

Service Quality and Service Marketing Mix Affecting Consumer's Voluntary Motor Insurance Purchase Decision in Phuket

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Abstract

This study aimed to assess the perception of service quality factors, the service marketing mix, decision-making processes, and the interrelationship between service quality factors and the service marketing mix. A sample size of 400 participants diligently completed questionnaires, providing comprehensive responses. The collected data underwent meticulous statistical analysis, incorporating techniques such as frequencies, percentages, means, standard deviations, and rigorous methodologies for analyzing multiple regression equations. The findings of the study revealed that a substantial majority of participants expressed a favorable opinion regarding service quality, the service marketing mix, and the purchase decision factor. Moreover, a statistically significant positive correlation was observed between the overall service quality factor and the decision of consumers in Phuket to purchase voluntary motor insurance. The study's results also indicated that reliability, attention, and customer response exhibited positive correlations with consumers' inclination to purchase voluntary car insurance. Additionally, a statistically significant positive correlation was identified between the overall service marketing mix and the purchase decisions of Phuket consumers regarding voluntary motor insurance. Notably, upon analyzing each component individually, distribution channels, marketing promotions, personnel, physical factors, and presentation were found to be positively associated with consumers' decision to purchase voluntary motor insurance.

Keywords: Service Quality, Service Marketing Mixes, Purchase Decision, Voluntary Motor Insurance

1. Introduction

1.1 Background and Importance of the Problem

There is an increasing number of cars on the roads in Thailand each year as a result of the convenience, flexibility, and speed of travel that cars provide. This has increased the risk of traffic accidents, which has adverse effects on both the victims of such accidents and the economy as a whole. The law therefore requires that every car owner or occupant maintain compulsory motor insurance, which is designed to provide death and bodily harm protection for all those involved in car accidents. This policy provides coverage for medical expenses and compensation based on the coverage amount specified in the policy conditions, which has a low limit. In the event that the damage exceeds the coverage of the compulsory motor insurance policy, third parties, passengers, and drivers will be responsible for the excess amount of the compulsory motor insurance policy. Thus, there is a voluntary motor insurance policy that covers damage caused by vehicles or land travel that is beyond the limits of compulsory car insurance coverage (Chuarkham et.al., 2021). Voluntary car insurance covers more types of perils and provides a higher level of compensation, which is why it is very important for car owners. This can help reduce the cost of the damage as well as give the driver confidence that there will be an insurance company to assist in the event of an accident. Moreover, injured parties can be assured of receiving compensation for the losses they have sustained (Office of Insurance Commission, 2022).

Car insurance business is categorized under non-life insurance, which consists of damage caused by fire, marine, and transport accidents, liability to third parties, personal accidents, and health insurance. According to the Office of Insurance Commission, the non-life insurance industry has grown steadily over the years. In 2022, it was determined that motor insurance direct premiums accounted for the highest proportion of premiums, accounting for 57.79% (Office of the Insurance Commission, 2022). The car insurance market is highly competitive. There are various factors that influence insurance premiums, including: the type of vehicle, the car group, the use of the vehicle, the car's age, the size of the vehicle, the insured amount, the driver's age, and the additional equipment the vehicle possesses (Watchara and Chinnaso, 2016).

The majority of people in Phuket travel by land, which has led to an increase in the number of automobiles almost every year (Phuket Provincial Transport Office, 2022). As a result of this increase, the number of traffic accidents on the road is also increasing. This has led to an increase in the number of car insurance companies that provide coverage in Phuket. It is estimated that Phuket Province has a direct insurance premium of 6,769 million baht, or 17.94 percent of the total direct insurance premiums of the nine southern provinces with a total premium of 37,736 million baht. It is evident that people in Phuket are aware of the importance of using insurance as a tool for managing a variety of risks.

Considering the above information, the researcher is interested in exploring how service quality and service marketing mix influence the decision of consumers to purchase voluntary motor insurance in Phuket. This study provides information that can be used by organizations to improve product development and formulate marketing strategies to meet the needs of current consumers. In turn, this will provide a competitive advantage over competitors and increase profits for the company.

1.2 Research Objective

- (1) To study consumer opinion regarding the quality of service, the service marketing mix, and their decision to purchase voluntary motor insurance in Phuket.
- (2) To examine the relationship between factors of service quality and service marketing mix on the decision to purchase voluntary motor insurance by consumers in Phuket.

