

ANTECEDENTS INFLUENCING THE ACCOMPLISHMENT THE DECISION OF PURCHASING VOLUNTARY AUTO INSURANCE OF CONSUMERS IN BANGKOK METROPOLITAN

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ABSTRACT

There is an increasing number of car accidents each year. The government has required that cars Registered with the Department of Land Transport for every vehicle Must have compulsory car insurance There is still a small number of voluntary car insurance choices. It is another way of insurance to protect the life, body and property of the insurer to receive more protection. The objectives of this research were to 1) study the importance of purchasing decisions for voluntary motor vehicle insurance, the ability to create awareness, Operator responsibility marketing strategies and service standards 2) to study the influence of awareness building abilities, entrepreneurial responsibility, marketing strategies, and service standards for voluntary car insurance purchase decisions 3) To obtain a model of purchasing decision for voluntary car insurance of consumers in Bangkok This research uses a combination of quantitative and qualitative research methods. The sample quantitative research consisted of Compulsory insurer who owns or possesses a car with no more than 4 wheels that is not a hired car or providing public services such as sedans, light trucks and passenger vans Sampling by layering method The size of the sample was determined by using the 20 times the 20 observed variables, i.e. A sample of 400 people. Data were collected by questionnaire. And analyze the data using a structural equation model. In qualitative research Data were collected by in-depth interviews with 15 key informants, comprising civil servants from related agencies, managers (branch). And car business employees Owner or owner of sedan car small car and passenger vans with content

analysis. The results of the research showed that 1) voluntary car insurance purchase decision Awareness building capacity, entrepreneurial responsibility, marketing strategy and service standard 2) The responsibility of the operators had the greatest influence in the purchasing decision of voluntary car insurance among consumers in Bangkok. Followed by marketing strategy, service standards, and the ability to create awareness, respectively. 3) Model of the decision to purchase voluntary car insurance of consumers in Bangkok. That the researcher has developed can be used as a guideline for further development in the future It looks like a visual chart formed by the relationship path system. Influence of responsibility of the entrepreneurs with the highest total influence is the bottom driving base. There is a marketing strategy that has a secondary influence as an incremental base. There is a standard of service and being able to create awareness as a part of promoting is at the top to make a decision to purchase voluntary car insurance that consists of There is a modern communication technology system. Have stable capital There are branches or service centers across the country. And have fast service The results of this research will be useful to auto insurance companies. Will be used to formulate strategic plans to increase customer base and relevant government agencies have been used to provide advice, audit and supervise auto insurance companies. Must comply with the measures to provide protection under the policy with third parties and with voluntary insurance buyers as required by law.

Keywords: *Voluntary Motor Insurance Purchase Decision / Operator's Responsibility /service standards*

INTRODUCTION

Due to the rapid increase in the number of cars uses each year, the number of vehicles is increasing. According to a 2017-2020 report on car registration from the Department of Land Transport, the average annual rate during that period of total registered vehicles is 41.96 percent. As the number of cars increases, this increases

car accidents. At the same time, each accident has caused life damage, physical, mental and property. This affects the socioeconomic community. Accidents happen at any time, unpredictable. Therefore, people are trying to find a way to prevent accidents or to try not to cause accidents from using cars as they have been improved, regardless of the technology in car

manufacturing. Creating roads that are valid in accordance with traffic engineering principles and controlling motor vehicle users to comply with traffic rules, as well as setting up agencies. In order to be responsible for preventing accidents, accident prevention is not yet possible to prevent accidents and minimize all damage, the user of the car or the owner also poses a risk to the safety of the vehicle's property. For this reason, damage reduction processes or methods are provided to mitigate damage caused by the risks caused by cars. The upcoming theft of the best cars is "insurance".

The new voluntary car insurance is a car insurance that has been developed and in addition to traditional car insurance. It is designated as car insurance with the characteristics of increased coverage conditions to best suit the characteristics of consumer use. It also motivates consumers to make more decisions to buy car insurance. At present, new car insurance policies have

OBJECTIVES OF RESEARCH

1. To study the level of consumer, voluntary car insurance decisions in Bangkok, Cognitive abilities, Responsibilities of entrepreneurs, Marketing Strategies, and service standards.
2. To study the factors influencing consumers' decision to purchase voluntary car insurance in Bangkok.
3. To get a model for consumers' voluntary car insurance decisions in Bangkok.

