his or her expectation.	Question 4 to Question 6 in Part III	Interval Scale (likert scale)
Future Interaction Intention	It refers to the measuring future behavioral intentions of customers to assess their potential to remain with or leave the organization.	Question 7 to Question 10 in Part III	Interval Scale (likert scale)

CHAPTER IV

RESEARCH METHODOLOGY

This chapter is the link between the research framework described in the previous chapters and the results of the data analysis reported in the next chapter. Its purpose is to clarify the methodology used for evaluating the research hypotheses and to describe the process and results of item generation and testing. In this chapter, method of research used, respondents and sampling procedures, research instruments, data collection, and statistical treatment of data are described.

4.1 Method of Research Used

In order to accomplish the research objective, the researcher applied the survey research method in order to gather the required data since there are many advantages: quick, inexpensive, efficient, and accurate means of assessing information about the population. The survey research is a research in which an interviewer interacts with respondents to obtain facts, opinions, and attitudes. Malhotra (1996) defined surveys as “interviews with a large number of respondents using a pre-designed questionnaire”.

Based on the survey information, the researcher then decides to use structured self-administered questionnaires. The questionnaires will help researcher knows exactly what information is needed and has predetermined list of mechanisms when the researcher knows exactly what is required and how to measure the variables of interests. The questionnaire with close-ended questions is used for data collection because it is the

most flexible method comparing to other methods. Closed-ended questionnaire helps respondents to make quick decisions by making a choice among several alternatives.

4.2 Respondents and Sampling Procedures

Respondents of the Study

The target populations in this study are branch managers in banking industry who are currently life insurance customers and holding one or more life insurance policies for more than one year. This is because the targeted respondents have experienced the life insurance services. There are also other reasons, which comes up after conducting survey. Following are the reasons why branch managers in banking industry are selected.

- (1) The researcher found that there is a number of branch managers in banking industry who are in the position to perceive the quality of relationship since they are policyholders who owned life insurance policy for more than one year. Obtaining information from this group of respondent, particularly bankers, is suggested to accomplish the research objectives.
- (2) One important opinion of life insurance agent¹ is the branch managers in banking industry can be both prospect customers and life insurance agents. The life insurance agent suggested that top and middle level banking staffs are one of their high potential customers due to high income.

¹ Interview with Mrs. Yaowapa Pipatchaisiri , who is working as a life insurance agent of American International Assurance (AIA)

(3) Another opinion from bank executives² is that a new life insurance product is being co-developed by both banking and insurance company. A life insurance product developed by Bank of Asia (BOA) and American International Assurance (AIA), for example, is being sold through BOA banking channels. The finding is considered to be useful guideline for both organizations, banking and insurance company.

Sampling unit

The population elements in this research are both male and female managers in branches of the selected banks, Bangkok Bank, Kasikorn Bank, and Siam Commercial Bank, based in Bangkok.

Sampling Procedures

To initiate a sample, the researcher gathered the banking's information from three big-size commercial banks, Bangkok Bank, Kasikorn Bank, and Siam Commercial Bank. According to the information obtained from these three banks, there are 452 branches, which are located in Bangkok. The minimum sample size required for this study is 217, shown in Table 4.1. The researcher used simple random sampling by picking the first 217 questionnaire (arrange in alphabetical order) from the returned questionnaire.

² Interview with Mr. Puttipong Soonsap, who is acting as a Manager of Bank of Asia.

Table 4.1. Theoretical Sample Sizes for Different Sizes of Population and a 95% Level

Population	Required sample for tolerable error			
	5%	4%	3%	2%
100	79	85	91	96
500	217	272	340	413
1,000	277	375	516	705
5,000	356	535	897	1,622
50,000	381	593	1,044	2,290
100,000	382	596	1,055	2,344
1,000,000	384	599	1,065	2,344
25,000,000	384	600	1,067	2,400

Source: Anderson, G., Fundamentals of Education Research, 1996, pp.202

4.3 Research Instrument/Questionnaire

The instrument used for this survey research will be questionnaire. A questionnaire is used to provide an orderly and structured approach to data gathering (McDaniel & Gates, 1999). The questionnaire is used as a tool to gather information from the respondents. This research is undertaken using a structured questionnaire comprising three sections.

The first section contained several demographic questions and some general information about the respondents relating to their life insurance policy. The second section designed to collect data about the respondents' perceptions of the salesperson's selling behavior, the salesperson's self and company disclosure. Finally, the last section consisted of statements measuring respondents' level of satisfaction towards the service provided by the salesperson and the level of trust they felt towards the salesperson and their intentions for future interaction with salesperson. Table 4.3, a series of five-point scale items, was used to assess both second and third section of the questionnaire.

To make the process of filling of questionnaire easier for the respondents, the questionnaire will be translated into Thai. Then, pre-testing of this research will be done with the data-collecting tool in order to test the reliability of questionnaire by distributing copies of the questionnaire to the selected respondents. The results of the pre-test would assist the researcher in fine-tuning the layout of the questionnaire.

In this section, the design of questionnaire, which consists of three parts, is shown in Table 4.2 and the explanation of the questionnaire design is explained next.

Table 4.2. Question design

Variables	Question Number
<i>1st Section</i> : Personal & General Information of respondents relating to their life insurance policy	Question 1- 7 Part I
<i>2nd Section</i> : Interpersonal selling behavior	Question 1-20 Part II
<i>3rd Section</i> : Trust, Satisfaction, Future Interaction Intention	Question 1-10 Part III

In the first section personal and general information is designed to collect the data of respondents being approached. Five items (gender, age, status, personal income, and educational level) of personal information and two items of general information about the respondents relating to their life insurance policy are constructed as they are relevant to the study purpose. In this section, there are totally seven questions.

In the second section (interpersonal selling behavior), it is designed to collect data about the respondents’ perceptions of the salesperson’s selling behavior, the salesperson’s self and company disclosure. This section contains a set of twenty statements to measure customer’s assessment of interpersonal selling behavior.

The third section (trust, satisfaction, future interaction intention) is designed to collect data about the statements measuring respondents' level of satisfaction towards the service provided by the salesperson, the level of trust they felt towards the salesperson, and their intentions for future interaction with salesperson. In this section, there are ten questions.

For the 2nd section and the 3rd section, single-item-rating scale is used for measurement. The score of 1 (strongly disagree) to 5 (strongly agree) represents positive questions and 1 (strongly agree) to 5 (strongly disagree) represents negative questions. An interval scale is used. The criteria for marking those items are listed in table 4.3

Table 4.3. A series of five-point scale items

Scoring Criteria			Scoring Criteria		
Strongly Disagree	1	Points	Strongly Agree	5	Points
Disagree	2	Points	Disagree	4	Points
Not Decided	3	Points	Not Decided	3	Points
Agree	4	Points	Agree	2	Points
Strongly Agree	5	Points	Strongly Agree	1	Points

4.4 Pre-testing

The objective of pilot study is to examine the reliability of the questionnaire. According to Vanichbuncha (2001), the sample size in doing pilot survey should be at least 25 cases. To make it more reliable, the prepared questionnaire had been pre-tested with 50 respondents. Then, the feedback from result of pre-test, questionnaire was reviewed and modified where it felt necessary.

A pretest was done in three different banks, Bangkok Bank, Kasikorn Bank, and Siam Commercial Bank by distributing 17, 17, and 16 cases of questionnaire to the

respondents respectively. To get the feedback from them, the respondents were randomly called for interview. The respondent comments (such as lacking of detail in some questions – difficult to understand) were recorded for correction. Then, all comments are considered. The researcher revised the questionnaire to better understand.

4.5 Collection of Data/Gathering Procedures

Data will be gathered from both primary and secondary sources. Data used in this study is first based on secondary data, which include progress reports, books, business periodicals, journals, documents of various organizations, and other related information from the Internet. Then, the primary data, which will be collected by using questionnaires in order to discover the real and exact outcome. To receive the 217 respondents, the minimum requirement of the sample sized (mentioned in the sampling procedure), 452 questionnaires will be sent to the respondents on the late of May 2003. Then, the respondents are asked to participate and to complete the questionnaire. The procedure of collecting primary data consists of three steps.

First, the researcher will contact the authorized persons of the three banks (Bangkok Bank, Kasikorn Bank, and Siam Commercial Bank) for approval on providing questionnaires to their branch managers. In this case, Retailer Group Head of the three banks who are incharge of all branches in Bangkok is contacted on the last week of May 2003. The researcher then discusses and explains the objectives of this study to them in order to get permission on interviewing and providing the questionnaires to their branch managers.

Second, the researcher will ask the three Retailer Group Heads for cooperation on (1) advising their branch managers to participate and complete questionnaires within one week, (2) getting permission on mailing the questionnaires to their branch managers using their messengers. Once the researcher's requested is allowed, all prepared questionnaires will be arranged with their bank messengers.

Third, each set of questionnaire is directly mailed by the bank messengers to 119 branch managers of Bangkok Bank, 121 branch managers of Kasikorn Bank, and 112 branch managers of Siam Commercial Bank on the first week of June 2003. Appendix C shows the 452 selected respondents of the three respondent banks.

Forth, the instruction in the questionnaire is informed the branch manager to send the questionnaire back to the Retailer Group where a box for this purpose is prepared. In this step, the researcher will provide information and follow up with the branch manager if needed. Then, the researcher will collect the questionnaire from the prepared box in the second week of June 2003.

4.6 Statistical Treatment of Data

After the data is collected, the data will be coded and analyzed by using Statistic Package for the Social Science (SPSS) in terms of frequency, distributions, and means. The form of data presentation from these procedures would also be presented in an easily interpreted format. In order to predict values for a criterion variable (dependent variable) from the values for several predictor variables (independent variable), Regression analysis and Correlation analysis are used for hypothesis. The information will be summarized and interpreted in two forms as follows:

4.6.1 Descriptive Statistics

When data is collected, the obtained scores are arranged as a distribution (i.e. arranged in order of size) and viewing a list of scores is rather uninformative. As a result, descriptive statistics are statistical indices that summarize and communicate basic characteristics of a distribution which are used to verbally communicate features of a distribution (Grimm, 1993).

Descriptive analysis consists of frequency and percentage used for describing the primary data about the sample frequency tables and percentages in the following areas: age, gender, status, personal income, occupation, and educational level. All investigated variables will be used to measure frequency and percentage. For variables, which used interval scale, basic mathematics, which are arithmetic means, standard deviation, maximum and minimum values will be applied.

4.6.2 Inferential Statistic

Inferential statistics will be used in hypothesis testing. The method to be applied is Multiple Regression Analysis and Correlation Analysis.

Multiple Regression Analysis

Multiple regression analysis is consistent with simple regression analysis to determine the association or relationship between dependent and independent variables. However, in simple regression analysis, only two variables were included; the dependent variable was represented by Y and the independent variable by X. In multiple regression

analysis, however, more than two variables are included in the examination. In addition, the output obtained and interpretation of multiple regression are essentially the same as for simple regression analysis. The regression equation of hypothesis 1, 2, and 3 is estimated as follows:

$$\mathbf{1^{st} Equation} \quad Y_1 = B_0 + B_1 X_1 + B_2 X_2 + B_3 X_3 + B_4 X_4 + B_5 X_5 + B_6 X_6 + e$$

Where

Y_1 = Trust

X_1 = Sale-oriented behavior

X_2 = Customer-oriented behavior

X_3 = Agent's Co. Disclosure behavior

X_4 = Agent's Self-disclosure behavior

X_5 = Transaction-oriented behavior

X_6 = Relationship-oriented behavior

B_0 = Point at which the regression line intersects the Y axis

B_1, B_2, \dots, B_k = Partial Regression Coefficient

e = error term

$$\mathbf{2^{nd} Equation} \quad Y_2 = B_0 + B_1 X_1 + B_2 X_2 + B_3 X_3 + B_4 X_4 + B_5 X_5 + B_6 X_6 + e$$

Where

Y_2 = Satisfaction

X_1 = Sale-oriented behavior

X_2 = Customer-oriented behavior

X_3 = Agent's Co. Disclosure behavior

X_4 = Agent's Self-disclosure behavior

X_5 = Transaction-oriented behavior

X_6 = Relationship-oriented behavior

B_0 = Point at which the regression line intersects the Y axis

B_1, B_2, \dots, B_k = Partial Regression Coefficient

e = error term

3rd Equation $Y_3 = B_0 + B_1 X_1 + B_2 X_2 + B_3 X_3 + B_4 X_4 + B_5 X_5 + B_6 X_6 + e$

Where

Y_3 = Future Interaction Intention

X_1 = Sale-oriented behavior

X_2 = Customer-oriented behavior

X_3 = Agent's Co. Disclosure behavior

X_4 = Agent's Self-disclosure behavior

X_5 = Transaction-oriented behavior

X_6 = Relationship-oriented behavior

B_0 = Point at which the regression line intersects the Y axis

B_1, B_2, \dots, B_k = Partial Regression Coefficient

e = error term

Correlation Analysis

The test of hypothesis 4 and 5 is conducted by utilizing bivariate correlation statistics, which is appropriate to measures of association between two variables at a time. The suitable scale for this study is interval scale. The data analysis of interval

scale typically uses parametric statistical test. The Pearson correlation coefficient is the appropriate measure of correlation when the two variable measures on an interval scale. Rho (p) correlation coefficient is the value used to measure the strength of the association and the alpha level of significance is used to decide the acceptance or rejection of the null hypothesis.

Table 4.4. Decision rules for hypothesis testing

Hypothesis	Hypothesis Statement	Hypothesis Testing Technique
Ha ₁ :	There is relationship between interpersonal selling behavior and trust.	Multiple Regression Analysis
Ha ₂ :	There is relationship between interpersonal selling behavior and satisfaction.	Multiple Regression Analysis
Ha ₃ :	There is relationship between interpersonal selling behavior and future interaction intention.	Multiple Regression Analysis
Ha ₄ :	There is relationship between trust and future interaction intention.	Correlation Analysis
Ha ₅ :	There is relationship between satisfaction and future interaction intention.	Correlation Analysis

CHAPTER V

DATA ANALYSIS

This chapter deals with analysis of collected data. The data was collected by distributing questionnaire during a period from May 26 to June 6, 2003. A total of 452 sets of questionnaires were mailed to the selected respondents. They were used for analysis to answer the research objectives. Descriptive analysis and hypothesis testing are two statistical techniques used in the analysis as they are best fit for providing optimal results that can meet the research problems and objectives. Two sorts of analytical tools have been applied to pave the foundation of the Data Analysis part: 1) Descriptive Analysis and 2) Inferential Statistics.

5.1 Descriptive Analysis

Descriptive analysis refers to the transformation of the raw data into a form that will make them easy to understand and interpret (Zikmund, 2000). The data in this section will be presented in the form of frequency distribution and percentage distribution. This section composed of three separate parts as follows:

1. Respondents Personal Characteristics
 - Gender
 - Age
 - Marital Status
 - Personal Income
 - Education Level
 - Number of Policy the Respondents Insured

- Period of Insuring

2. Independent Variables

- Sale-oriented behavior
- Customer-oriented behavior
- Agent's Co. Disclosure behavior
- Agent's Self-disclosure behavior
- Transaction-oriented behavior
- Relationship-oriented behavior

3. Dependent Variables

- Trust
- Satisfaction
- Future Interaction Intention

This research has been conducted by the mean of primary data collection method accounting 452 questionnaires. A total of 322 completed and usable questionnaire were obtained. 217 sets of questionnaire were randomly selected for this research study.

5.1.1 Respondents Personal Characteristics

Table 5.1 Gender of Respondents

Gender	Frequency	Percent
Male	196	90.3
Female	21	9.7
Total	217	100.0

Table 5.1 shows the gender of respondents in this research. It is viewed that among the 217 respondents, 196 respondents of the sample size are male and 21 respondents are female, representing 90.30% and 9.70% respectively. The majority of the respondents in this research study are male while the minorities are female.

Table 5.2 Age Range of Respondents

Age	Frequency	Percent
30-39 Years	8	3.7
40-49 Years	158	72.8
50-60 Years	51	23.5
More than 60 Years	0	0
Total	217	100.0

Table 5.2 illustrates the ranges of respondents' age. The majority of the respondents are aged between 40-49 counted for 72.8%. Whereas, the percentage of respondents aged between 50-60 and 30-39 are 23.5% and 3.7% respectively.

Table 5.3 Marital Status

Age	Frequency	Percent
Single	34	15.7
Married	173	79.7
Divorce	10	4.6
Other	0	0
Total	217	100.0

Table 5.3 illustrates marital status of respondents. It shows 79.7% of respondents are married status. Whereas, single and divorced status represent 15.7% and 4.6% of respondents respectively. The majority of the marital status in this study is married status, 173 respondents, counted for 79.7%.

