

The objective of this study was to study the service marketing mix factors that affected the decision to buy the 1992 Motor Vehicle Accident Victim Protection Act insurance policy in Chiang Rai Province.

This study was conducted by using questionnaires to collect 321 samples from owners of private cars from hyper markets located in Mueang District, Chiang Rai Province. The data was analyzed by descriptive statistics, i.e., frequency, percentage and mean.

The results of the study were that most respondents were male, own their own business, most used pickup trucks and a monthly income of 5,001-10,000 Baht. Most respondents knew about the penalties for violating the 1992 Motor Vehicle Accident Victim Protection Act.

The service marketing mix factors that affected the decision to buy insurance policy at the high importance level were product, personnel, service procedure, physical evidence, service location, respectively. Factors which respondents gave the mean level at moderate importance were price, promotion, respectively.

Regarding the product mix factor which most affected the consumer decision-making was reputation and trustworthiness of the company and least was other types of insurance service offered.

Regarding the people factor which most affected the consumer decision-making was equality of service and least was personal acquainted.

Regarding the service procedure factor which most affected the consumer decision-making was permanent office building and least was office discipline.

Regarding the price factor which most affected the consumer decision-making was acceptance of credit cards and least was installation payment for insurance premium.

Regarding the place factor which most affected the consumer decision-making was the location of the office building in the community and convenient to entry and least was parking space.

Regarding the promotion factor which most affected the consumer decision-making was advertisement in any type of media and least was telephone marketing.