RESEARCH SCOPE

1. Content Scope: The study will conduct a study on the decision to purchase voluntary car insurance, cognitive abilities, responsibilities of entrepreneurs, marketing strategies, and service standards. Study the causal relationship of factors influencing consumers' decisions to purchase voluntary car insurance in Bangkok. Quantitative Research uses questionnaires as a tool for collecting data and causal research to analyze causal factors influencing consumers' decisions to purchase voluntary car insurance in Bangkok.

2. Variable scope: There are variables based on and independent variables, each of which consists of observable variables as follows:

2.1 Dependent variable is 1 variable latent variable: voluntary car insurance purchasing decision consists of 4 observable variables: 1) stable capital 2) fast service 3) branches or service centers nationwide, 4) modern communication technology systems.

2.2 Independent variables are latent variables with 4 observable variables as follows: 1) ability to create awareness 2) entrepreneurial responsibilities 3) marketing strategies and 4) service standards.

3. The demographic and sample scopes are as follows: The population used in the research included voluntary car insurance buyers in Bangkok who owned cars with a maximum of 4 wheels 1) passenger cars with seats up to 7 people, including sedans and 4-door pickup (white license plates, black letter) 4,984,895 units 2) passenger cars with seats exceeding 7 people: van (white license plate, blue letter) 220,841 units and 3) personal trucks: 2-door pickup truck (white license plates, green letter) 1,440,523 units, including 3 types, 6,646,259 units.

4. Scope of place and duration of study: Bangkok area, study period of 3 months from July to September 2021.

different product names as specified by different insurers to differentiate and market operations for each company. According to accident statistics, the number of new registered vehicles is increasing each year, as well as the trend of the auto insurance business is also increasing (Sippavit Wongsuwat, 2012, p. 1). In the best possible way to ensure safety and ensure that every accident occurs to the driver, passenger, property or damage will definitely be covered and compensated by the insurance. As for car care from natural risks, it is difficult to avoid for all car users because it is almost unaware of what events will cause damage to the vehicle and when they cannot be used. For some new or old cars with rare or popular parts, it is often a sight for scammers to stare at stealing parts of the car or possibly stealing the whole car. Voluntary insurance can be reassuring to be compensated for damages (Panthip Thongkarm, 2013, p. 18).

RESEARCH METHODOLOGY

Quantitative research is primarily used and qualitative research is used to supplement the data to obtain more comprehensive information, studying the causal relationship of factors influencing consumers' decisions to purchase voluntary car insurance in Bangkok. There are steps to conduct research, as follows.

1. Quantitative research

1.1 Population and samples: the population used in the research included voluntary car insurance buyers in Bangkok who were occupants of cars with wheels, up to 4 wheels and not a hire car or public service consists of 1) passenger cars with seats up to 7 people, including sedans and 4-door pickup (white license plates, black letter) 2) passenger cars with seats exceeding 7 people: van (white license plate, blue letter) and 3) personal trucks: 2-door pickup truck (white license plates, green letter). therefore, the sample size is 20 times that of the manifest variables, 20 variables to $20 \times 20 = 400$ samples (Grace J.B 2008). Stratified sampling in Bangkok area 3 area groups (23 districts in total), consists of 1) North Bangkok Group: Laksi, Don Mueang, Lat Phrao, Saimai, Bangkokhen, Chatuchak and Bang Sue 2) Dindaeng Group: Phayathai, Samphanthawong Huai Khwang District, Fort Prap Sattaya District 3) Krungthong Thong Tai Group: Phasi Charoen District, Bangkai District, Nong Khae District, Bang Khun Thian District, Thung Khru District, Bang Bon District and Rajaburana District.

1.2 Research tools: Tools used in quantitative research include questionnaires to collect data from consumers who are voluntary car insurance buyers in the Bangkok area created by the researcher with personal information decision to purchase voluntary car insurance ability to raise awareness of entrepreneurial responsibility marketing strategies service standards, comments or suggestions.