Table 5.4 Personal Income

Income	Frequency	Percent
10,000 – 20,000	0	0
20,001 – 30,000	7	3.2
30,001 – 40,000	21	9.7
40,001 – 50,000	26	12.0
50,001 and above	163	75.1
Total	217	100.0

Table 5.4 illustrates personal income of the respondents who completed this questionnaire. Monthly income between 20,001-30,000 counted for 3.20%. Respondents represent 9.70% and 12.00% in the ranges of 30,001-40,000, and 40,001-50,000 respectively. The majority of respondents has average monthly income 50,0001 and above is counted for 75.10%.

Table 5.5 Education Level

Education Level	Frequency	Percent
Below Bachelor Degree	0	0
Bachelor Degree	175	80.6
Master Degree	42	19.4
Higher than Master Degree	0	0
Total	217	100.0

Table 5.5 illustrates education level of the respondents. The majority of the education level is the Bachelor Degree, counted for 80.6%. While, the minority of the respondent in this study is the Master Degree, counted for 19.4%.

Table 5.6 Number of Policy the Respondents Insured

Number of Policy the Respondents Insured	Frequency	Percent
None	0	0
1 policy	204	94.0
2 policies	10	4.6
More than 2	3	1.4
Total	217	100.0

Table 5.6 shows the number of policy of the respondents. There are 204 respondents who have insurance policy, representing 94.0% of 217 respondents. While 10 respondents of this study have 2 policies, counted for 4.6%. The rest of the respondents hold more than 2 policies counted for 1.4%.

Table 5.7 Period of Insuring

Period	Frequency	Percent
1-2 years	0	0
2-3 years	0	0
3-4 years	14	6.5
More than 4 years	203	93.5
Total	217	100.0

Table 5.7 illustrates the period of insuring of the respondents. The percentage of the respondents who have been insuring about 3-4 years are 6.5%. Whereas, 93.5%, the majority, are the respondents who have been insuring 4 years or more.

5.1.2 Independent Variables

Table 5.8 Sale-oriented behavior

	Mean	S.D.
My agent agreed with me only because he wanted to please me.	3.28	1.05
My agent spends more time trying to persuade than he does trying to discover my actual needs.	3.49	.95
My agent applies selling pressure even though he/she knows the life insurance plan is not right for me.	3.06	1.07
My agent makes recommendations based on what he thinks he can sell, and not on the basis of my long-term satisfaction.	3.06	1.00
Total Average	3.22	.81

From Table 5.8, the total average of Sale-oriented behavior is equal to 3.22.

Table 5.9 Customer-oriented behavior

	Mean	S.D.
My agent provides accurate explanation of what life insurance plan would do for me.	3.96	.69
My agent recommended the life insurance plan that would best meet my needs.	3.91	.68
My agent has his/her clients' best interests in mind.	3.70	.91
My agent treats me the same whether we are talking about a \$50,000 or \$500,000 policy.	3.49	.93
Total Average	3.76	.61

From Table 5.9, the total average of Customer-oriented behavior is equal to 3.76.

Table 5.10 Agent's Co. Disclosure behavior

	Mean	S.D.
My agent disclosed to me about his/her company's financial situation and dealings.	3.10	1.01
My agent disclosed to me about his/her company's financial goals and missions and objectives.	3.14	.94
Total Average	3.12	.90

From Table 5.10, the total average of Agent's Co. Disclosure behavior is equal to 3.12

Table 5.11 Agent’s Self-disclosure behavior

	Mean	S.D.
My agent has confided in me and disclosed to me about his/her background, personal life and family situation.	3.20	.90
My agent has confided in me and disclosed to me about his/her values, religious beliefs, particularly on the belief toward life.	3.26	.88
My agent has confided in me and disclosed to me about his/her work and job prospects.	3.46	.89
Total Average	3.31	.74

From Table 5.11, the total average of Agent’s Self-disclosure behavior is equal to 3.31.

Table 5.12 Transaction-oriented behavior

	Mean	S.D.
I was contacted by my agent he/she wanted to sell me more life insurance.	3.32	.99
I was contacted by my agent he/she wanted to describe new types of policies that were available.	3.43	.96
Total Average	3.38	.85

From Table 5.12, the total average of Transaction-oriented behavior is equal to 3.38.

Table 5.13 Relationship-oriented behavior

	Mean	S.D.
My agent wanted to stay in touch and make sure I was still satisfied.	3.48	.98
My agent wanted to keep abreast of my changes (e.g. family background, income) and insurance needs, and provide suitable service immediately.	3.17	.95
My agent explained why it is a good idea to keep this life policy in force.	3.77	.80
My agent has expressed a willingness to help me on my financial decision even if there is nothing in it for him/her.	3.37	1.05
My agent takes the time to prepare formal proposals for me to evaluate.	3.66	.89
Total Average	3.49	.70

From Table 5.13, the total average of Relationship-oriented behavior is equal to 3.49.

5.1.3 Dependent Variables

Table 5.14 Trust

	Mean	S.D.
I find my agent to be a bit insincere.	3.29	1.02
I suspect that my agent has sometimes withheld certain pieces of critical information that might have affected my decision.	2.93	.90
I find it necessary to be cautious in dealing with my sales agent.	3.03	.97
Total Average	3.08	.80

From Table 5.14, the total average of Trust is equal to 3.08.

Table 5.15 Satisfaction

	Mean	S.D.
I am pleased with the service provided by my sales agent.	3.64	.86
I am satisfied with the service provided by my sales agent.	3.67	.86
I have a favorable attitude towards the selling technique that my sales agent used.	3.68	.88
Total Average	3.66	.76

From Table 5.15, the total average of Satisfaction is equal to 3.66.

Table 5.16 Future Interaction Intention

	Mean	S.D.
I will contact my sales agent and discuss with him/her about the value of my insurance policy.	3.63	.87
I intend to buy more kinds of life insurance policy via my sales agent.	3.42	.88
I will refer/introduce my friends to my sales agent.	3.20	.88
I will continue to keep contact with my sales agent, even if he/she is not my responsible agent sooner or later.	3.24	.97
Total Average	3.37	.73

From Table 5.16, the total average of Future Interaction Intention is equal to 3.37

5.2 Inferential Statistics

The objective of inferential statistic is to allow researchers to make judgments about the whole population based upon the results generated by samples. It enables a researcher to perform the much needed statistical test of hypothesis in the statistic business research (Davis, 1996).

Inferential statistic involves the analysis and verification for hypothesis statements in the populations, which are used to make inferences about the characteristics of the population. The theory is principally based on probabilities and logic in random sampling. Inferential statistics will be used in Hypothesis Testing. The methods to be applied are Multiple Regression Analysis and Correlation as Follows.

Multiple Regression Analysis is used to assess the effects of relationship between interpersonal selling behavior and trust, satisfaction, and future interaction intention (Hypotheses 1, 2, and 3). Also, correlation analysis is used to assess Hypothesis 4 and 5, the effects of relationship between trust and future interaction intention and satisfaction and future interaction intention.

5.2.1 Assumptions for Multiple Regression

The multiple regression analysis is also based on four assumptions. To test hypotheses about the population regression line when there is a single independent variable, the data must be a random sample from a population in which the following assumptions are met (Mendenhall & Sincich, 1993):

- For each value of the independent variables, there is a normal distribution of values of the dependent variable.
- The distributions have the same variance.
- The relationship between two variables is linear.
- The observations are independent.

If these assumptions are met, the distributions of all possible sample values of the slope and intercept are normal. To meet the assumptions required for a regression analysis, the residuals-the difference between the observed value of the dependent variable and the value predicted by the regression line should have the following characteristics:

- They should be approximately normally distributed.
- Their variance should be the same for all values of the independent variable.
- They should show no pattern when plotted against the predicted values.
- Successive residuals should be approximately independent.

Checking for normality

The normality assumption of regression can be evaluated from residuals. If the regression assumptions are met, the distribution of the ordinary residuals and the standardized residuals should be approximately normal. The Kolmogorov-Smirnov Test can be used to determine whether the residual is normal distribute.

The result from the statistical test of normality shows in Table 5.17 conclude that there is not enough evidence to reject the assumption of normality.

Table 5.17 The result of normality tests

	Kolmogorov – Smirnov		
	Statistic	Df	Sig
Standardized Residual ^a	.057	217	.082
Standardized Residual ^b	.042	217	.200
Standardized Residual ^c	.035	217	.200

^a for trust

^b for satisfaction

^c for future interaction intention

Checking for collinearity

For this assumption, the relationship between the dependent and the independent variable must be linear in the population. In other words, the means of the distributions of the dependent variable must fall on a straight line. To evaluate the linearity assumption by checking the variance inflation factor (VIF). If the relationship between the dependent variable and the independent variable is linear, VIF value ranges from 0 to 2 (Graybill & Iyer, 1994). Otherwise, the plot is a curve shape. From Table 5.18, 5.19, 5.20 respectively all VIF values are in the criterion, which means that relationship between the residuals and the predicted values is more or less linear.

Table 5.18 Measures of multi-collinearity

Multi-collinearity Assumption	Sales-oriented	Customer-oriented	Agent’s Co. Disclosure
VIF of trust	1.121	1.273	1.232

Table 5.19 Measures of multi-collinearity

Multi-collinearity Assumption	Customer – oriented	Relationship – oriented	Transaction - oriented
VIF of satisfaction	1.737	1.846	1.232

Table 5.20 Measures of multi-collinearity

Multi-collinearity Assumption	Relationship – oriented	Agent’s Co. Disclosure	Customer - oriented
VIF of future interaction intention	1.834	1.232	1.763

Checking for independence

For this assumption, all of the observations must be independent. In other words, inclusion of one case in the sample must not influence the inclusion of another case. To check the independence assumption by using the Durbin-Watson test stated by Durbin and Watson (1951) to see if adjacent observations are correlated. This statistic ranges in value from 0 to 4. If there is no correlation between successive residuals, the Durbin-Watson statistic should be close to 2. Values close to 0 indicate that successive residuals are positively correlated, while values close to 4 indicate strong negative correlation. As a rule of thumb, if the observed value is between 1.5 and 2.5, this assumption is met (Durbin & Watson, 1951). As appeared in Table 5.21 shows the observed value is between 1.5 and 2.5. Therefore, this assumption is met.

Table 5.21 The Durbin-Watson value

	Durbin-Watson
Trust	2.017
Satisfaction	1.944
Future interaction intention	1.897

5.2.2 Hypothesis Testing Results

Hypothesis 1

Ho₁: There is no relationship between interpersonal selling behaviors and trust.

Ha₁: There is relationship between interpersonal selling behaviors and trust.

Table 5.22 Multiple Regression Analysis Results for Hypothesis 1

Model	Variable	B	S.E.	Beta	T	Sig.
1	(Constant)	4.740	.193		24.582	.000
	Sale-oriented	-5.15	.058	-.518	-8.874	.000
2	(Constant)	2.636	.358		7.362	.000
	Sale-oriented	-.432	.054	-.435	-7.943	.000
	Customer-oriented	.488	.072	.368	6.742	.000
3	(Constant)	2.622	.350		7.497	.000
	Sale-oriented	-.388	.055	-.390	-7.093	.000
	Customer-oriented	.596	.078	.449	7.666	.000
	Agent's Co. Disclosure	-.172	.052	-1.93	-3.344	.01

The constant and all variables shown in Table 5.22 can be illustrated in Multiple Regression equation as follows:

$$Y_1 = B_0 + B_1 X_1 + B_2 X_2 + B_3 X_3 + e$$

$$Y_1 = 2.622 + (-0.388) \text{ Sale-oriented} + (0.596) \text{ Customer-oriented} + (-0.172)$$

Agent's Co. Disclosure

According to the test, it shows that T value of sale-oriented, customer-oriented, and agent's co. disclosure is equal to -7.093, 7.666, and -3.344 respectively and their significant value is equal to 0.000, 0.000, and 0.001, which is less than 0.05. It means that the null Ho₁ is to be rejected and the alternative Ha₁ is to be accepted.

In addition, B value of “sale-oriented” and “agent’s co. disclosure” is equal to -0.388 and -0.172 respectively. It can be concluded that sale-oriented and agent’s co. disclosure have a negative relation to trust. While B value of customer-oriented is equal to 0.596, having a positive relation to trust.

The coefficients in Multiple Regression equation can be interpreted as the change in trust associated with a one-unit change in the independent variable. According to Table 5.22, the B value of customer-oriented, sale-oriented, and agent’s co. disclosure is equal to 0.596, -0.388, and -0.172 respectively. This implies that when trust changes from 0 to 1 and the value of the other independent variables remain the same, customer-oriented increases by 0.596 and sale-oriented and agent’s co. decreases by 0.388 and 0.172 respectively.

Table 5.23 ANOVA for Regression Model

Model		Sum of Square	Df	Mean Squares	F	Sig.
1	Regression	37.397	1	37.397	78.743	.000
	Residual	102.108	215	.475		
	Total	139.504	216			
2	Regression	55.287	2	27.643	70.243	.000
	Residual	87.217	214	.394		
	Total	139.504	216			
3	Regression	59.488	3	19.829	52.785	.000
	Residual	80.016	213	.376		
	Total	139.504	216			

From ANOVA Analysis, it can conclude that independent variables have influenced dependent variable. According to the test of Model 3, it shows that F value is equal to 52.785 and the significant value of 0.000, which is less than 0.05.

Table 5.24 Model Summary

Model	R ²	Adjusted R ²	S.E. of Estimate
1	.268	.265	.6891
2	.396	.391	.6273
3	.426	.418	.6129

From Table 5.24, it is found that Adjusted R² of the Model 3 is equal to 0.418. This means that the multiple regression models explain 41.8% of the “variation” in the outcome variable. In other words, about 41.8% of variability in dependent variable are explained by independent variables.

Hypothesis 2

Ho₂: There is no relationship between interpersonal selling behavior and satisfaction.

Ha₂: There is relationship between interpersonal selling behavior and satisfaction.

Table 5.25 Multiple Regression Analysis Results for Hypothesis 2

Model	Variable	B	S.E.	Beta	T	Sig.
1	(Constant)	.715	.257		2.783	.006
	Customer-oriented	.783	.067	.621	11.624	.000
2	(Constant)	.444	.246		1.803	.073
	Customer-oriented	.488	.083	.387	5.878	.000
	Relationship-oriented	.396	.072	.361	5.483	.000
3	(Constant)	.208	.271		.768	.443
	Customer-oriented	.502	.083	.399	6.071	.000
	Relationship-oriented	.358	.074	.326	4.824	.000
	Transaction-oriented	9.284 E-02	.046	.104	1.999	.047

The constant and all variables shown in Table 5.25 can be illustrated in Multiple Regression equation as follows:

$$Y_2 = B_0 + B_1 X_1 + B_2 X_2 + B_3 X_3 + e$$

$$Y_2 = 0.208 + (0.502) \text{ Customer-oriented} + (0.358) \text{ Relationship-oriented} + (9.284\text{E-}02) \text{ Transaction-oriented}$$

According to the test, it shows that T value of customer-oriented, relationship-oriented, and transaction-oriented is equal to 6.071, 4.824, and 1.999 respectively and their significant value is equal to 0.000, 0.000, and 0.047, which is less than 0.05. It means that the null H_{02} is to be rejected and the alternative H_{a2} is to be accepted.

In addition, E value of “customer-oriented” “relationship-oriented” and “transaction-oriented” is equal to 0.502, 0.358, and 9.284E-02 respectively. It can be concluded that customer-oriented, relationship-oriented, and transaction-oriented have a positive relation to satisfaction.

The coefficients in Multiple Regression equation can be interpreted as the change in satisfaction associated with a one-unit change in the independent variable. According to Table 5.25, the B value of customer-oriented, relationship-oriented, and transaction-oriented is equal to 0.502, 0.358, and 9.284E-02 respectively. This implies that when satisfaction changes from 0 to 1 and the value of the other independent variables remain the same, customer-oriented, relationship-oriented, and transaction-oriented increases by 0.502, 0.358, and 9.284E-02 respectively.

Table 5.26 ANOVA for Regression Model

Model		Sum of Square	Df	Mean Squares	F	Sig.
1	Regression	48.498	1	48.498	135.128	.000
	Residual	77.164	215	.359		
	Total	125.662	216			
2	Regression	58.003	2	29.002	91.730	.000
	Residual	67.659	214	.316		
	Total	125.662	216			
3	Regression	59.249	3	19.750	63.342	.000
	Residual	66.413	213	.312		
	Total	125.662	216			

From ANOVA Analysis, it can conclude that independent variables have influenced dependent variable. According to the test of Model 3, it shows that F value is equal to 63.342 and the significant value of 0.000, which is less than 0.05.

Table 5.27 Model Summary

Model	R ²	Adjusted R ²	S.E. of Estimate
1	.386	.383	.5991
2	.462	.457	.5623
3	.471	.464	.5584

From Table 5.27, it is found that Adjusted R² of the Model 3 is equal to 0.464. This means that the multiple regression models explain 46.4% of the “variation” in the outcome variable. In other words, about 46.4% of variability in dependent variable are explained by independent variables.

Hypothesis 3

Ho₃: There is no relationship between interpersonal selling behavior and future interaction intention.

Ha₃: There is relationship between interpersonal selling behavior and future interaction intention.

Table 5.28 Multiple Regression Analysis Results for Hypothesis 3

Model	Variable	B	S.E.	Beta	T	Sig.
1	(Constant)	1.092	.198		5.516	.000
	Relationship-oriented	.654	.056	.625	11.753	.000
2	(Constant)	.898	.202		4.443	.000
	Relationship-oriented	.572	.060	.547	9.583	.000
	Agent Co. Disclosure	.054	.046	.190	3.329	.001
3	(Constant)	.615	.244		2.516	.013
	Relationship-oriented	.485	.073	.464	6.636	.000
	Agent's Co. Disclosure	.140	.046	.173	3.018	.003
	Customer-oriented	.167	.082	.139	2.029	.044

The constant and all variables shown in Table 5.28 can be illustrated in Multiple Regression equation as follows:

$$Y_3 = B_0 + B_1 X_1 + B_2 X_2 + B_3 X_3 + e$$

$$Y_3 = 0.515 + (0.485) \text{ Relationship-oriented} + (0.140) \text{ Agent's Co. Disclosure} + (0.167) \text{ Customer-oriented}$$

According to the test, it shows that T value of relationship-oriented, agent's co. disclosure, and customer-oriented is equal to 6.636, 3.018, and 2.029 respectively and their significant value is equal to 0.000, 0.003, and 0.044, which is less than 0.05. It means that the null Ho₃ is to be rejected and the alternative Ha₃ is to be accepted.

In addition, B value of “relationship-oriented” “agent’s co. disclosure” and “customer-oriented” is equal to 0.485, 0.140, and 0.167 respectively. It can be concluded that relationship-oriented, agent’s co. disclosure, and customer-oriented have a positive relation to future interaction intention.

The coefficients in Multiple Regression equation can be interpreted as the change in future interaction intention associated with a one-unit change in the independent variable. According to Table 5.28, the B values of relationship-oriented, agent’s co. disclosure, and customer-oriented is equal to 0.485, 0.140, and 0.167 respectively. This implies that when future interaction intention changes from 0 to 1 and the value of the other independent variables remain the same, relationship-oriented, agent’s co. disclosure and customer-oriented increases by 0.485, 0.140, and 0.167 respectively.

Table 5.29 ANOVA for Regression Model

Model		Sum of Square	Df	Mean Squares	F	Sig.
1	Regression	44.697	1	44.697	138.137	.000
	Residual	69.568	215	.324		
	Total	114.265	216			
2	Regression	48.122	2	24.061	77.849	.000
	Residual	66.143	214	.309		
	Total	114.265	216			
3	Regression	49.376	3	16.459	54.026	.000
	Residual	64.889	213	.305		
	Total	114.265	216			

From ANOVA Analysis, it can conclude that independent variables have influenced dependent variable. According to the test of Model 3, it shows that F value is equal to 54.026 and the significant value of 0.000, which is less than 0.05.

Table 5.30 Model Summary

Model	R ²	Adjusted R ²	S.E. of Estimate
1	.391	.388	.5688
2	.421	.416	.5559
3	.432	.424	.5519

From Table 5.30, it is found that Adjusted R² of the Model 3 is equal to 0.424. This means that the multiple regression models explain 42.4% of the “variation” in the outcome variable. In other words, about 42.4% of variability in dependent variable are explained by independent variables.

Hypothesis 4

Ho₄: There is no relationship between trust and future interaction intention.

Ha₄: There is relationship between trust and future interaction intention.

Table 5.31 Correlation Analysis Results for Hypothesis 4

		Trust	Future Interaction Intention
Trust	Pearson Correlation	.206**	.206**
	Sig. (2-tailed)	.002	.002
	N	217	217
Future Interaction Intention	Pearson Correlation	.206**	1
	Sig. (2-tailed)	.002	.
	N	217	217

** Correlation is significant at the 0.01 level (2-tailed).

The result from Table 5.31 points out that trust is related positively to future interaction intention. The significant value (2-taild test) is 0.002, which is less than 0.01. Therefore the null Ho₄ is to be rejected and the alternative Ha₄ is to be accepted.

From Table 5.31, the Pearson correlation is 0.206, which is positive. Also as this value is close to 0 it indicates a weak relationship between the two variables. A positive correlation indicates a relationship in which increase in one variable is associated with increase in the other variable. In this case increase in trust will lead to increase in future interaction intention.

Hypothesis 5

Ho₅: There is no relationship between satisfaction and future interaction intention.

Ha₅: There is relationship between satisfaction and future interaction intention.

Table 5.32 Correlation Analysis Results for Hypothesis

		Satisfaction	Future Interaction Intention
Satisfaction	Pearson Correlation	1	.730**
	Sig. (2-tailed)		.000
	N	217	217
Future Interaction Intention	Pearson Correlation	.730**	1
	Sig. (2-tailed)	.000	
	N	217	217

** Correlation is significant at the 0.01 level (2-tailed).

The result from Table 5.32 points out satisfaction is related positively to future interaction intention. The significant value (2-taild test) is 0.000, which is less than 0.01. Therefore the null Ho₅ is to be rejected and the alternative Ha₅ is to be accepted.

From Table 5.27, the Pearson correlation is 0.730, which is positive. Also as this value is close to +1 it indicates a strong relationship between the two variables. A

positive correlation indicates a relationship in which increase in one variable is associated with increase in the other variable. In this case an increase in satisfaction will lead to increase in future interaction intention.



CHAPTER VI

CONCLUSIONS AND RECOMMENDATIONS

The results analyzed in the descriptive and hypothesis testing (multiple regression and correlation analysis) are iterated and, further discussed in this chapter. Based on these statistical results and the objective stated for this research, summary of findings, conclusions are drawn as well as recommendations are contributed for both academic and business implication.

6.1 Summary of Findings

Based on the research objectives, multiple regression analysis was used to assess the influences of various types of a salesperson's selling behavior and information disclosures on customer's trust, satisfaction, and future interaction intention in the insurance industry. In addition, the data were analyzed using correlation analysis to investigate how the customer's trust and satisfaction affect the opportunities of selling to the customer in the future. The finding results of three regression analysis and two correlation analysis can be summarized as follows:

The first hypothesis (H_{01} : There is no relationship between interpersonal selling behaviors and trust) is tested by using trust as the dependent variable and six selling-behavior factors as independent variables. It is found that three factors (sale orientation, agent's co. disclosure, and customer orientation) are related to trust, while others (agent's self-disclosure, relationship orientation, and transaction orientation) no significant to trust. Thus, the first hypothesis " H_{01} : There is no relationship between interpersonal

selling behaviors (in term of sale orientation, agent's co. disclosure, and customer orientation) and trust" is to be rejected.

The second hypothesis (Ho₂: There is no relationship between interpersonal selling behaviors and satisfaction) is tested by using satisfaction as the dependent variable and six selling-behavior factors as independent variables. The result is that three factors (customer orientation, relationship orientation, and transaction orientation) are found to have a significant on satisfaction, others (sale orientation, agent's self-disclosure, and agent's co. disclosure) no significant on satisfaction. Thus, the second hypothesis "Ho₂: There is no relationship between interpersonal selling behaviors (in term of customer orientation, relationship orientation, and transaction orientation) and satisfaction" is to be rejected.

The third hypothesis (Ho₃: There is no relationship between interpersonal selling behaviors and future interaction intention) is tested by using future interaction intention as the dependent variable and six selling-behavior factors as independent variables. The result is that three factors (relationship orientation, agent's co. disclosure, and customer orientation) are found to have a relationship on future interaction intention, others (sale orientation, agent's self-disclosure, and transaction orientation) no significant on future interaction intention. Thus, the third hypothesis "Ho₃: There is no relationship between interpersonal selling behaviors (in term of relationship orientation, agent's co. disclosure, and customer orientation) and future interaction intention" is to be rejected.

The forth hypothesis (Ho₄: There is no relationship between trust and future interaction intention) is tested by using correlation analysis to investigate the relationship between trust and future interaction intention, the result points out that trust is related

positively to future interaction intention. A potential explanation for this finding might be that trust is a significant factor on intentions of future interactions.

The fifth hypothesis (H_{05} : There is no relationship between satisfaction and future interaction intention) is tested by using correlation analysis to investigate the relationship between satisfaction and future interaction intention. The result revealed that satisfaction was a significant and positive variable on future interaction intention. This finding implies that customer perceive high level of satisfaction from a salesperson.

6.2 Conclusions

Two hundred seventeen respondents are selected from the branch managers of Bangkok Bank, Kasikorn Bank, and Siam Commercial Bank based in Bangkok. Most of them, the majority, are male whose ages are between 40-49 years old, holding bachelor's degree, having an income more than 50,000 Baht per month. In addition, a majority of the respondents (94.0 percent) has acquired a life insurance policy for more than 4 years.

The respondents evaluated the independent and dependent variables in this study ranging from 1 (strongly disagree) to 5 (strongly agree) and 1 (strongly agree) to 5 (strongly disagree). The mean score revealed that respondents were agree with all variables. Table 6.1 summarizes the means and standard deviation of the six factors of interpersonal selling behavior, trust, satisfaction, and future interaction intention.

Table 6.1 Mean and Standard Deviation of Independent and Dependent Variables

Variables	Mean	S.D.
Sale-oriented behavior	3.22	.81
Customer-oriented behavior	3.76	.61
Agent's Co. Disclosure	3.12	.90
Agent's Self-disclosure	3.31	.74
Transaction-oriented behavior	3.38	.85
Relationship-oriented behavior	3.49	.70
Trust	3.08	.80
Satisfaction	3.66	.76
Future Interaction Intention	3.37	.73

From the findings, the results of three regression analysis and two correlation analysis can be summarized as follows:

First, using trust as the dependent variable and the six selling-behavior factors as independent variables, “customer oriented” is found to have a positive effect on trust, and “sale oriented” and “agent’s co. disclosure” are found to have a negative effect on trust. The regression model explained about 41.8% of the total variation in trust and the overall regression relationship was significant at the 5 percent level.

Second, a separate regression analysis was performed with satisfaction as the dependent variable and the six selling-behavior factors as the independent variables, “customer-oriented” “relationship-oriented” and “transaction-oriented” are found to have a positive effect on satisfaction. The regression model explained about 46.4% of total variation in satisfaction and the overall regression relationship was significant at the 5 percent level.

Third, the effects of various types of selling behavior on future interaction intentions were determined using regression analysis. Using future interaction intention as the dependent variable and the six selling-behavior factors as independent variables,

“relationship-oriented” “agent’s co. disclosure” and “customer-oriented” are found to have a positive effect on future interaction intention. The regression model explained about 42.4% of total variation in future interaction intention and the overall regression relationship was significant at the 5 percent level.

Forth, using correlation analysis to investigate the relationship between trust and future interaction intention, the result points out that trust is related positively to future interaction intention. A potential explanation for this finding might be that trust is an important factor on intentions of future interactions.

Fifth, the data were analyzed using correlation analysis to investigate the relationship between satisfaction and future interaction intention. The result revealed that satisfaction was a significant and positive variable on future interaction intention. This finding implies that customer perceive high level of satisfaction from a salesperson.

Finally, the findings of research results can be concluded that (1) trust is significantly influenced by sale and customer oriented behaviors and company information disclosure. Two factors (sale-oriented behavior and company information disclosure) are found to have a negative relationship on trust, however, customer-oriented behavior has a positive relationship on trust. (2) Satisfaction is significantly influenced by customer-oriented, relationship-oriented, and transaction-oriented behaviors. These three factors are positively related to satisfaction. (3) Relationship and customer-oriented behaviors and agent’s co. disclosure significantly influence future interaction intention. They are positively related to future interaction intention. (4) Trust is found to have a positive relationship to future interaction intention. (5) Satisfaction is a significant factor, positively related to future interaction intention.

In conclusion, the results of this study achieved the research objectives. This study has indicated that trust, satisfaction, future interaction intention and six of their antecedents (customer-oriented, sale-oriented, relationship-oriented, transaction-oriented, agent's co. disclosure, and agent's self-disclosure) are important factors for future growth of the insurance industry. From the finding, customer orientation is the most important factor in the development of trust and satisfaction. This suggests that customers perhaps expect their salesperson to treat them well, exactly the same as their most important company's customer. They may expect to get a good advice from their salesperson. For the future interaction intention, relationship orientation is the most important factor. This suggests that the intentions to do more business with their salesperson strongly depend on the relationship. This is because the customer may need a regular visit from their salesperson for long-term relationship. In addition, the opportunity for future business is mostly depend on satisfaction. Based on the analysis, customer will be more satisfied for the service if compared to trust. The results of this study are useful for Thailand's life insurance industry, especially for Thailand's government, insurance companies, and insurance agents.

6.3 Recommendations and Managerial Implication

The findings of this study are important to the existing service marketing, particularly, insurance services. It is recognized that trust, satisfaction, and future interaction intention and their antecedents are significant factors for future growth of the industry. Consequently, the recommendations will be made to the concerned people

(insurance companies, salesperson and employees, and government) based on the results of this research.

Findings	Recommendations
<ol style="list-style-type: none"> 1. “Customer-oriented”, “sale-oriented”, and “agent’s co. disclosure” are found to have a relationship on trust. 2. “Customer-oriented”, “relationship-oriented”, and “transaction-oriented” are found to have a relationship on satisfaction. 3. “Relationship-oriented”, “agent’s co. disclosure”, and “customer-oriented” are found to have a relationship on future interaction intention 4. Satisfaction has a significant effect on future interaction intention 5. Trust has a significant effect on future interaction intention. 	<ol style="list-style-type: none"> 1. Based on the findings, it is suggested that insurance companies should pursuit of continual improvement in processes, systems, people and products. 2. Maintaining long-term relationship with customers is one of the success keys for future interaction intention. Thus, salesperson and employees should improve their communication, selling and servicing skills to provide better service to meet customer’s needs. 3. It is suggested that government should review related rules and regulation of the insurance industry to support and control the industry growth.

For the insurance companies, they should educate and train their salespeople and employees to ensure that the client confidence and satisfy the service they provide. They should encourage salespeople and employee to ensure that client fully understands the product, any financial risks and the outcome of the investment. The company should adjust their pay policies to reward salespeople who effectively maintain long-term customers, rather than employees who simply meet short-term profit target. Also, the company should recognize the contributions of their best employees. In addition, they should truly empower their salespeople to cultivate good customer relationships.

For the salesperson, it is suggested that salesperson has to be effective in communicating with clients in order to instill confidence and reduce the perceptions of risk. Effective communication skills from salesperson are required to ensure that the

customer understands the investment. This understanding can enhance their confidence in their selection and aid them to have a better assessment of any financial risks and outcome of their investment. The researcher also suggests that regular visits provide opportunities for the salesperson and customer to exchange views about existing insurance policies, plus other financial, family and personal matters. Disclosure of the personal and company information to customer can enhance their trust and intentions of the future interactions. Moreover, the salesperson should be dependable and predictable, and geared to meeting the client's needs.

For the government, it is suggested that they should review the current regulatory framework to meet current needs. Based on the requirement on trust of the insurance customers, the government should review the rules and regulations on licensing to the salesperson. They should also promote the industry rules and regulations to the public.

Further Research

While the variables used in this analysis used only those inputs which had been most frequently cited in the literature, it would be useful to use other variables which some research has suggested may contribute towards relationship quality.

This research had done with branch managers of three commercial banks based in Bangkok. It is suggested that further research should be done with the other groups of respondents in various locations.

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APPENDIX A

QUESTIONNAIRE

This questionnaire is designed to determine the influence of behavior and performance of salesperson on customers' trust and satisfaction and, in turn their anticipations of future interactions with the salesperson in the context of insurance services. The survey is conducted for the purpose of the preparation of Thesis for the completion of Master of Business Administration, Assumption University.

Please mark [x] in the [] for the answer.

Part I: Personal Data and General information relating to life insurance

1. Gender

☐ Male

☐ Female

2. Age

☐ 30-39 years

☐ 40-49 years

☐ 50-60 years

☐ more than 60 years

3. Status

☐ Single

☐ Married

☐ Divorce

☐ Other...