1.3 Creating and finding tool quality: Present a questionnaire to 5 experts to verify the integrity of the questionnaire to cover the content and receive feedback to modify, update, and determine the IOC value. And the revised questionnaires recommended by the research regulatory commission have been tried (tryout) with non-actual consumers in Bangkok, 40 people. In order to calculate the reliability of the individual and whole questionnaires by determining the Alpha Coefficient by means of Cronbach, it must be at least 0.70 to be considered appropriate.

2. Qualitative research

2.1 Population and samples: populations and samples are car insurance operators using Purposive Selection. The key informant is the manager (branch). Car insurance business in Bangkok or representatives It was an in-depth interview with a total of 15 people.

2.2 Research tools: The tools used for research are structured interviews to study the feasibility and benefits of consumer voluntary car insurance decision-making models in Bangkok.

2.3 Creating and finding tool quality: study documents, ideas, research, theory related to the voluntary car insurance decision-making model of consumers in Bangkok created is presented to the research regulators committee. To determine the accuracy of the recommendations of the research supervisor committee to study feasibility and benefits.

FINDINGS

1. Research results according to objective number 1:

1. The results of the competency analysis to raise awareness of voluntary car insurance purchases in Bangkok, 400 people. It presents data in two ways: average and standard deviation, which results in data analysis as follows:

Table 1 Average and standard deviation on competence to raise awareness of voluntary car insurance purchases in Bangkok

Cognitive abilities	\bar{X}	S.D.	Priority	Order
1. Advertising	4.70	0.49	highest	1
2. Awards	4.65	0.44	highest	2
3. Branding	4.63	0.45	highest	3
4. Public Social Assistance	4.62	0.49	highest	4
Total	4.65	0.39	highest	

From Table 1, the ability to raise awareness of voluntary car insurance purchases in Bangkok. Overall, the priority was found to be at the highest level ($\bar{X}=4.65$, S.D.=0.39). On a case-by-side basis, it was found that advertising was the highest priority, with the highest level of emphasis. ($\bar{X}=4.70$, S.D.=0.49). The second is awards ($\bar{X}=4.65$, S.D.=0.44), branding ($\bar{X}=4.63$, S.D.=0.45) and public social assistance ($\bar{X}=4.62$, S.D.=0.49), the importance is at the highest level, respectively.

2. Results of the analysis of the responsibility of the operator

The results of the analysis of the responsibilities of 400 voluntary car insurance operators in Bangkok by presenting data in two characteristics: average and standard deviation, which the results of the data analysis are as follows:

Table 2 Average and Standard Deviation on the responsibilities of voluntary car insurance operators in Bangkok

Responsibilities of entrepreneurs	\bar{X}	S.D.	Priority	Order
1. Policy protection with third parties	4.79	0.38	highest	1
2. Policy coverage with insurance	4.70	0.39	highest	3

buyers	\bar{X}	S.D.	Priority	Order
3. Interaction with government offices	4.37	0.52	highest	4
4. Comparison with competitors	4.73	0.44	highest	2
Total	4.65	0.32	highest	

From Table 2, the responsibilities of voluntary car insurance operators in Bangkok as a whole are found. Found to be at the highest level of importance ($\bar{X}=4.65$, S.D.=0.32). On a case-by-case basis, it was found that policy protection with third parties was the highest priority with the highest level of importance ($\bar{X}=4.79$, S.D.=0.38), the second is comparisons with competitors ($\bar{X}=4.73$, S.D.=0.44), policy coverage with insurance buyers ($\bar{X}=4.70$, S.D.=0.39) and interactions with government agencies ($\bar{X}=4.37$, S.D.=0.52), the importance is at the highest level, respectively.