4. Personal Income (Baht)

☐ 10,000-20,000

☐ 20,001-30,000

☐ 30,001-40,000

☐ 40,001-50,000

☐ 50,001 and above

5. Education Level

☐ Below bachelor degree

☐ Bachelor degree

☐ Master degree

☐ Higher than master degree

6. How many policies do you have?

(1) None

(2) 1 policy

(3) 2 policies

(4) more than 2

7. When did you buy the latest policy?

(1) before 2 years

(2) between 2-3 years

(3) 3-4 years back

(4) more than 4 years back

Part II: The perception of the salesperson's selling behavior, the salespersons self and company disclosure.

Question	Strongly agree	Agree	Not decided	Disagree	Strongly disagree
1.My agent provide accurate explanation of what life insurance plan would do for me.					
2.My agent recommended the life insurance plan that would best meet my needs.					
3.My agent has his/her clients' best interests in mind.					
4.My agent treats me the same whether we are talking about a ฿50,000 or a ฿500,000 policy.					
5.My agent agrees with me only because he wanted to please me.					
6.My agent spends more time trying to persuade than he does trying to discover my actual needs.					
7.My agent applies selling pressure even though he/she knows the life insurance plan is not right for me.					
8.My agent makes recommendations based on what he thinks he can sell, and not on the basis of my long-term satisfaction.					
9.My agent has confided in me and disclosed to me about his/her background, personal life and family situation.					
10.My agent has confided in me and disclosed to me about his/her values, religious beliefs, particularly on the belief toward life.					
11.My agent has confided in me and disclosed to me about his/her work and job prospects.					
12.My agent wanted to stay 'in touch' and make sure I was still satisfied.					

Question	Strongly agree	Agree	Not decided	Disagree	Strongly disagree
13.My agent wanted to keep abreast of my changes (e.g. family background, income) and insurance needs, and provide suitable service immediately.					
14.My agent explained why it is a good idea to keep this life policy in force.					
15.My agent has expressed a willingness to help me on my financial decision even if there is nothing in it for him/her.					
16.My agent takes the time to prepare formal proposals for me to evaluate.					
17.I was contacted by my agent he/she wanted to sell me more life insurance.					
18.I was contacted by my agent he/she wanted to describe new types of policies that were available.					
19.My agent disclosed to me about his/her company's financial situation and dealings.					
20.My agent disclosed to me about his/her company's financial goals and missions and objectives.					

Part III: Measuring respondents' level of satisfaction towards the service provided by the salesperson and the level of trust and their intention for future interaction with salesperson.

Question	Strongly agree	Agree	Not decided	Disagree	Strongly disagree
1.I find my agent to be a bit insincere.					
2.I suspect that my agent has sometimes withheld certain pieces of critical information that might have affected my decision.					
3.I find it necessary to be cautious in dealing with my sales agent.					
4.I am pleased with the service provided by my sales agent.					
5.I am satisfied with the service provided by my sales agent.					
6.I have a favorable attitude towards the selling technique that my sales agent used.					
7. I will contact my sales agent and discuss with him/her about the value of my insurance policy.					
8. I intend to buy more kinds of life insurance policy via my sales agent.					
9. I will refer/introduce my friends to my sales agent.					
10. I will continue to keep contact with my sales agent, even if he/she is not my responsible agent sooner or later.					



แบบสอบถาม

แบบสอบถามฉบับนี้จัดทำขึ้น โดยมีวัตถุประสงค์เพื่อต้องการรวบรวมข้อมูลเกี่ยวกับพฤติกรรมของตัวแทนประกันชีวิตที่มีต่อผู้ทำประกันชีวิต โดยวัดจากปัจจัยของความพึงพอใจและปัจจัยความเชื่อถือและความไว้วางใจในความสัมพันธ์ระหว่างตัวแทนนายหน้าประกันชีวิตและผู้ทำประกันชีวิต

แบบทดสอบฉบับนี้แบ่งออกเป็น 3 ตอนด้วยกัน คือ

ตอนที่ 1 ข้อมูลส่วนตัวผู้ตอบแบบสอบถามและข้อมูลทั่วไปเกี่ยวกับการประกันชีวิตของผู้ตอบแบบทดสอบ

ตอนที่ 2 ข้อมูลพฤติกรรมของตัวแทนนายหน้าประกันชีวิต ตลอดจนการเปิดเผยข้อมูลส่วนตัวและข้อมูลบริษัท ในมุมมองของผู้เอาประกัน

ตอนที่ 3 ข้อมูลระดับความพึงพอใจ และระดับความเชื่อถือของผู้ตอบแบบสอบถามต่อตัวแทนนายหน้าประกันชีวิต ตลอดจนความตั้งใจที่จะมีปฏิสัมพันธ์ต่อตัวแทนนายหน้าประกันชีวิตในอนาคต

ตอนที่ 1 ข้อมูลส่วนตัวและข้อมูลโดยทั่วไปเกี่ยวกับการประกันชีวิตของผู้ตอบแบบทดสอบ

1. เพศ

- (1) ชาย (2) หญิง

2. อายุ

- (1) 30-39 ปี (2) 40-49 ปี (3) 50-60 ปี (4) มากกว่า 60 ปี

3. สถานภาพ

- (1) โสด (2) สมรส (3) หย่า (4) อื่น ๆ

4. รายได้ ต่อเดือน (บาท)

- (1) 10,000 – 20,000 บาท (2) 20,001 – 30,000 บาท (3) 30,001 – 40,000 บาท
(4) 40,001 – 50,000 บาท (5) มากกว่า 50,000 บาท

5. ระดับการศึกษา

- (1) ต่ำกว่าปริญญาตรี (2) ปริญญาตรี
(3) ปริญญาโท (4) สูงกว่าปริญญาโท

6. จำนวนกรมธรรม์ประกันชีวิตที่ท่านได้ทำไว้

- (1) ไม่มีกรมธรรม์ประกันชีวิต (2) มีกรมธรรม์ 1 ฉบับ (3) มีกรมธรรม์ 2 ฉบับ (4) มีกรมธรรม์มากกว่า 2 ฉบับ

7. ท่านได้ทำประกันชีวิตครั้งสุดท้ายจนถึงปัจจุบันรวมเป็นระยะเวลาเท่าใด?

- (1) เกือบครบ 2 ปี (2) 2-3 ปี (3) 3-4 ปี (4) มากกว่า 4 ปี

ตอนที่ 2 พฤติกรรมของตัวแทนนายหน้าประกันชีวิต ตลอดจนการเปิดเผยข้อมูลส่วนตัวและข้อมูลบริษัท ในมุมมองของผู้เอาประกัน

คำถาม	เห็นด้วยอย่างยิ่ง	เห็นด้วย	ยังไม่ตัดสินใจ	ไม่เห็นด้วย	ไม่เห็นด้วยอย่างยิ่ง
1. ตัวแทนประกันชีวิตของข้าพเจ้าได้ให้คำอธิบายอย่างถูกต้องถึงประโยชน์ที่จะได้รับจากกรมธรรม์ประกันชีวิต					
2. ตัวแทนประกันชีวิตของข้าพเจ้าได้เสนอแนะกรมธรรม์ประกันชีวิตที่เหมาะสมกับความต้องการของข้าพเจ้ามากที่สุด					
3. ตัวแทนประกันชีวิตของข้าพเจ้าใส่ใจและให้ความสนใจลูกค้าของเขา/หล่อนมากที่สุด					
4. ตัวแทนประกันชีวิตของข้าพเจ้าปฏิบัติต่อข้าพเจ้าเหมือนกับลูกค้าทุกรายโดยไม่คำนึงถึงว่าจะเป็นลูกค้าขนาดใด มียอดกรมธรรม์ประกันชีวิตเพียง 50,000 หรือ 500,000 บาท					
5. ตัวแทนประกันชีวิตของข้าพเจ้าเห็นด้วยกับข้าพเจ้าเพียงเพื่อต้องการเอาใจหรือทำให้ข้าพเจ้าพอใจ					
6. ตัวแทนประกันชีวิตของข้าพเจ้าใช้เวลาส่วนใหญ่เพื่อพยายามชักจูงให้ข้าพเจ้าทำประกันแทนที่จะค้นหาความต้องการของข้าพเจ้า					
7. ตัวแทนประกันชีวิตของข้าพเจ้าพยายามผลักดันที่จะขายประกันให้กับข้าพเจ้าทั้งที่ทราบว่ากรมธรรม์นั้นไม่เหมาะสมกับข้าพเจ้า					
8. ตัวแทนประกันชีวิตของข้าพเจ้านำเสนอเพื่อที่จะขายประกันภายใต้ความคิดของเขาหรือหล่อน โดยไม่คำนึงถึงความพึงพอใจในระยะยาวของข้าพเจ้า					
9. ตัวแทนประกันชีวิตของข้าพเจ้าไว้วางใจในตัวข้าพเจ้าและเปิดเผยต่อข้าพเจ้าเกี่ยวกับพื้นฐาน ชีวิตส่วนตัวและสถานภาพทางครอบครัวของเขา/หล่อน					
10. ตัวแทนประกันชีวิตของข้าพเจ้าไว้วางใจในตัวข้าพเจ้าและเปิดเผยต่อข้าพเจ้าเกี่ยวกับความคิดและทัศนคติในการดำเนินชีวิตของเขา/หล่อนให้ข้าพเจ้าทราบ					

คำถาม	เห็น ด้วย อย่าง ยิ่ง	เห็น ด้วย	ยังไม่ ตัดสินใจ	ไม่ เห็น ด้วย	ไม่เห็น ด้วย อย่าง ยิ่ง
11. ตัวแทนประกันชีวิตของข้าพเจ้าไว้วางใจในข้าพเจ้าและเปิดเผยต่อข้าพเจ้าเกี่ยวกับงานและการคาดหวังในหน้าที่การงานของเขา/หล่อน					
12. ตัวแทนประกันชีวิตของข้าพเจ้าจะติดต่อกับข้าพเจ้าอยู่อย่างสม่ำเสมอเพื่อให้แน่ใจว่าข้าพเจ้าพึงพอใจ					
13. ตัวแทนประกันชีวิตของข้าพเจ้ามักจะรู้เกี่ยวกับการเปลี่ยนแปลงในเรื่องส่วนตัวต่าง ๆ ของข้าพเจ้าไปด้วยเสมอ และจะนำเสนอประกันที่ตรงกับความต้องการได้อย่างเหมาะสมและทันเวลาที่					
14. ตัวแทนประกันชีวิตของข้าพเจ้าอธิบายถึงประโยชน์ของการรักษากรมธรรม์ให้คงอยู่กับข้าพเจ้า					
15. ตัวแทนประกันชีวิตของข้าพเจ้าแสดงความเต็มใจที่จะช่วยข้าพเจ้าในการตัดสินใจเรื่องเกี่ยวกับการเงินแม้ว่าเขา/หล่อนจะไม่ได้รับอะไรจากการกระทำนั้น ๆ					
16. ตัวแทนประกันชีวิตของข้าพเจ้าใช้เวลาเตรียมข้อมูล เกี่ยวกับกรมธรรม์ประเภทต่าง ๆ อย่างชัดเจนเพื่อนำเสนอข้าพเจ้า					
17. ตัวแทนประกันชีวิตของข้าพเจ้ามักติดต่อกับข้าพเจ้าเมื่อต้องการให้ข้าพเจ้าซื้อกรมธรรม์เพิ่ม					
18. ตัวแทนประกันชีวิตของข้าพเจ้ามักติดต่อกับข้าพเจ้าเพื่ออธิบายเกี่ยวกับชนิดของกรมธรรม์แบบใหม่					
19. ตัวแทนประกันชีวิตของข้าพเจ้าเปิดเผยต่อข้าพเจ้าเกี่ยวกับสถานภาพทางการเงินของบริษัท					
20. ตัวแทนประกันชีวิตของข้าพเจ้าเปิดเผยต่อข้าพเจ้าเกี่ยวกับเป้าหมายทางการเงิน นโยบาย และวัตถุประสงค์ของบริษัท					

ตอนที่ 3 ข้อมูลระดับความพึงพอใจ และระดับความเชื่อถือของผู้ตอบแบบสอบถามต่อตัวแทนนายหน้าประกันชีวิต
ตลอดจนความตั้งใจที่จะมีกิจกรรมต่อตัวแทนนายหน้าประกันชีวิตในอนาคต

คำถาม	เห็นด้วยอย่างยิ่ง	เห็นด้วย	ยังไม่ตัดสินใจ	ไม่เห็นด้วย	ไม่เห็นด้วยอย่างยิ่ง
1. ข้าพเจ้าพบว่าตัวแทนประกันของข้าพเจ้าไม่ค่อยจริงใจ					
2. ข้าพเจ้าสงสัยว่าในบางครั้งตัวแทนของข้าพเจ้าปกปิดข้อมูลบางส่วนที่มีผลต่อการตัดสินใจของข้าพเจ้า					
3. ข้าพเจ้าพบว่าควรระวังตัวในขณะที่ติดต่อกับตัวแทนประกันของข้าพเจ้า					
4. ข้าพเจ้ารู้สึกยินดีกับการให้บริการที่ตัวแทนประกันชีวิตของข้าพเจ้า					
5. ข้าพเจ้ารู้สึกพอใจกับการให้บริการที่ตัวแทนประกันชีวิตของข้าพเจ้านำเสนอ					
6. โดยส่วนตัวข้าพเจ้าแล้ว ข้าพเจ้าพึงพอใจกับตัวแทนประกันชีวิตของข้าพเจ้า					
7. ข้าพเจ้าติดต่อกับตัวแทนและสอบถามถึงประโยชน์และคุณค่าต่าง ๆ ที่ได้รับ					
8. ข้าพเจ้าตั้งใจที่จะซื้อกรมธรรม์อื่น ๆ ผ่านตัวแทนประกันชีวิตของข้าพเจ้า					
9. ข้าพเจ้าจะแนะนำเพื่อนกับตัวแทนประกันของข้าพเจ้า					
10. ข้าพเจ้าจะยังคงติดต่อกับตัวแทนของข้าพเจ้าถึงแม้ว่าในอนาคตของเขา/หล่อนจะไม่ได้รับผิดชอบกรมธรรม์ของข้าพเจ้า					

APPENDIX C



Population: The 452 selected respondents of the three banks.

1. BANGKOK BANK

Item	Branch Name	Branch Type
1	Hua Mark	Full Branch
2	Lat Phrao Soi 99	Full Branch
3	Khlong Chan	Full Branch
4	Bang Khae	Full Branch
5	The Mall Bang Khae	Full Branch
6	Saphan Mai Don Muang	Full Branch
7	Ramintra	Full Branch
8	Chalaem Nimit	Full Branch
9	Bang Bon	Full Branch
10	Rama II K.M. 7 Road	Full Branch
11	Phracha Uthit Road Ratburana	Full Branch
12	Bnag Na	Full Branch
13	Si Yaek Bangna	Full Branch
14	Bang Yi Khan	Full Branch
15	Bang Phlat	Full Branch
16	Head Office	Full Branch
17	Saphan Luang	Full Branch
18	Si hraya	Full Branch
19	Silom	Full Branch
20	Jewelry Trade Center	Full Branch
21	Surawong	Full Branch
22	Wong Sawang	Full Branch
23	Bang Sue	Full Branch
24	Bang Pho	Full Branch
25	Prachachun Road	Full Branch
26	Saphan Phra Pinklao	Full Branch

Item	Branch Name	Branch Type
27	Bangkok Noi	Full Branch
28	Sam Yaek Fai Chai	Full Branch
29	Bang Khun Non	Full Branch
30	Ratchada-Lat Phraoa Road	Full Branch
31	Lat Phrao	Full Branch
32	Viphavadi Rangsit	Full Branch
33	Bang Khen	Full Branch
34	Sena Nikhom	Full Branch
35	Suan Chatuchak	Full Branch
36	Sukhaphiban 3 Road, Buengkum	Full Branch
37	Suan Sayam	Full Branch
38	Inthararak	Full Branch
39	Sukhaphiban 1 Road, K.M.8	Full Branch
40	Suksawat Road	Full Branch
41	Bang Khun Thian	Full Branch
42	Din Daeng Road	Full Branch
43	Ratchada-Huai Khwang Road	Full Branch
44	Inthamara	Full Branch
45	Huai Khwang	Full Branch
46	Asok-Din Daeng	Full Branch
47	Bangkok Airport	Full Branch
48	Ratchawat	Full Branch
49	Si Yan	Full Branch
50	Ratchawithi	Full Branch
51	Ko Pho Office	Full Branch
52	Thonburi	Full Branch
53	Khlong San	Full Branch
54	Lat Phrao Soi 44	Full Branch
55	Rama IX Road	Full Branch

Item	Branch Name	Branch Type
56	New Phetchaburi Road	Full Branch
57	Phra Khanong	Full Branch
58	Kluai Nam Thai	Full Branch
59	Bang Kapi	Full Branch
60	Sunthonkosa	Full Branch
61	Emporium	Full Branch
62	Khlong Toei	Full Branch
63	Lak Si Plaza	Full Branch
64	Lak Si	Full Branch
65	Lat Krabang	Full Branch
66	Chok Chai 4 Lat Phrao	Full Branch
67	Minburi	Full Branch
68	Nong Chok	Full Branch
69	Nong Khaem	Full Branch
70	Siam Square	Full Branch
71	Hua Lamphong	Full Branch
72	Charoen Phon	Full Branch
73	Pratu Nam	Full Branch
74	Phloenchit Road	Full Branch
75	Lumphini	Full Branch
76	Tha Phra	Full Branch
77	Bang Chak	Full Branch
78	Sam Yot	Full Branch
79	Visut Kasat	Full Branch
80	Tha Tian	Full Branch
81	Phahurat	Full Branch
82	Pak Khlong Talat	Full Branch
83	Saphan Phan Fa	Full Branch
84	Bang Lamphu	Full Branch

Item	Branch Name	Branch Type
85	Tanao Road	Full Branch
86	Soi Ari	Full Branch
87	Pradiphat Road	Full Branch
88	Seacon Square	Full Branch
89	Worachak	Full Branch
90	Phlapphlachai	Full Branch
91	Saphan Khao	Full Branch
92	July 22nd Circle	Full Branch
93	Mahanak	Full Branch
94	Ratburana	Full Branch
95	Rajchathewi	Full Branch
96	Anusawari Chaisamoraphum	Full Branch
97	Uruphong	Full Branch
98	Vanit Building	Full Branch
99	Talat Noi	Full Branch
100	Ratchawong	Full Branch
101	Sam Pheng	Full Branch
102	Trok Chan	Full Branch
103	Chan Raod Saphan 5	Full Branch
104	Sathon	Full Branch
105	Suan Phlu	Full Branch
106	Khlong Tan	Full Branch
107	Phattanakan Road	Full Branch
108	Tak Sin Road	Full Branch
109	Charoen Phat	Full Branch
110	Bukkhalo	Full Branch
111	Talat Phlu	Full Branch
112	Taling Chan	Full Branch
113	Ekkamai	Full Branch

Item	Branch Name	Branch Type
114	Thonglor Road	Full Branch
115	Nana Nua	Full Branch
116	Sukhumvit 43	Full Branch
117	Sathu Pradit	Full Branch
118	Ratcha-Si Yek Sathu Pradit	Full Branch
119	Yannawa	Full Branch

2. KASIKORNBANK (FORMERLY THAI FARMERS BANK)

1. Yotse Branch

Address: 1434 Krungkasem Rd. Wat Thepsirin Pomprab Satrupai Bangkok 10100

Tel: 224-6075-6 225-0128 225-7646 225-7673

Fax: 224-4819

2. Saphan Luang Branch

Address: 659 Rama IV Rd. Rong Muang Pathumwan Bangkok 10500

Tel: 611-6183-5 611-6956-8

Fax: 215-9240

3. Maha Phruttharam Branch

Address: 367, 369, 371 Maha Phruttharam Rd. Maha Phruttharam Bang Rak Bangkok 10500

Tel: 236-0167 639-0740 639-0741-9 639-6565

Fax: 236-5566

4. Bang Rak Branch

Address: 7-13 Soi Soi Kesorn 1 (Charoen Krung 50) Charoen Krung Rd. Bang Rak Bangkok 10500

Tel: 630-6370-7

Fax: 266-7540

5. Phat Phong Branch

Address: 56 Surawong Rd. Si Phraya Bang Rak Bangkok 10500

Tel: 637-0042-8

Fax: 637-0477

6. Siam Square Branch

Address: 430/6-10 Rama I Rd. Pathumwan Pathumwan Bangkok 10500

Tel: 254-7311 658-1756-9 658-1853-4 658-1848-9 658-1450-1 658-1856

Fax: 658-1754

7. Siangkong Branch

Address: 1173-1177 Songwad Rd. Samphanthawong Samphanthawong Bangkok 10100

Tel: 0 2237 8191, 0 2639 0901-4, 0 2639 4041-6

Fax: 237-4990

8. Surawong Branch

Address: 462-468 Surawong Rd. Si Phraya Bang Rak Bangkok 10500

Tel: 639-0922-6 639-4056-9 639-4060

Fax: 639-0927

9. Wong Wian 22 Karakada Branch

Address: 154 Mitaphan Rd. Pomprab Pomprab Satrupai Bangkok 10100

Tel: 623-0030-2 623-3760-4

Fax: 224-9860

10. Pratu Nam Pathum Wan Branch

Address: 703/21 Phetchaburi Rd. Thanon Phayathai Ratchathevi Bangkok 10400

Tel: 251-3827 653-7423-9 653-7430 653-8464-8

Fax: 653-8470

11. Bang Krabu Branch

Address: 900/18 Samsen Rd. Thanon Nakhon Chaisri Dusit Bangkok 10300

Tel: 243-7818-9 669-0870 669-0871-6 669-3481-2

Fax: 669-0877

12. Thanon Pradiphat Branch

Address: 184-186 Pradiphat Rd. Samsen Nai Phayathai Bangkok 10400

Tel: 0 2618 4168-70 0 2618 6037-41

Fax: 0 2618-6042

13. Bang Su Branch

Address: 716/5 Techavanit Rd. Bang Su Bang Su Bangkok 10800

Tel: 585-7243 910-4140 910-4142-8

Fax: 587-0652

14. King Phet Branch

Address: 117/11 Phetchaburi Rd. Tung Phayathai Ratchathevi Bangkok 10400

Tel: 0 2612 0463-74

Fax: 612-1550

15. Sanam Pao Branch

Address: 1019/15 Phahonyothin Rd. Samsen Nai Phayathai Bangkok 10400

Tel: 279-9457 617-2315-6 617-2782-4 617-2825-6 617-2838-9 617-2840 617-2841

Fax: 617-2842

16. Thanon Rang Nam Branch

Address: 4/14 Rang Nam Rd. Thanon Phayathai Ratchathevi Bangkok 10400

Tel: 0 2247 0077 0 2247 0730, 0 2247 4890, 0 2642 4023

Fax: 0 2640-0128

17. Suan Chatuchak Branch

Address: 1094/6-8 Phahonyothin Rd. Lat Yao Chatuchak Bangkok 10900

Tel: 272-0850 272-0851-2 272-0854 272-0856 617-6040 617-6041-6

Fax: 272-0857

18. Sutthisan Branch

Address: 113/1 Sutthisan Vinitchai Rd. Samsen Nai Phayathai Bangkok 10400

Tel: 616-6576-8 616-9990-5 616-6580 616-6581-2

Fax: 616-9997

19. Ban Thad Thong Branch

Address: 1266-1274 Rama VI Rd. Wangmai Pathumwan Bangkok 10500

Tel: 215-4674-5 216-1134-6 216-4916 612-3536-9 612-3540 612-3541 612-3543

Fax: 215-5971

20. Thanon Si Ayutthaya Branch

Address: 475 Sri Ayutthaya Rd. Tung Phayathai Ratchathevi Bangkok 10400

Tel: 0 2201 3795-9 0 2201 3800-1, 0 2248 2579

Fax: 0 2248-2586

21. Lat Phrao 25 Branch

Address: 1003/1 Lat Phrao Rd. Lat Yao Chatuchak Bangkok 10900

Tel: 513-7271 938-3040-2 938-3100-1 938-1811-3

Fax: 513-1603

22. Thanon Asok Din Daeng Branch

Address: 522/68 Asok Din Daeng Rd. Din Daeng Din Daeng Bangkok 10310

Tel: 247-7551 641-8185-7 641-8660-2 641-9239

Fax: 247-7552

23. Bang Khen Branch

Address: 1456/8 Phahonyothin Rd. Lat Yao Chatuchak Bangkok 10900

Tel: 513-1677 513-2806 513-2810 930-1234-5 939-7709-10

Fax: 513-9040

24. Lat Phrao 67 Branch

Address: 2437 Lat Phrao Rd. Wang Thonglang WANG THONGLANG Bangkok 10310

Tel: 530-0174-6 539-3274 933-0960-1 933-0963-8

Fax: 539-3273

25. Huay Kwang Branch

Address: 2350 Prachasongkraw Rd. Din Daeng Huay Kwang Bangkok 10400

Tel: 692-1375-9 692-1380-2 692-2347-9 692-2350-1

Fax: 276-1820

26. Thanon Rarm Intra Branch

Address: 27/27 Moo 4 Rarm Intra Rd. Anusawaree Bang Khen Bangkok 10220

Tel: 0 2552 3060-2 0 2971 6344,0 2971 6508,0 2971 6513-4

Fax: 0 2971-6515

27. Thanon Ratchada Phisek Huay Kwang Branch

Address: 252/7 Ratchada Phisek Rd. Huaykwang Huaykwang Bangkok 10310

Tel: 0 2693 2460-9

Fax: 0 2693-2472

28. Thanon Rama IX Branch

Address: 785 Rama IX Rd. Bang Kapi Huaykwang Bangkok 10310

Tel: 0 2719 680*-16 0 2719 7261

Fax: 0 2318-4820

29. Thanon Rarm Intra Km.8 Branch

Address: 39/28-29 Moo 13 Rarm Intra Rd. Kannayao Kannayao Bangkok 10230

Tel: 0 2509 0520-2 0 2943 2095-8,0 2943 2109-10,0 2943 2196-7

Fax: 0 2510-1485

30. Lat Phrao 10 Branch

Address: 194/12-14 Lat Phrao Rd. Lat Yao Chatuchak Bangkok 10900

Tel: 512-5563 938-7425-9 938-7430-5

Fax: 512-5565

31. Si Yaek Wang Hin Branch

Address: 29/54 Moo 11 Latplakao Lat Phrao Lat Phrao Bangkok 10230

Tel: 940-4824-9 940-4830-3 940-4836-7

Fax: 940-4840

32. Silom Main Branch

Address: 142 Silom Rd. Suriyawong Bang Rak Bangkok 10500

Tel: 234-7050, 234-7051-99

Fax: 235-2055, 234-7445, 233-7643

33. Thanon Suapa Main Branch

Address: 306 Suapa Rd. Pomprab Pomprab Satrupai Bangkok 10100

Tel: 226-4560-9, 226-4570-9

Fax: 225-6573

34. Phahon Yothin Main Branch

Address: 400/22 Phahonyothin Rd. Samsen Nai Phayathai Bangkok 10400

Tel: 273-1050

Fax: 273-1011

35. Bang Khun Thian Branch

Address: 128 Dao Khanong-Chomthong Rd. Bang Kho Chomthong Bangkok 10150

Tel: 878-0518-9, 878-0520-5

Fax: 878-0526

36. Samre Branch

Address: 697/12 Somdej Prachao Taksin Rd. Bukkhalo Thonburi Bangkok 10600

Tel: 438-0050-1, 860-6815-9, 860-6820, 860-6822-6

Fax: 437-8236

37. Bang Bon Branch

Address: 48/20 Moo 6 Ekachai Rd. Bang Bon Bang Khunthian Bangkok 10150

Tel: 415-0133, 899-8336-9

Fax: 416-4396

38. Khlong San Branch

Address: 495/2 Charoen Nakhon Rd. Khlong Tonsai Khlong San Bangkok 10600

Tel: 0 2437 0260-2, 0 2437 8254, 0 2861 0140-5

Fax: 439-3344

39. Lat ya Branch

Address: 287 Lat ya Rd. Somdej Chaopraya Khlong San Bangkok 10600

Tel: 0 2861 4415-25 0 2861 5378-9

Fax: 0 2438-0538

40. Dao Khanong Branch

Address: 911 Somdej Prachao Taksin Rd. Buk Khalo Thonburi Bangkok 10600

Tel: 0 2877 5670-81

Fax: 476-4463

41. Wat Sai Branch

Address: 35/48-52 Ekachai Rd. Bang khunthian Chomthong Bangkok 10150

Tel: 893-6285-9, 893-6290-4

Fax: 416-5371

42. Thanon Ratchada Phisek (Taksin-Thaphra) Branch

Address: 106/2-4 Ratchada Phisek Rd. Bukkhalo Thonburi Bangkok 10600

Tel: 0 2476 8856-8 0 2878 8670-5

Fax: 0 2476-8862

43. Bukkhalo Branch

Address: 530/41 Charoen Nakhon Rd. Bukkhalo Thonburi Bangkok 10600

Tel: 877-6689, 877-6690-6

Fax: 477-2812

44. Wong Wan Rob Nok Branch (Ekachai-Bang Bon)

Address: 114/5-9 Moo 4 Wong Wan Rob Nok Rd. Bang Bon Bang Khunthian Bangkok 10150