3. Market strategy analysis results

Results of voluntary car insurance marketing strategy analysis in Bangkok, 400 people. It presents data in two ways: average and standard deviation, the results of the data analysis are as follows:

Table 3 Average and standard deviation on voluntary car insurance marketing strategies in Bangkok

Marketing Strategies	\bar{X}	S.D.	Priority	Order
1. Product Development	4.78	0.42	highest	1
2. Premium Pricing	4.65	0.45	highest	3
3. Distribution Channels	4.60	0.48	highest	4
4. Promotions	4.68	0.46	highest	2
Total	4.68	0.37	highest	

From Table 3, the voluntary car insurance marketing strategy in Bangkok as a whole was found to be the highest level of importance. ($\bar{X}=4.68$, S.D.=0.37) On a case-by-side basis, it was found that product development is the highest priority, with the highest level of emphasis ($\bar{X}=4.78$, S.D.=0.42), The second is promotions ($\bar{X}=4.68$, S.D.=0.46), premium pricing ($\bar{X}=4.65$, S.D.=0.45) and distribution channels ($\bar{X}=4.60$, S.D.=0.48), the importance is at the highest level, respectively.

4. Results of service standard analysis

Analysis of voluntary car insurance standards in Bangkok, 400 people. It presents data in two ways: average and standard deviation, the results of the data analysis are as follows:

Table 4 Average and standard deviation on voluntary car insurance service standards in Bangkok

Service Standards	\bar{X}	S.D.	Priority	Order
1. The Standard of a Repair Center	4.78	0.42	highest	1
2. After-Sales Actions	4.63	0.47	highest	4
3. Regulatory Relief	4.65	0.46	highest	3
4. Legal Assistance	4.72	0.44	highest	2
Total	4.69	0.38	highest	

From Table 4, the standard of voluntary car insurance service in Bangkok as overall was found to be the highest level of importance ($\bar{X}=4.69$, S.D.=0.38). On a case-by-side basis, it was found that having the standards of the repair center was the highest priority, with the highest level of emphasis ($\bar{X}=4.78$, S.D.=0.42), the second is legal assistance ($\bar{X}=4.72$, S.D.=0.44), regulatory relief ($\bar{X}=4.65$, S.D.=0.46) and after-sales operations ($\bar{X}=4.63$, S.D.=0.47). The importance is at the highest level, respectively.

Table 5 Average and standard deviation on car insurance purchase decisions consumer voluntary sector in Bangkok

Latent variable	\bar{X}	S.D	Priority	Order
1. DPIV	4.7 2	0.3 5	highest	1
2. ACAW	4.6 5	0.3 9	highest	5
3. OPRD	4.6 5	0.3 2	highest	4
4. MASG	4.6 8	0.3 7	highest	3
5. SVST	4.6 9	0.3 8	highest	2

From Table 5, it was found that the consumer's decision to purchase voluntary car insurance, cognitive abilities, responsibilities of entrepreneurs, marketing strategies and the service standard, all the highest priority (between 4.21-5.00) is in the most priority.

2. Research results according to objective number 2:

Table 6 Analysis of integrated relationships, direct relationships, and indirect relationships of alternative models

Dependent variable	Relationships	Independent variable				
		OPRP	ACAW	MASG	SVST	DPIV
ACAW	DE	0.90**	N/A	N/A	N/A	N/A
	IE	N/A	N/A	N/A	N/A	N/A
	TE	0.90**	N/A	N/A	N/A	N/A
MASG	DE	0.32**	0.69**	N/A	N/A	N/A
	IE	0.62**	N/A	N/A	N/A	N/A
	TE	0.94**	0.69**	N/A	N/A	N/A
SVST	DE	0.39**	0.28*	0.49*	N/A	N/A
	IE	0.53**	0.33*	N/A	N/A	N/A
	TE	0.92**	0.61**	0.49*	N/A	N/A
DPIV	DE	0.67**	0.24*	0.36*	0.51**	N/A
	IE	0.32**	0.23*	0.25*	N/A	N/A
	TE	0.99**	0.47**	0.61**	0.51**	N/A

Chi-Square= 132.24, df=117, p-value = 0.159, GFI=0.97, AGFI=0.94, RMR=0.004, RMSEA=0.018, CFI=1.00, CN=459.23

From Table 5, the maximum total influence of voluntary purchase decisions against car threats is obtained. In order, entrepreneurial responsibility (OPRD) is 0.99, marketing strategy (MASG) is worth 0.61, service standard (SVST) has a value of 0.51 and awareness (ACAW) is 0.47. It can be described as a relationship path: Entrepreneurial responsibility (OPRP) is directly related to the greatest cognitive capacity (ACAW) of 0.90. Secondly, this resulted in a decision to purchase voluntary car insurance (DPIV), service standards (SVST), and marketing strategies (MASG) of 0.67, 0.39 and 0.32 respectively. And indirectly affect marketing strategies (MASG), service standards (SVST) and voluntary car insurance (DPIV) purchasing decisions of 0.62, 0.53 and 0.32, respectively.

The cognitive capability (ACAW) has the highest direct correlation with marketing strategy (MASG) as 0.69. Secondly, the result is directly matched by the standard of service (SVST) and the decision to purchase voluntary car insurance (DPIV) is 0.28 and 0.24, respectively. And

indirectly affect service standards (SVST) and decisions to purchase voluntary motor insurance (DPIV) of 0.33 and 0.23.

The Marketing Strategy (MASG) has the most direct correlation with service standards (SVST) of 0.49, second only to the decision to purchase voluntary car insurance (DPIV) of 0.36. And indirectly affect the decision to purchase voluntary car insurance (DPIV) is 0.25 as shown in the figure.

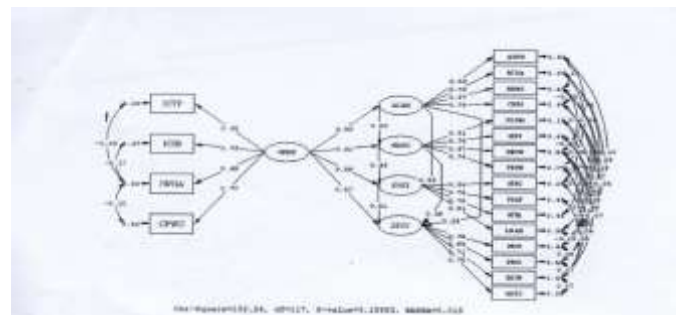


Figure 2 Standardized Solution (After Adjusting Model)

Factors influencing consumers' decision to purchase voluntary car insurance in Bangkok. An analysis of alternative models found that external phantom variables, namely entrepreneurial responsibility (OPRP), directly affect cognitive abilities (ACAW), marketing strategy (MASG) Service Standards (SVST) and the decision to purchase voluntary car insurance (DPIV) is 0.90, 0.32, 0.39 and 0.67, respectively. Awareness capabilities (ACAW) directly affect marketing strategies (MASG) service standards (SVST) and the decision to buy with voluntary vehicle threats (DPIV), respectively. Marketing strategy section (MASG) directly affects service standards (SVST) and the decision to purchase voluntary car insurance (DPIV) is 0.49 and 0.36, respectively. And the standard of service (SVST) directly affects the decision to purchase voluntary car insurance (DPIV) of 0.51.

3. Research results according to objective number 3

Qualitative findings using structured interviews to study the feasibility and benefits of consumer, voluntary car insurance decision-making models in Bangkok found 1) decision-making companies must have stable capital to build trust and reliability, the claim was processed quickly. There are branches or service centres nationwide and state-of-the-art communication technology systems to meet the needs of customers correctly, convenient and fast 2) ability to raise awareness, the company must have public relations advertisements to raise awareness for customers through online media agents, broker and build a reputation, the brand is easy to remember and has a guaranteed award for success of the company and there are activities to help society 3) responsibilities of the operator, the company must provide protection to everyone. in all cases, responsible for life and body, according to the specified conditions. Cooperate well with government offices and have products with good and cost-effective protection conditions 4) marketing strategy, the company must offer products online using information technology, social media to help offer products and services. Premium pricing, coverage suitable for risk to the insured, sales boost, e.g., 0% card cut, instalment payment, etc. 5) service standards, the company must have a standard repair

DISCUSSION

Researching factors influencing consumers' decisions to purchase voluntary car insurance in Bangkok, the results can be discussed as follows:

1. Consumer voluntary car insurance decisions in Bangkok focus on having stable capital (maximum composition weight = 0.78). This is because the financial position of entrepreneurs is a measure of fair representation: financial reports represent economic phenomena in the form of texts and figures that represent the justification of the information presented as a complete just representation. This is in line with the concept of Kanplu Tikrum (2016, p. 937) said that the financial position is that financial reporting represents an economic phenomenon in the form of text and figures that represent the justification of the information presented as a perfectly just representation.
2. The ability to raise awareness of voluntary purchase of car insurance in Bangkok, focus on public relations (maximum element weight = 0.93). By receiving information about products and services through the media quickly. This is because good quality service must be fast, can be convenient to customers. In line with the concept of Somwong Pongsataporn (2016, 45), it says that in the modern era, service providers are customers within the organization.