Tel: 416-5832, 899-6930-9,

Fax: 416-0356

45. Talat Phlu Branch

Address: 1087 Terdthai Rd. Talat Phlu Thonburi Bangkok 10600

Tel: 891-4022-9 891-4262-5

Fax: 891-4278

46. Tha Phra Branch

Address: 363/27 Phet Kasem Rd. Wat Thapra Bangkok Yai Bangkok 10600

Tel: 868-0125-9, 868-0130, 868-0131-5, 868-0391, 868-0393

Fax: 457-8812

47. Phasi Charoen Branch

Address: 60/1 Moo 9 Phetkasem Rd. Bang Wah Phasi Charoen Bangkok 10160

Tel: 869-7124-7 869-7462-6 869-7470 869-7471

Fax: 869-7128

48. Bang Khae Branch

Address: 386 Moo 4 Phetkasem Rd. Bang Khae Phasi Charoen Bangkok 10160

Tel: 801-0610 801-0611-9

Fax: 454-2891

49. Charansanitwong 11 Branch

Address: 53/2 Charansanitwong Rd. Wat Thaphra Bangkok Yai Bangkok 10600

Tel: 412-0068-9 412-0070-1 864-3004-9 864-3310

Fax: 412-8296

50. Phutta Monthon Sai 4 Branch

Address: 33/2 Moo 11 Phetkasem Rd. Om Noi Krathum Baen Samut Sakhon 74130

Tel: 420-1723 420-2242 813-1701-7 813-1721-8

Fax: 420-9978

51. Om Yai Branch

Address: 10/85 Moo 8 Phetkasem Rd. Om Yai Sam Phran Nakhon Pathom 73160

Tel: 420-5561-5 811-5860 811-5861-6

Fax: 420-8607

52. Phetkasem 51 Branch

Address: 455/316 Moo 10 Phetkasem Rd. Bang Khae Nua Bang Khae Bangkok 10160

Tel: 455-6985-9, 801-3626-9, 801-3630-2

Fax: 454-2975

53. Sao Chingcha Branch

Address: 80 Bamrung Muang Rd. Wat Ratchabopit Phranakhon Bangkok 10200

Tel: 622-0034-6 622-0208 622-0659 622-2166 622-2053 622-1287 622-0690

Fax: 622-1344

54. Bang Lamphu Branch

Address: 237/9 Phra Sumen Rd. Talad Yod Phranakhon Bangkok 10300

Tel: 629-1123-8 281-5187-90

Fax: 629-0947

55. Saphan Phut Branch

Address: 112-114 Chakraphet Rd. Wang Buraphapirom Phranakhon Bangkok 10200

Tel: 623-7504-8 623-7611-2 623-7614

Fax: 623-7613

56. Yaowarat Branch

Address: 299 Yaowarat Rd Samphantawong Samphantawong Bangkok 10100

Tel: 623-0016-9 623-3634-9

Fax: 226-4806

57. Thewet Branch

Address: 158 Krung Kasem Rd. Bang Khunprom Phranakhon Bangkok 10200

Tel: 281-4182-3 281-9100 280-2780 281-4182-3 628-5051-3 628-7380-1

Fax: 628-5050

58. Thanon Maha Chai Branch

Address: 334 Maha Chai Rd. Samranrat Phranakhon Bangkok 10200

Tel: 0 2621 0764-6 0 2621 0768, 0 2621 1622-6

Fax: 0 2226-4805

59. Wang Burapha Branch

Address: 2/43-44 Burapha Rd. Wang Buraphapirom Phranakhon Bangkok 10200

Tel: 623-7033 623-7035 623-7681-90

Fax: 225-0344

60. Chakkrawat Branch

Address: 249 Chakkrawat Rd. Chakkrawat Samphanthawong Bangkok 10100

Tel: 0 2225 5807-8, 0 2622 4483-5

Fax: 225-9675

61. Nang Loeng Branch

Address: 245-249 Nakhon Sawan Rd. Wat Sommanat Pomprab Satrupai Bangkok 10100

Tel: 281-4108 629-8810-17 280-2782

Fax: 629-9379

62. Worachak Branch

Address: 195/1-3 Worachak Rd. Wat Thepsirin Pomprab Satrupai Bangkok 10100

Tel: 621-6679-83 621-5630-4

Fax: 621-5635

63. Sampheng Sub-Branch

Address: 59-63 Paw Phanit Rd. Chakkrawat Samphanthawong Bangkok 10100

Tel: 622-6326-9 622-7124

Fax: 224-8059

64. Thanon Lan Luang Branch

Address: 202/2 LAN LUANG Khlong Mahanak Pomprab Satrupai Bangkok 10100

Tel: 628-1391-6 628-1401-5

Fax: 628-1406

65. Yan Nawa Branch

Address: 1668/26-28 Charoen Krung Rd. Yan Nawa Sathon Bangkok 10120

Tel: 212-3280, 212-6720-1, 212-9966, 675-5124-7, 675-5120-3, 675-6471-5

Fax: 212-3281

66. Khlong Toei Branch

Address: 1262 Rama IV Rd. Khlong Toei Khlong Toei Bangkok 10110

Tel: 0 2249 0463-4, 0 2249 0468, 0 2249 0921, 0 2249 9171, 0 2671 2042-7

Fax: 249-5011

67. Thanon Sathon Branch

Address: 16/4 Sathon Nua Rd. Silom Bang Rak Bangkok 10500

Tel: 0 2236 7639-40, 0 2633 8013-6

Fax: 633-8018

68. Thanon Sathu Pradit Branch

Address: 224/1 Sathu Pradit Rd. Bang Klo Bang Khorlaem Bangkok 10120

Tel: 0 2674 0164-71 0 2674 1225-30

Fax: 212-2900

69. Tha Rua Sathu Pradit Branch

Address: 661 Sathu Pradit Rd. Bang Pongpang Yannawa Bangkok 10120

Tel: 295-0123-9, 682-0172-5

Fax: 294-6661

70. Thanon Rama III Branch

Address: 74/52 Rama III Rd. Chong Nonsi Yannawa Bangkok 10120

Tel: 0 2683 4250-62

Fax: 0 2683-4264

71. Suan Phlu Branch

Address: 167/7-8 Soi Suan Phlu Sathon Tai Rd. Tungmahamek Sathon Bangkok 10120

Tel: 213-1641, 287-1889, 287-3335, 679-4246-9, 679-4250, 679-4251-3

Fax: 213-1362

72. Si Yaek Saphan Krung Thep Branch

Address: 99 Rama III Rd. Bang Khorlaem Bang Khorlaem Bangkok 10120

Tel: 291-4909, 291-9347-8, 291-9431-2, 689-0092-8, 689-0690, 689-0691-3

Fax: 689-0694

73. Thanon Chan Branch

Address: 1562/1 Chan Rd. Tung Wat Don Sathon Bangkok 10120

Tel: 0 2211 8288, 0 2211 8709, 0 2212 7047, 0 2212 9788-9

Fax: 673-0438

74. Soi Chalaem Nimit (Pha Du 1) Branch

Address: 3597/261 Soi Trok Nogket Bang Klo Bang Kolaem Bangkok 10120

Tel: 688-4250-4

Fax: 291-1079

75. Thon Buri Branch

Address: 235 Prachatipok Rd. Somdej Chaophraya Khlong San Bangkok 10600

Tel: 437-0266-7 437-3079 437-4856 438-9919 438-9920 861-4356-9 861-4360-4

Fax: 438-9921

76. Phran Nok Branch

Address: 954 Phran Nok Rd. Ban Changlaw Bangkok Noi Bangkok 10700

Tel: 866-1322-7, 866-1427-9, 866-1430-2

Fax: 866-1328

77. Saphan Krung Thon Branch

Address: 70/1 Ratchavithi Rd Bang Phlat Bang Phlat Bangkok 10700

Tel: 883-0172-8, 883-1963-6

Fax: 433-4554

78. Bang Yikhan Branch

Address: 648/35 Charan Sanitwong Rd. Bang Yikhan Bang Phlat Bangkok 10700

Tel: 434-4357, 883-0163-9, 883-0170, 883-0171, 883-2077-9, 883-2080, 883-2081

Fax: 433-1337

79. Pho Sam Ton Branch

Address: 407 Itsaraphap Rd. Wat Arun Bangkok Yai Bangkok 10600

Tel: 891-0034-5, 891-0037-8, 891-0056-9, 891-0060-4

Fax: 465-4660

80. Bang Phlat Branch

Address: 318/187 Charan Sanit Wong Rd. Bang Aw Bang Phlat Bangkok 10700

Tel: 433-0072-5, 435-5934, 885-3333-9, 885-3340, 885-3341

Fax: 434-6197

81. Bang Kruai Branch

Address: 90/15-17 Moo 1 Bang Kruai-Sai Noi Rd. Bang Kruai Bang Kruai Nonthaburi 11130

Tel: 879-3060, 879-3061-6

Fax: 447-0696

82. Pin Klao Branch

Address: 105-105/1-2, Borom Ratchonni Rd. Arun Amarin Bangkok Noi Bangkok 10700

Tel: 433-9880, 884-6380-7, 884-6390, 884-6387

Fax: 433-9920

83. Bang Khun Non Branch

Address: 115/15 Bangkok Noi-Talingchan Rd. Bang Khun Non Bangkok Noi Bangkok 10700

Tel: 882-5354, 882-5402, 882-5423, 882-5650, 882-5756, 882-5818

Fax: 882-5495

84. Phra Pradaeng Branch

Address: 119/11 Moo 14 Suk Sawat Rd. Bang Pung Phra Pradaeng Samut Prakan 10130

Tel: 818-0990-3

Fax: 0 2463 1976

85. Bang Khru Branch

Address: 113 Moo 9 Suk Sawat Rd. Bang Khru Phra Pradaeng Samut Prakan 10130

Tel: 0 2463 6314-6 0 2819 0857-63

Fax: 0 2463 4549

86. Phra Samut Chedi Branch

Address: 105 Moo 3 Suksawat Pakklongbangpakhot Phra Samut Chedi Samut Prakan 10290

Tel: 819-7747-9, 819-7750, 819-7820, 819-7821, 819-7757-8

Fax: 819-7967

87. Thanon Pracha Uthit Branch

Address: 380/6 Moo 9 Pracha Uthit Rd. Ratburana Ratburana Bangkok 10140

Tel: 0 2428 7390-2 0 2870 9103-9

Fax: 0 2428-3987

88. Ratburana Main Branch

Address: 1 Soi Kasikornthai Ratburana Rd. Ratburana Ratburana Bangkok 10140

Tel: 871-3650-5

Fax: 871-3645

89. Bang Kapi Branch

Address: 591 Sukhumvit Rd. Khlong Tan Watthana Bangkok 10110

Tel: 261-0150-7 261-0162-3 261-0166-7 261-0169

Fax: 261-0164

90. Ratchadamri Branch

Address: 47/27 Ratchadamri Rd. Lumpini Pathumwan Bangkok 10330

Tel: 253-4997-9 655-0275-9 655-0280-3

Fax: 253-1423

91. Soi Charurat Branch

Address: 1091/43-45 Phetchaburi Tat Mai Rd. Makkasan Ratchathevi Bangkok 10400

Tel: 0 2650 0165-8, 0 2651 6459-64, 0 2651 7093-8

Fax: 253-3537

92. Thanon Lang Suan Branch

Address: 99/8 Lang Suan Rd. Lumpini Pathumwan Bangkok 10500

Tel: 652-0240-2 652-0244 652-0246-8 652-1981-5

Fax: 652-1987

93. Sukhumvit 39 Branch

Address: 651 Sukhumvit Rd. Khlong Tan Nua Watthana Bangkok 10110

Tel: 260-3360-6, 260-4620-1, 260-4623-5

Fax: 260-3369

94. Thanon Witthayu Branch

Address: 93/1 Witthayu Rd. Lumpini Pathumwan Bangkok 10250

Tel: 0 2252 2053-8 0 2252 2177-9, 0 2254 3146-7

Fax: 0 2252-2055

95. Thanon Ratchada Phisek (Sukhumvit-Rama IV) Branch

Address: 193/5 Ratchada Phisek Rd. Khlong Toei Khlong Toei Bangkok 10110

Tel: 0 2264 213-20

Fax: 0 2264 0221

96. Thanon Phetchaburi Tat Mai Branch

Address: 2416 Phetchaburi Tat Mai Rd. Bang Kapi Huaykwang Bangkok 10310

Tel: 0 2318 4700-1 0 2716 5205-7, 0 2718 2320-7

Fax: 0 2716-5209

97. Lat Krabang Branch

Address: 220 Moo 1 On Nut-Lat Krabang Rd. Lat Krabang Lat Krabang Bangkok 10520

Tel: 326-9956-7 739-0188-96 739-0197-8

Fax: 326-7198

98. Khlong Chan Branch

Address: 33 Sukhaphiban 2 Khlong Chan Bang Kapi Bangkok 10240

Tel: 0 2733 2833-8, 0 2733 7136-40

Fax: 733-7141

99. Thanon Sukhaphiban 1 Bang Kapi Branch

Address: 644 Moo 5 Navamin Khlong Kum Bung Kum Bangkok 10240

Tel: 0 2374 0269-72 0 2374 0687, 0 2734 8009-16

Fax: 0 2375 0986

100. Hua Mak Branch

Address: 2284 Ramkham Haeng Rd. Hua Mak Bang Kapi Bangkok 10240

Tel: 374-7099 732-0920-5 732-2560-3

Fax: 375-6487

101. Min Buri Branch

Address: 159 Moo 18 Sihaburanukit Rd. Min Buri Min Buri Bangkok 10510

Tel: 518-1474 918-7708-9 918-7710-2

Fax: 518-1475

102. Thanon Sukhaphiban 2 Suan Siam Branch

Address: 97/14-16 Saereethai Kannayao Kannayao Bangkok 10230

Tel: 0 2518 2040-1 0 2919 9861-9

Fax: 0 2518 2043

103. Lat Phrao 99 Branch

Address: 2737 Lat Phrao Rd. Wang Thonglang Wang Thonglang Bangkok 10310

Tel: 530-0544-7 932-3289 932-3290-3

Fax: 530-0548

104. Suwinthawong Nong Chok Branch

Address: 89 Moo 3 Suwinthawong Rd. Lamphakchi Nong Chok Bangkok 10530

Tel: 543-2078-9 988-0680-7

Fax: 988-0692

105. Thanon Sukhaphiban 3 Bung Kum Branch

Address: 69/1 Moo 4 Ramkhamhaeng Rd. Saparn Soong Saparn Soong Bangkok 10230

Tel: 0 2373 0981-4 0 2917 1731-5

Fax: 0 2373 0985

106. Phra Khanong Branch

Address: 1589 Sukhumvit Rd. Khlong Ton Khlong Toei Bangkok 10110

Tel: 390-2642 711-0203-8 711-2748-9 711-2750-3

Fax: 711-1682

107. Bang Chak Branch

Address: 3001 Sukhumvit Rd. Bang Chak Phrakhanong Bangkok 10260

Tel: 332-2456-7 332-3670 332-3671-2 332-5284 332-6570 339-1001 741-7661-5 741-8314 741-8341 741-8361 741-8490 741-8591

Fax: 741-8352

108. Si Yaek Bang Na Branch

Address: 3212-3218 Sukhumvit Rd. Bang Na Phrakhanong Bangkok 10260

Tel: 745-2900 745-2901-7 745-5028-9 745-5030 745-5031

Fax: 393-5546

109. Ekkamai Branch

Address: 76 Soi Ekkamai Sukhumvit 63 Rd. Phrakhanong Khlong Toei Bangkok 10110

Tel: 392-5315 391-8165 714-0728 714-1030 714-0731-2 714-1081-8

Fax: 714-0410

110. On Nut Branch

Address: 478 Soi On Nut Sukhumvit 77 Rd. Suan Luang Suan Luang Bangkok 10110

Tel: 332-7913-4 332-0427 321-7982 742-5080-4 742-4902-9

Fax: 332-5285

111. Thanon Phattanakan Branch

Address: 2621-2629 Phattanakan Rd. Suan Luang Prawet Bangkok 10250

Tel: 0 23200059-60 , 0 2321 3373-4, 02322 7023,0 2322 7026,27221004-8 0 27221004-8

Fax: 0 2322-2589

112. Seecon Square Branch

Address: 904 Sri Nakharin Rd. Nong Bon Prawet Bangkok 10250

Tel: 0 2721 8554-61

Fax: 721-8562

113. Kluai Num Thai Branch

Address: 3656/3 Rama IV Rd. Khlong Tan Khlong Toei Bangkok 10110

Fax: 367-3109

114. Soi Udomsuk Sub-Branch

Address: 43, 43/1 Soi Soi Udomsuk Sukhumvit 103 Rd. Bang Na Phrakhanong Bangkok 10260

Tel: 361-7666, 361-7667

Fax: 361-7668

115. Khlong Ton Branch

Address: 536 Phattanakan Rd. Suan Luang Suan Luang Bangkok 10250

Tel: 0 2319 4868, 0 2319 6823 0 2717 8867-9, 0 2717 8870-3

Fax: 319-8352

116. Thanon Bang Na-Trad Km.4 Branch

Address: 120/26 Moo 12 Bang Na-Trad Rd. Bang Na Phrakhanong Bangkok 10260

Tel: 0 2399 0871-2, 0 2399 0885-6 0 2399 3804

Fax: 0 2399-4275

117. Prawet Branch

Address: 130/5 Moo 2 Soi - - Prawet Prawet Bangkok 10250

Tel: 726-0484-9, 726-0490, 726-0491-2

Fax: 726-0494

118. Bang Pho Branch

Address: 631 Pracharat 1 Rd. Bang Su Bang Su Bangkok 10800

Tel: 912-6790-9

Fax: 585-7700

1119. Bang Son Branch

Address: 1217 Krungtep-Nonthaburi Rd. Bang Su Bang Su Bangkok 10800

Tel: 910-8768-9, 910-8095, 910-8520, 910-8239

Fax: 587-0094

120. Thanon Pracha Chun Branch

Address: 775 Prachachun Rd. Bang Su Bang Su Bangkok 10800

Tel: 0 2586 9352-3 0 2913 7429-36

Fax: 0 2586-0757

121. Saphan Mai Don Muang Branch

Address: 342/88-90 Moo 7 Phahonyothin Rd. Khlong Thanon Bang Khen Bangkok 10220

Tel: 972-5512-9, 972-5520

Fax: 552-6544

3. Siam Commercial Bank

Item	Branch Name(E-mail)	Tel	Address
1	THANON EKKACHAI	02-8952516, 02-8952171-2 Fax:2952500	99/100MU4 EKKACHAI ROAD, BANG BON, BANGKOK10150
2	LAT PHRAO SOI 111	02-3782231, 02-3758083-4 Fax:02-3782230	11/2 MU 2LAT PHRAO ROAD, BANG KAPI, BANGKOK10240
3	LAT PHRAO SOI 59	02-5300325, 02-9331560-79 Fax:02-5393075	2243 LAT PHRAO ROAD(59),BANG KAPI, BANGKOK10310
4	HUA MAK	02-3774032, 02-3774115-7 Fax:02-3774031	3569 RAMKHAMHAENG ROAD, BANG KAPI, BANGKOK 10240
5	THANON RAMKHAMHANG	02-3185115, 02-3185656-7, 02-7172526-9 Fax:02-3185089	1859 RAMKHAMHANG ROAD, BANG KAPI, BANGKOK 10240
6	THANON SINAKARIN (KRUNG THEP KRI THA)	02-3796089, 02-7317403-6 Fax:02-3796090	259,261,263,265 SINAKARIN ROAD, BANG KAPI, BANGKOK 10240
7	LAK SI	02-5214652-3, 02-5210254-5, 02-5215920 Fax:02-5214008	99/50 CHAENGWATTHANA ROAD, BANG KHEN, BANGKOK 10210