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centre, a consulting staff, and a 24-hour call centre to advise customers at any time. After-sales operation contact us periodically and have regulatory easing, flexible conditions that benefit the insured, provide legal, fair and equitable assistance.

Based on quantitative and qualitative findings, the researchers synthesized knowledge as a simulated chart image as follows:

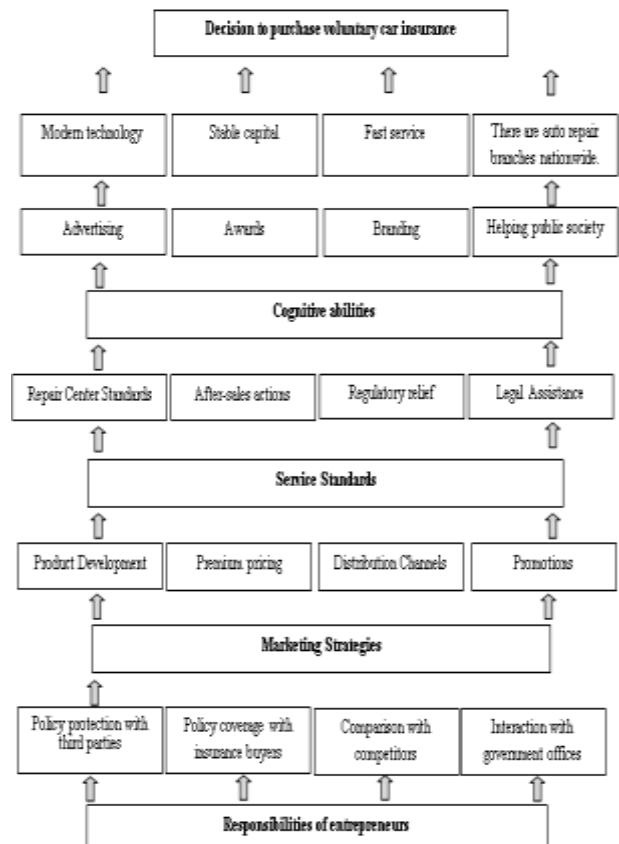


Figure 1: Model for consumers' decision to purchase voluntary car insurance premiums in Bangkok

Service providers contribute significantly to the quality of service, that is, employees, service providers of all levels must have a good conscience towards service, have a positive attitude towards service, have a good attitude towards customers, have the ability to communicate, learn throughout their lives. To increase both knowledge and skills in the performance of the service, there is a responsibility in their unit and their position to others and other units in the same organization In line with the concept of Kalpyawat Trisukhon (2020), it said that the relationship between the service provider and the service provider must satisfy the needs of the service provider.

3. The responsibility of voluntary car insurance operators in Bangkok to focus on policy coverage with third parties (maximum element weight = 0.85). This is because the insurance of a person's responsibility to another person is an insurance of liability to third parties. The insurer will indemnify the insured legally liable to third parties who have been injured or killed. And/or damage to property incurred in the insured's premises specified in the policy, such as personal responsibility insurance.

4. Voluntary car insurance marketing strategy in Bangkok focuses on product development (maximum composition, weight = 0.91), with comprehensive coverage conditions and

same coverage, but lower premium prices. This is because the business environment is constantly changing, resulting in organizations having to adapt to the changing environment. Strategic planning is a step-by-step plan of working to achieve organizational goals. It involves decision-making and competes, directly or indirectly, a strategy that can give the organization a competitive advantage over its competitors from unique differences. In line with the concept of Barney (1991), it says that business strategies are a tool to analyze business competitive advantage, measured by the ability of organizations to create a sustainable competitive advantage. Contains must be valuable, must be rare, there must be a cost of impersonation and must be utilized in processes within the organization. In-house resources can create a competitive advantage and thus the performance of the organization is superior to other organizations. The organization has cooperation in its operations, the operation is planned, the process of making the use of resources in the organization is cost-effective, vision concepts in the same way, this will result in the development of efficiency and efficiency. The organizational aspect brings the ability in the field of

SUGGESTION

1. Recommendations derived from both policy and practice research

1.1 The decision to buy voluntary car insurance car insurance car insurance company should build credibility for customers. By having stable funds to build trust and trust. The claim was processed quickly. There are branches or service centres nationwide and state-of-the-art communication technology systems to meet the needs of customers correctly, convenient and fast.

1.2 Ability to raise awareness car insurance companies should be advertised and promoted to raise awareness for customers through online media, agent, broker and create a reputation, brand it to be easily recognized and have a guaranteed award for the success of the company and have social support activities.

1.3 Responsibility of the operator car insurers should provide coverage to everyone and in all cases. Responsible for life and body, according to the specified conditions. It cooperates well with government offices and has products with good, cost-effective and suitable protection conditions for customers so that customers can choose to buy products appropriately to suit their needs.

1.4 Marketing strategies, voluntary car insurance companies should offer products online using information technology. Social media has helped to offer products and services. Premium pricing is available, provide appropriate coverage for the insured, channels are distributed through brokers and agents. And there are branches throughout Thailand so that customers can shop quickly and easily. Promotional events are held on an ongoing basis. To drive sales, e.g. 0% card cut, installment payment, etc.

1.5 Service standards, voluntary car insurance companies should have a standard repair centre, consult staff and a 24-hour call centre hotline. Always advise customers after-sales operation contact us periodically and have regulatory easing, flexible conditions that benefit the insured, provide legal, fair and equitable assistance.

1.6 Consumer voluntary car insurance decisions in Bangkok Focus on the financial stability of insurance companies good service, convenience and speed of insurance companies. Therefore, insurance companies should have a public relations plan. Design

organizational management to utilize existing resources to the full potential.

5. Standards of voluntary car insurance service in Bangkok. Overall, the emphasis is on having the standard of the repair center (maximum element weight = 0.84), with a comprehensive and convenient repair center. This is due to a nationwide expansion. Entrepreneurs should have a good management vision by expanding the business to be useful to help develop the business. This is in line with the concept of Thai SMEs Center (2020), which sees the expansion as building and expanding the base of the business's revenue even further. Whether it's developing existing products or innovating and manufacturing new products, it's still developing and maintaining standards and maintaining the strengths of the business. It is a strategy used in market competition that will keep it from falling behind competitors and increases your chances of making good revenue in the future. Creating opportunities to add new customers as they expand branches, they have to move to new locations, customers will have more new faces.

products to suit the target audience and take into account the satisfaction of insurance buyers, whether it is the stability and reliability of the company. A service of the policy issuance service center After-sales service and premium installments can be paid, etc. Therefore, consumer voluntary car insurance operators in Bangkok should focus on improving the quality of services in both insurers and affiliated garages to provide services with international standards.

1.7 Insurance companies have a clear strategy and marketing promotion plan can look at the benefits that customers will receive in the future, which will give the company better and more reliable credit, such as discounts on premiums, staff to advise, policy expiration notification phone call, advertising and public relations, as well as the use of car insurance agent media in a consistent and positive manner, are important as well as the development of after-sales management to give the insured more trust in the insurer.

1.8 Business operations must study strategic management processes at both the organizational, business unit level and operating units, with compliance to achieve the company's goals.

1.9 Insurers should carefully study internal and external factors of all dimensions and should be consistently implemented so that the company's strategy can be adjusted in accordance with the ever-changing environment.

1.10 Implementing strategies, senior executives play a huge part in setting policies in practice. There is an audit and there is an evaluation of the resulting. Therefore, the authority and responsibilities of employees should be clearly defined at all levels. In order to ensure the most systematic and successful operation.

1.11 The insurance company must be informed and adhered to the scene immediately, 24 hours a day to be a representative of the insured quickly, especially the insurer who is a woman in urgent need, especially at night.

1.12 Insurance companies should provide legal assistance to their customers. When an accident lawsuit arises by liaising with police station officers and representing cases, let the victims negotiate, agree or demand damages instead, and fight justice for their clients.

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