Item	Branch Name(E-mail)	Tel.	Address
8	LAT PHRAO SOI 10	02-5114136, 02-5131507-8, 02-5133129 Fax:02-5123093	194/27 LAT PHRAO ROAD, BANG KHEN,BANGKOK 10900
9	BANG KHEN	02-5132758-9, 02-5131034, 02-5135383 Fax:02-5130258	1436/10-13 PAHON YOTHIN ROAD, BANG KHEN, BANGKOK 10900
10	SAPHAN MAI DON MUANG	02-5510556-9 Fax:02-5510560	51/15 MU 6 PHAHON YOTHIN ROAD, BANG KHEN BANGKOK 10220
11	THANON PHRA RAM 2 (KM7)	02-4161213-9 Fax:02-4161220	52/405MU6 PHRA RAM 2, BANG KHUN THIAN, BANGKOK 10150
12	BANG MOT	02-4151490, 02-4153724-5, 02-8966952-3 Fax:02-4151616	81 MU 1 THONBURI-PAKTHO ROAD, BANG KHUN THIAN, BANGKOK 10150
13	THANON SIRINTHON	02-8810680-9 Fax:02-8810689	198 SIRINTHON, BANG PLAT, BANGKOK 10700
14	BANG RAK	02-2332089, 02-2332093, 2332096 Fax:02-2332102	1487/2,1489 CHAROEN KRUNG ROAD, BANG RAK, BANGKOK 10500
15	SAPHAN LUANG	02-2334036, 02-2334625, 2343882 Fax:02-2358156	566-566/1 RAMA IV ROAD, BANG RAK, BANGKOK 10500
16	SILOM	02-2356314-9, 02-2670193-4 Fax:02-2356313	723 TEO HONG SILOM BUILDING SILOM ROAD, BANG RAK, BANGKOK 10500
17	SURAWONG	02-2337264, 02-2353148-9, 02-2337115-9 Fax:02-2367590	291 SURAWONG ROAD, BANG RAK, BANGKOK 10500
18	SURAWONG 2	02-2379135-9, 02-2332569, 02-2333289 Fax:02-2361269	141 SURAWONG ROAD, BANG RAK, BANGKOK 10500
19	TAO PUN	02-9115860-8 Fax:02-9115869	1296/105-7 BANGKOK-NONTHABURI ROAD, BANG SU, BANGKOK 10800

Item	Branch Name(E-mail)	Tel.	Address
20	PRACHA CHUN	02-5269837-8, 02-5868988 Fax:02-5850202	840 PRACHA CHUN, BANGSU, BANGKOK 10800
21	BANG KLO	02-2911109-11, 02-6891522-3 Fax:02-2921217	3843/3 RAMA 3, BANGKHOLAEM, BANGKOK 10120
22	BANG BON	02-4166173-5, 02-4167967 Fax:02-4167968	103/132MU8 EKKACHAI ROAD, BANGKHUNTHIAN, BANGKOK 10150
23	PIN KLAO	02-4345521, 02-8845844-8, 02-4355123-4 Fax:02-4345426	127/5 BAROMMARATCHACHONNANI ROAD, BANGKOK NOI, BANGKOK 10700
24	BANG PLAT	02-4330223-6 Fax:02-4350361	454/176 CHARAN SANIT WONG ROAD, BANGKOK NOI, BANGKOK 10700
25	SAMYAEK FAICHAJ	02-4183656-9, 02-4182556-9 Fax:02-4182586	261/48-51 CHARAN SANIT WONG ROAD, BANGKOK NOI, BANGKOK 10700
26	SIRIRAJ	02-4113066, 02-4121009, 4113286 Fax:02-4182587	2 PHRAN NOK ROAD, BANGKOK NOI, BANGKOK 10700
27	THAPHRA	02-4111964, 02-4112439, 4114087 Fax:02-4182585	32/27 CHARAN SANIT WONG ROAD, BANGKOK YAI, BANGKOK 10600
28	THANON NUANCHAN	02-9444833-9 Fax:02-9444840	16/29 MU 11 NUANCHAN ROAD, BUNGKUM, BANGKOK 10230
29	THANON SUKHAPHIBAN 3 (SAM MA KORN)	02-7294604-8 969 Fax:02-7294818	259 MU 3 RAMKHAMHAENG, BUNGKUM, BANGKOK 10240
30	THANON SUKHAPHIBAN 1 (INTHRARAK)	02-5194906-10 Fax:02-9484010	19/33 MU 7 SUKHAPHIBAN 1 ROAD, BUNGKUM, BANGKOK 12140
31	BANG BUA	02-5611158-61, 02-5614146-7 Fax:02-5614148	2283/2 PHAHON YOTHIN ROAD, CHATUCHAK, BANGKOK 10900
32	PRACHA NIWET 1	02-5913626, 02-5882629 Fax:02-5913630	88/114-6 PRACHANIWET 1 ROAD, CHATUCHAK, BANGKOK 10900

Item	Branch Name(E-mail)	Tel.	Address
33	CHAENG WATTHANA SOI 13	02-5741541, 02- 5738417-23 Fax:02- 5741542	99/28-31,99/37-40 MU 4 CHAENG WATTHANA ROAD, DON MUANG, BANGKOK 10210
34	THANON SONG PRA PHA (DONMUANG)	02-5664250-7 Fax:02-5664258	307/51-52 MU 3 SONG PRAPHA ROAD, DON MUANG, BANGKOK 10210
35	THEWET	02-2821565, 02- 2827751, 02- 2828656-7 Fax:02- 2827752	15-16 LUK LUANG ROAD, DUSIT, BANGKOK 10300
36	BANG PHO	02-5856598, 02- 5858552, 5857334-5 Fax:02-5858513	209 PRACHARAT II ROAD, DUSIT, BANGKOK 10800
37	BANG KRABU	02-6694830-3, 02- 6694496-7 Fax:02- 6694898	1026-1028 SAMSEN ROAD, DUSIT, BANGKOK 10300
38	RATCHAWAT	02-2436848-52 Fax:02-2436855	1097/47 THANON NAKHON CHAI SI ,DUSIT, BANGKOK 10300
39	THANON PHETCHABURI TAT MAI	02-3197187-8, 02- 3197211-4 Fax:02- 3197189	2046 PHETCHABURITATMAIROA D, HUAI KHWANG, BANGKOK 10310
40	THANON RATCHADAPHISEK 3 (TELECOM TOWER)	02-6430130-43 Fax:02-6430144	18 TELECOM TOWER BUILDING RATCHADAPHISEK , HUAI KHWANG, BANGKOK 10310
41	PHRA RAM 9	02-2479460-5 Fax:02-2468500	88/9 RAMA IX ROAD, HUAI KHWANG, BANGKOK 10310
42	THANON RATCHADAPHISEK	02-2475335-8, 02- 2479466-7 Fax:02- 2475334	139 RATCHADAPHISEKROAD, HUAI KHWANG, BANGKOK 10400
43	THANON RATCHADAPHISEK 2 BRANCH	02-2740760-3, 02- 2740724, 02- 2740729 Fax:02- 2740761	230 RATCHADAPHISEKROAD, HUAI KHWANG, BANGKOK 10310
44	SUTTHISAN	02-2771674-5, 02- 2778759, 2778741 Fax:02-2774669	629 SUTTHISANWINITCHAIROA D, HUAI KHWANG, BANGKOK 10400

Item	Branch Name(E-mail)	Tel.	Address
45	RAM IN THRA KM.10	02-9180838-45 Fax:02-9180845	12/23 MU 7 RAMINTHRA , KHANNAYAO, BANGKOK 10230
46	THANON SUKHAPHIBAN 2 (SUAN SIAM)	02-9060515, 02- 9060450, 9060454 Fax:02-9060834	99/2 MU 3 SERETHAI ROAD, KHANNAYAO, BANGKOK 10230
47	CHAROEN NAKHON	02-4370025-7, 02- 4379124-5 Fax:02- 4380564	674 CHAROEN NAKHON ROAD, KHLONG SAN, BANGKOK 10600
48	LAT YA	02-4377784-6, 02- 4378881, 4370172 Fax:02-4391047	276/1 LAT YA ROAD, KHLONG SAN, BANGKOK 10600
49	PHRA RAM IV (SIRINRAT BUILDING)	02-3675009-10, 02- 3675227-36 Fax:02- 3675010	6/5/3388 RAMA IV ROAD, KHLONG TOEI, BANGKOK 10110
50	SUKHUMWIT SOI 71	02-3929114-5, 02- 3914319 Fax:02- 3929408	165/1 SUKHUMWIT 71 ROAD, KHLONG TOEI, BANGKOK 10110
51	EKKAMAI	02-3923613-5, 02- 3811611-2 Fax:02- 3914244	267/29 SUKHUMWIT ROAD(63), KHLONG TOEI, BANGKOK 10110
52	BANGKAPI (SUKHUMWIT45)	02-2580560-2, 02- 2587301-3, 02- 2603238-42 Fax:02- 2592597, 02- 2604853	801 SUKHUMWITROAD(45), KHLONG TOEI, BANGKOK 10110
53	KING MONGKUT'S INSTITUTE OF	02-3266229-30 Fax:02-3266229	3 MU 2 CHALONGKRUNG ROAD, BANGKOK 10520
54	LAT KRABANG	02-7380692, 02- 7380091, 02- 7380084 Fax:02- 7380534	222/129 MU 1 LAT KRABANG , BANGKOK 10520
55	SOI CHOK CHAI 4	02-5393242-3, 02- 5394350-1 Fax:02- 5304305	39/523 MU 13 CHOK CHAI 4 , BANGKOK 10130
56	RAM-INTHRA	02-5194840-2, 02- 5092889-90 Fax:02- 5194844	66/99 RAM-INTHRA ROAD, BANGKOK 10230
57	MIN BURI	02-9185407-10, 02- 9189100 FAX:02- 9185406	555/34 MU 13 SIHABURANUKIT ROAD, BANGKOK 10510
58	PHET KASEM SOI 114	02-8107054-63 Fax:02-8107063	33/19 MU 2 PHET KASEM , BANGKOK 10160

Item	Branch Name(E-mail)	Tel.	Address
59	LUMPHINI	02-2511575, 02-2521249, 2511598 Fax:02-2545854	1929 RAMA IV ROAD, BANGKOK 10500
60	BANTHAT THONG	02-2153322, 2141211, 2168541 Fax:02-2166639	719 BANTHAT THONG ROAD, BANGKOK 10500
61	PHLOENCHIT	02-2556805-8, 02-6520669-76 Fax:02-2556809	518/5 MANEYACENTER BUILDING PHLOENCHIT ROAD, BANGKOK 10500
62	SAPHAKACHATTHAI	02-2541555-63 Fax:02-2527236	1873 RAMA IV ROAD, BANGKOK 10500
63	SIAM SQUARE	02-2514820-2, 02-2501156, 2527226-7 Fax:02-2541671	222,222/1-7,224 SIAMSQUARESOI1RAMAIR OAD, BANGKOK 10330
64	THANON WITTHAYU	02-6509500-10 Fax:02-2558838	132 SINTHON BUILDING 1st FLOOR WITTHAYU ROAD, BANGKOK 10500
65	BANG KHAE	02-4542327-8, 02-4540035, 02-4542346 Fax:02-4133944	161/1 MU 1 PHET KASEM ROAD, BANGKOK 10160
66	PHETCHAKASEM SOI 29	02-4579281-7, 02-4580411-2 Fax:02-4580413	69/9 MU 1 PHET KASEM ROAD, BANGKOK 10160
67	THANON SUKHAPHIBAN1 (THAKASET-BANGKHAE)	02-8024615-9 Fax:02-4543863	999/3 MU 2 SUKHAPHIBAN 1 , BANGKOK 10160
68	PHAHON YOTHIN	02-2712360, 02-2710371-5 Fax:02-2710375	408/5,408/13 PHAHON YOTHIN ROAD, BANGKOK 10400
69	THANON PHETCHABURI	02-2157302-5 Fax:02-2152455	131 PHETCHABURI ROAD, BANGKOK 10400
70	RAJAVITHI HOSPITAL	02-2455533, 02-2467134, 2472774 Fax:02-2463865	2SIRINTON BUILDING 1st FLOOR RAJAVITHI ROAD, BANGKOK 10400
71	RAMATHIBCDI	02-2459666-7,02-6447400-18 Fax:02-2455765	270 RAMA VI ROAD, BANGKOK 10400

Item	Branch Name(E-mail)	Tel.	Address
72	SOI ARISAMPHAN	02-2713788, 02-2713491, 02-2700367, 02-2714997-8 Fax:02-6185249	5 SOI ARISAMPHAN RAMA VI ROAD, BANGKOK 10400
73	VICTORY MONUMENT (ANU SAOWAREE CHAI SMOLAPHOM)	02-2468480-90 Fax:02-2468481	467/1 RATCHAWITHI ROAD, BANGKOK 10400
74	SAPHAN KHWAY	02-2793079, 02-2794673, 02-2790685, 02-2795380 Fax:02-2793080	335 , 337 , 339 , 341 , 343 SALIRATWIPHAK ROAD, BANGKOK 10400
75	BANG NA-TRAT (KM 3.5)	02-7441044-51 Fax:02-7441053	345 MU 11 BANG NA-TRAT , BANGKOK 10260
76	THANON SAMPHA WUT	02-7447436-42 Fax:02-7447445	212 SAM PHA WUT , BANGKOK 10260
77	THANON SI NAKARIN (UDOMSUK)	02-3960469-70, 02-3932577, 02-3934533 Fax:02-3960014	73/7 MU 6 SI NAKARIN ROAD, BANGKOK 10260
78	BANG CHAK	02-3329701-5 Fax:02-3329706	2425/5 SUKHUMWIT ROAD, BANGKOK 10250
79	SOI THONGLO	02-3917337-8, 02-7149691-5, 02-3911397 Fax:02-3911496	10 SUKHUMWIT SOI 55 SUKHUMWIT ROAD, (55) BANGKOK 10110
80	BANG NA	02-3930433-5, 02-3961778, 02-3984984-5 Fax:02-3994609	13 SUKHUMWIT SOI 103 SUKHUMWITROAD, (103) BANGKOK 10260
81	BANG LAMPU	02-2803638-9, 02-2817616-9 Fax:02-2819552	135 PHRASUMEN ROAD, BANGKOK 10200
82	RATCHADAMNOEN KLANG	02-2816522, 02-2829065, 02-2829326 Fax:02-2820642	59 BUILDING NO.8 RATCHADAMNOEN KLANG ROAD, BANGKOK 10200
83	UNITED NATIONS BUILDING	02-2882161-2, 02-2882168-70 Fax:2829032	SERVICESBUILDING 3rdFLOOR RATCHADAMNOEN NOK ROAD, BANGKOK 10200

Item	Branch Name(E-mail)	Tel.	Address
84	TRI PHET	02-2226640-1, 02-2217646-7, 02-2244632-5 Fax:02-2245289	36 TRI PHET ROAD, BANGKOK 10200
85	WISUT KASAT	02-2828561-2, 02-2827753, 02-2829308 Fax:02-2825815	199 WISUT KASAT ROAD, BANGKOK 10200
86	KHLONG TAN	02-7172650-7 Fax:02-3197190	857 PHATTHANAKAN ROAD, BANGKOK 10110
87	PHRA RAM IV	02-7123005-11 Fax:02-3814034	4051 RAMA IV ROAD, BANGKOK 10110
88	ASOK	02-6616310-20 Fax:02-2597167	32/20 SUKHUMWIT SOI 21 SUKHUMWIT ROAD, (21) BANGKOK 10110
89	SOI CHAI YOT	02-2534264-5, 02-2533620-2, 02-2551130-1 Fax:02-2545229	2/7-2/10 SUKHUMWIT SOI 11 SUKHUMWIT ROAD, (11) BANGKOK 10110
90	CHALOEM NAKHON	02-2244636-7, 02-2225683-5, 02-2259075-6 Fax:02-2258546	269 CHAROENKRUNG-WORACHAK ROAD, BANGKOK 10100
91	PHLAP PHLA CHAI	02-2258319, 02-2212243, 02-2229963 Fax:02-2258318	19/7/2010 PHLAP PHLA CHAI ROAD, BANGKOK 10100
92	THANON PHAT THANAKAN	02-7223020-6 Fax:02-7223029	234/16-17 PHATTHANAKAN, BANGKOK 10250
93	THANON SUKSAWAT	02-4270561-5, 02-4286548-51 Fax:4270565	268 MU 9 SUKSAWAT ROAD, BANGKOK 10140
94	PHAHON YOTHIN SOI 52	02-9721146-9 Fax:02-9721150	Mar-71 PHAHON YOTHIN, BANGKOK 10260
95	HUA MET	02-2211492, 02-2221118-9 Fax:02-2244641	68 SOI WANIT 1 CHAKKRAWAT ROAD, BANGKOK 10100
96	RATCHAWONG	02-2218297, 02-2244638-40 Fax:02-2261109	53 RATCHAWONG ROAD, BANGKOK 10100

Item	Branch Name(E-mail)	Tel.	Address
97	YAOVARAT	02-2242148, 02-2242188-9, 02-2244642 Fax:02-2261944	18 YAOWAPHANIT ROAD, BANGKOK 10100
98	TALAT NOI	02-2338848-9, 02-2350848-9, 02-2375000 Fax:02-2357020	1280 YO THA ROAD, BANGKOK 10100
99	THANON SATHON	02-6765522-37 Fax:02-6765533	64/1-4 PAN ROAD, BANGKOK 10500
100	ON NUCH	02-7422130-3 Fax:02-7422138	1188 ON NUCH , BANGKOK 10250
101	THANON SI NAKARIN (ON NUCH)	02-3229403-8, 02-3220963-6 Fax:02-3220967	290 MU 1 SI NAKARIN ROAD, BANGKOK 10250
102	THANON WONG WAEN ROB NOK (BANGWAEK)	02-8858530-9 Fax:02-8858530	24/3 MU 2 WONGWAENROBNOK , BANGKOK 10170
103	THANON PHRACHA U-THIT	02-8709060-7 Fax:02-8709066	494/1 MU 9 PRACHA U-THIT , BANGKOK 10140
104	THANON RATCHADAPISEK (THAPHRA)	02-4761313-4, 02-4764070 Fax:02-4688858	770/1 RATCHADAPHISEK , BANGKOK 10600
105	DAO KANON	02-8778361-8 Fax:02-8778367	1057/1-5 SOMDETPHRACHAO TAKSIN , BANGKOK 10600
106	TALAT PHLU	02-4721760-5, 02-4725418, 02-4721216-7 Fax:02-4657992	958 THOETTHAI ROAD, BANGKOK 10600
107	THANON WUTTHAKAT	02-4721668-71 Fax:02-4721670	268/7 WUTTHAKAT ROAD, BANGKOK 10600
108	THANON TAKSIN	02-4396487-9, 02-4395705-6, 02-4374993 Fax:02-4375413	105 SOMDETPHRACHAOTAKSI NROAD, BANGKOK 10600
109	SI YAEK SIWARA	02-9356140-9 Fax:02-9356146	569 SOI RAMKHAMHAENG39 RAMKHAMHAENG , BANGKOK 10310

Item	Branch Name(E-mail)	Tel.	Address
110	THANON CHAN	02-2111433-4, 02-2119955, 02-6730362-8 Fax:02-2119966	939/63 CHAN ROAD, BANGKOK 10120
111	BANG KHO LAEM	02-2891992-3, 02-2893825, 02-2895230 Fax:02-2913490	2406 CHAROENKRUNGROAD, BANGKOK 10120
112	SATHUPRADIT	02-2940326-7, 02-2949773-6, 2949916-7 Fax:02-2949775	600/137 SATHUPRADIT ROAD, BANGKOK 10120





Frequency Table

GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	196	90.3	90.3	90.3
	2.00	21	9.7	9.7	100.0
	Total	217	100.0	100.0	

AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	8	3.7	3.7	3.7
	2.00	158	72.8	72.8	76.5
	3.00	51	23.5	23.5	100.0
	Total	217	100.0	100.0	

STATUS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	34	15.7	15.7	15.7
	2.00	173	79.7	79.7	95.4
	3.00	10	4.6	4.6	100.0
	Total	217	100.0	100.0	

INCOME

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	7	3.2	3.2	3.2
	3.00	21	9.7	9.7	12.9
	4.00	26	12.0	12.0	24.9
	5.00	163	75.1	75.1	100.0
	Total	217	100.0	100.0	

EDUCATIO

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	175	80.6	80.6	80.6
	3.00	42	19.4	19.4	100.0
	Total	217	100.0	100.0	

N.POLICY

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	204	94.0	94.0	94.0
	3.00	10	4.6	4.6	98.6
	4.00	3	1.4	1.4	100.0
	Total	217	100.0	100.0	

YEAR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	3.00	14	6.5	6.5	6.5
	4.00	203	93.5	93.5	100.0
	Total	217	100.0	100.0	

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
My agent provid accurate explanation of what life insurance plan would do for me.	217	1	5	3.96	.69
My agent recommended the life insurance plan that would best meet my needs.	217	1	5	3.91	.68
My agent has his/her clients' best interests in mind.	217	1	5	3.70	.91
My agent treats me the same whether we are talking about a ฿50,000 or ฿500,000 policy.	217	1	5	3.49	.93
CUSTOMER	217	1.50	5.00	3.7638	.6051
Valid N (listwise)	217				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
My agent agreed with me only because he wanted to please me.	217	1	5	3.28	1.05
My agent spends more time trying to persuade than he does trying to discover my actual needs.	217	1	5	3.49	.95
My agent applies selling pressure even though he/she knows the life insurance plan is not right for me.	217	1	5	3.06	1.07
My agent makes recommendations based on what he thinks he can sell, and not on the basis of my long-term satisfaction.	217	1	5	3.06	1.00
SALE	217	1.00	4.75	3.2235	.8080
Valid N (listwise)	217				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
My agent has confided in me and disclosed to me about his/her background, personal life and family situation.	217	1	5	3.20	.90
My agent has confided in me and disclosed to me about his/her values, religious beliefs, particularly on the belief toward life.	217	1	5	3.26	.88
My agent has confided in me and disclosed to me about his/her work and job prospects.	217	1	5	3.46	.89
SELF	217	1.00	5.00	3.3057	.7414
Valid N (listwise)	217				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
My agent wanted to stay in touch and make sure I was still satisfied.	217	1	5	3.48	.98
My agent wanted to keep abreast of my changes(e.g. family background, income) and insurance needs, and provide suitable service immediately.	217	1	5	3.17	.95
My agent explained why it is a good idea to keep this life policy in force.	217	1	5	3.77	.80
My agent has expressed a willingness to help me on my financial decision even if there is nothing in it for him/her.	217	1	5	3.37	1.05
My agent takes the time to prepare formal proposals for me to evaluate.	217	1	5	3.66	.89
RELATION	217	1.00	5.00	3.4894	.6957
Valid N (listwise)	217				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
I was contacted by my agent he/she wanted to sell me more life insurance.	217	1	5	3.32	.99
I was contacted by my agent he/she wanted to describe new types of policies that were available.	217	1	5	3.43	.96
TRANSACT	217	1.00	5.00	3.3779	.8512
Valid N (listwise)	217				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
My agent disclosed to me about his/her company's financial situation and dealings.	217	1	5	3.10	1.01
My agent disclosed to me about his/her company's financial goals and missions and objectives.	217	1	5	3.14	.94
COMPANY	217	1.00	5.00	3.1198	.8985
Valid N (listwise)	217				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
I find my agent to be a bit insincere.	217	1	5	3.29	1.02
I suspect that my agent has sometimes withheld certain pieces of critical information that might have affected my decision.	217	1	5	2.93	.90
I find it necessary to be cautious in dealing with my sales agent.	217	1	5	3.03	.97
TRUST	217	1.00	5.00	3.0799	.8037
Valid N (listwise)	217				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
I am pleased with the service provided by my sales agent.	217	1	5	3.64	.86
I am satisfied with the service provided by my sales agent.	217	1	5	3.67	.86
I have a favorable attitude towards the selling technique that my sales agent used.	217	1	5	3.68	.88
SATISFAC	217	1.00	5.00	3.6621	.7627
Valid N (listwise)	217				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
I will contact my sales agent and discuss with him/her about the value of my insurance policy.	217	1	5	3.63	.87
I intend to buy more kinds of life insurance policy via my sales agent.	217	1	5	3.42	.88
I will refer/introduce my friends to my sales agent.	217	1	5	3.20	.88
I will continue to keep contact with my sales agent, even if he/she is not my responsible agent sooner or later.	217	1	5	3.24	.97
FUTURE	217	1.00	5.00	3.3733	.7273
Valid N (listwise)	217				

Explore

Descriptives

		Statistic	Std. Error
Standardized Residual	Mean	-1.905E-15	6.741E-02
	95% Confidence Interval for Mean	Lower Bound	-.1328683
		Upper Bound	.1328683
	5% Trimmed Mean	-2.669E-03	
	Median	7.770E-02	
	Variance	.986	
	Std. Deviation	.9930313	
	Minimum	-2.41187	
	Maximum	3.18472	
	Range	5.59659	
	Interquartile Range	1.2856657	
	Skewness	-.025	.165
	Kurtosis	.103	.329

Tests of Normality

	Kolmogorov-Smirnov ^a		
	Statistic	df	Sig.
Standardized Residual	.057	217	.082

a. Lilliefors Significance Correction

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	SALE		Stepwise (Criteria: Probability- of-F-to-ent er <= .050, Probability- of-F-to-rem ove >= .100).
2	CUSTOMER		Stepwise (Criteria: Probability- of-F-to-ent er <= .050, Probability- of-F-to-rem ove >= .100).
3	COMPANY		Stepwise (Criteria: Probability- of-F-to-ent er <= .050, Probability- of-F-to-rem ove >= .100).

a. Dependent Variable: TRUST

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.518 ^a	.268	.265	.6891	.268	78.743	1	215	.000	2.017
2	.630 ^b	.396	.391	.6273	.128	45.460	1	214	.000	
3	.653 ^c	.426	.418	.6129	.030	11.183	1	213	.001	

a. Predictors: (Constant), SALE

b. Predictors: (Constant), SALE, CUSTOMER

c. Predictors: (Constant), SALE, CUSTOMER, COMPANY

d. Dependent Variable: TRUST

ANOVA^d

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37.397	1	37.397	78.743	.000 ^a
	Residual	102.108	215	.475		
	Total	139.504	216			
2	Regression	55.287	2	27.643	70.243	.000 ^b
	Residual	84.217	214	.394		
	Total	139.504	216			
3	Regression	59.488	3	19.829	52.785	.000 ^c
	Residual	80.016	213	.376		
	Total	139.504	216			

a. Predictors: (Constant), SALE

b. Predictors: (Constant), SALE, CUSTOMER

c. Predictors: (Constant), SALE, CUSTOMER, COMPANY

d. Dependent Variable: TRUST

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.740	.193		24.582	.000		
	SALE	-.515	.058	-.518	-8.874	.000	1.000	1.000
2	(Constant)	2.636	.358		7.362	.000		
	SALE	-.432	.054	-.435	-7.973	.000	.949	1.054
	CUSTOMER	.488	.072	.368	6.742	.000	.949	1.054
3	(Constant)	2.622	.350		7.497	.000		
	SALE	-.388	.055	-.390	-7.093	.000	.892	1.121
	CUSTOMER	.596	.078	.449	7.666	.000	.785	1.273
	COMPANY	-.172	.052	-.193	-3.344	.001	.812	1.232

a. Dependent Variable: TRUST

Explore

Descriptives

			Statistic	Std. Error
Standardized Residual	Mea..		3.319E-15	6.741E-02
	95% Confidence Interval for Mean	Lower Bound	-.1328683	
		Upper Bound	.1328683	
	5% Trimmed Mean		1.751E-02	
	Median		5.769E-02	
	Variance		.986	
	Std. Deviation		.9930313	
	Minimum		-3.20971	
	Maximum		2.34914	
	Range		5.55885	
	Interquartile Range		1.4342147	
	Skewness		-.268	.165
	Kurtosis		-.018	.329

Tests of Normality

	Kolmogorov-Smirnov ^a		
	Statistic	df	Sig.
Standardized Residual	.042	217	.200*

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	CUSTOMER		Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
2	RELATION		Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
3	TRANSACT		Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).

a. Dependent Variable: SATISFAC

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.621 ^a	.386	.383	.5991	.386	135.128	1	215	.000	
2	.679 ^b	.462	.457	.5623	.076	30.064	1	214	.000	
3	.687 ^c	.471	.464	.5584	.010	3.997	1	213	.047	1.944

- a. Predictors: (Constant), CUSTOMER
- b. Predictors: (Constant), CUSTOMER, RELATION
- c. Predictors: (Constant), CUSTOMER, RELATION, TRANSACT
- d. Dependent Variable: SATISFAC

ANOVA^d

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	48.498	1	48.498	135.128	.000 ^a
	Residual	77.164	215	.359		
	Total	125.662	216			
2	Regression	58.003	2	29.002	91.730	.000 ^b
	Residual	67.659	214	.316		
	Total	125.662	216			
3	Regression	59.249	3	19.750	63.342	.000 ^c
	Residual	66.413	213	.312		
	Total	125.662	216			

a. Predictors: (Constant), CUSTOMER

b. Predictors: (Constant), CUSTOMER, RELATION

c. Predictors: (Constant), CUSTOMER, RELATION, TRANSACT

d. Dependent Variable: SATISFAC

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.715	.257		2.783	.006		
	CUSTOMER	.783	.067	.621	11.624	.000	1.000	1.000
2	(Constant)	.444	.246		1.803	.073		
	CUSTOMER	.488	.083	.387	5.878	.000	.580	1.724
	RELATION	.396	.072	.361	5.483	.000	.580	1.724
3	(Constant)	.208	.271		.768	.443		
	CUSTOMER	.502	.083	.399	6.071	.000	.576	1.737
	RELATION	.358	.074	.326	4.824	.000	.542	1.846
	TRANSACT	9.284E-02	.046	.104	1.999	.047	.924	1.083

a. Dependent Variable: SATISFA

Explore

Descriptives

			Statistic	Std. Error
Standardized Residual	Mean		1.312E-15	6.741E-02
	95% Confidence Interval for Mean	Lower Bound	-.1328683	
		Upper Bound	.1328683	
	5% Trimmed Mean		2.082E-03	
	Median		6.479E-02	
	Variance		.986	
	Std. Deviation		.9930313	
	Minimum		-2.57716	
	Maximum		2.48094	
	Range		5.05809	
	Interquartile Range		1.2718705	
	Skewness		-.043	.165
	Kurtosis		-.114	.329

Tests of Normality

	Kolmogorov-Smirnov ^a		
	Statistic	df	Sig.
Standardized Residual	.035	217	.200*

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	RELATION		Stepwise (Criteria: Probability- of-F-to-ent er <= .050, Probability- of-F-to-rem ove >= .100).
2	COMPANY		Stepwise (Criteria: Probability- of-F-to-ent er <= .050, Probability- of-F-to-rem ove >= .100).
3	CUSTOMER		Stepwise (Criteria: Probability- of-F-to-ent er <= .050, Probability- of-F-to-rem ove >= .100).

a. Dependent Variable: FUTURE

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.625 ^a	.391	.388	.5688	.391	138.137	1	215	.000	
2	.649 ^b	.421	.416	.5559	.030	11.082	1	214	.001	
3	.657 ^c	.432	.424	.5519	.011	4.115	1	213	.044	1.897

- a. Predictors: (Constant), RELATION
- b. Predictors: (Constant), RELATION, COMPANY
- c. Predictors: (Constant), RELATION, COMPANY, CUSTOMER
- d. Dependent Variable: FUTURE

ANOVA^d

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44.697	1	44.697	138.137	.000 ^a
	Residual	69.568	215	.324		
	Total	114.265	216			
2	Regression	48.122	2	24.061	77.849	.000 ^b
	Residual	66.143	214	.309		
	Total	114.265	216			
3	Regression	49.376	3	16.459	54.026	.000 ^c
	Residual	64.889	213	.305		
	Total	114.265	216			

a. Predictors: (Constant), RELATION

b. Predictors: (Constant), RELATION, COMPANY

c. Predictors: (Constant), RELATION, COMPANY, CUSTOMER

d. Dependent Variable: FUTURE

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.092	.198		5.516	.000		
	RELATION	.654	.056	.625	11.753	.000	1.000	1.000
2	(Constant)	.898	.202		4.443	.000		
	RELATION	.572	.060	.547	9.583	.000	.830	1.205
	COMPANY	.154	.046	.190	3.329	.001	.830	1.205
3	(Constant)	.615	.244		2.516	.013		
	RELATION	.485	.073	.464	6.636	.000	.545	1.834
	COMPANY	.140	.046	.173	3.018	.003	.812	1.232
	CUSTOMER	.167	.082	.139	2.029	.044	.567	1.763

a. Dependent Variable: FUTURE

Correlations

Correlations

		TRUST	FUTURE
TRUST	Pearson Correlation	1.000	.206**
	Sig. (2-tailed)	.	.002
	N	217	217
FUTURE	Pearson Correlation	.206**	1.000
	Sig. (2-tailed)	.002	.
	N	217	217

** . Correlation is significant at the 0.01 level (2-tailed).

Correlations

		SATISFAC	FUTURE
SATISFAC	Pearson Correlation	1.000	.730**
	Sig. (2-tailed)	.	.000
	N	217	217
FUTURE	Pearson Correlation	.730**	1.000
	Sig. (2-tailed)	.000	.
	N	217	217

** . Correlation is significant at the 0.01 level (2-tailed).