2. Literature Review

2.1 Related Concepts and Theories, and Literature Surveys

In marketing mix, factors refer to those components directly related to the products or services presented to consumers to influence their purchase decisions and to maximize customer satisfaction (Kotler, 1997). There are a number of factors that contribute to customer satisfaction, including the following: (1) Product: This refers to the variety of car insurance policies offered by companies which are designed to meet customer requirements regarding coverage and compensation conditions, (2) Price: This refers to the amount of money that customers are required to pay in order to ensure that their car insurance policy is suitable and provides adequate coverage, (3) Distribution channels: The channels through which insurance policies are distributed, such as bank brokers, department stores, convenience stores, and the internet, giving consumers a broad range of access to services, (4) Promotion: This refers to a consistent campaign of advertising and promotion designed to provide information between sellers and consumers or targeted groups, such as offering insurance premium discounts to customers with a good driving record or attractive incentive programs, (5) Personnel: These are the employees or service providers who are responsible for ensuring customer satisfaction by providing expert assistance, resolving customer issues, maintaining professionalism, and maintaining good interpersonal skills, (6) Physical evidence and presentation: This refers to the presentation or development of formats that allow consumers to perceive the quality and value of a service, such as the environment of a service location, uniforms worn by the company, and the logo of the company, and (7) Process: This refers to the strategies on how to provide services to customers so that they receive maximum satisfaction, such as a variety of payment options, a fast evaluation and settlement process, and the ability to report accidents via mobile devices (Chuarkham et.al, 2021).

In this study, service quality refers to the ability of the company to meet the needs of customers or to standardize the service process (Raj et al., 2014). To operate at a level of credibility or to obtain high levels of service quality in the voluntary motor insurance business in Phuket, there are a number of factors that contribute to service quality, including the following: (1) Reliability: Refers to the ability of car insurance companies to consistently provide prompt and fair services to customers according to agreements and trust. (2) Assurance: Refers to the confidence customers have in service providers, including their knowledge, skills, and positive personal attributes, to create trust and confidence. (3) Tangibles: Refers to the physical aspects that customers can perceive, including accessible and convenient car insurance companies or agents, as well as good service from employees. (4) Empathy: Refers to the attentiveness received from car insurance companies and service providers in understanding and meeting customer needs. (5) Responsiveness: Refers to the readiness of car insurance companies and their employees to respond to customer needs with enthusiasm, providing quick and helpful advice, and being willing to assist customers (Mansouri and Ahmad, 2012).

Purchase decision-making in voluntary car insurance refers to the process in which customers consider all the benefits and make a decision to purchase car insurance from either the same or a new insurance company (Watchara and Chinnaso, 2016). This research focuses on five aspects: (1) Awareness: Refers to customers' awareness of their internal needs, which can arise spontaneously or be stimulated, such as coverage and compensation conditions from car insurance policies that lead to satisfaction. (2) Information search: Refers to customers seeking information about car insurance policies from the product itself, friends, acquaintances, insurance agents, or advertisements. (3) Alternative evaluation: Refers to customers analyzing the gathered information, such as trust in car insurance companies or agents, comparing coverage and prices, and evaluating the benefits and drawbacks. (4) Purchase decision: Refers to customers making a decision to purchase car insurance based on their evaluations, considering factors such as trust, benefits, and costs. (5) Post-purchase behavior: Refers to customers' readiness to provide feedback based on their experience and their willingness to recommend the company or seek assistance when needed (Panpetch, 2018).

2.2 Conceptual Framework

Research conceptual framework was shown in Figure 1.

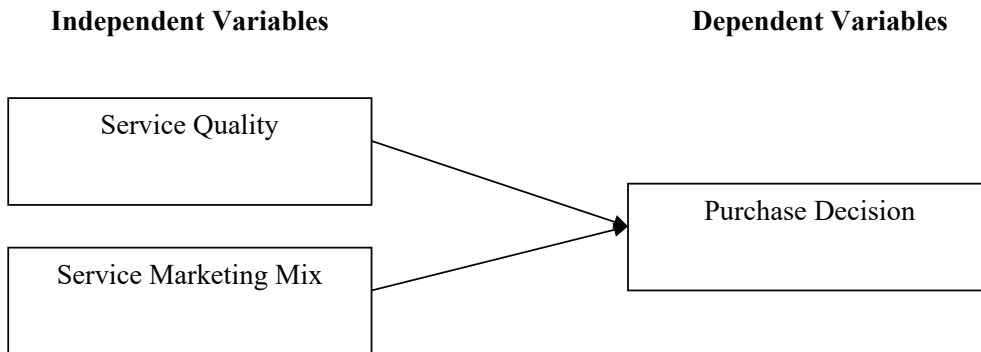


Figure 1 Research Conceptual Framework

2.3 Research Hypothesis

From the research conceptual framework, the hypothesis of the research can be established as follows:

Hypothesis 1: The factors of service quality have a positive relationship with the decision to purchase voluntary motor insurance.

Hypothesis 2: The components of the service marketing mix have a positive correlation with the purchase decision of voluntary motor insurance.

3. Research Methodology

3.1 Research Design

This research uses a quantitative research methodology.

3.2 Population and Sample

The population in this study consists of consumers who have previously purchased voluntary motor insurance in the Phuket province; however the exact number is unknown due to the large population size. Therefore, the sample size was determined using the formula developed by W.G. Cochran with a confidence level of 95% and a margin of error of ± 5 percent. The calculation resulted in a sample size of 384.16, indicating that a suitable sample size is at least 384 samples. To account for potential errors, the research study set the sample size to 400.

3.3 Research Instruments

The tools used in this research were questionnaires, with the following steps of development and verification respectively:

1) Document study, Textbooks and related research, and a questionnaire were created to cover the research objectives.

2) Take the generated questionnaire for a content validation test with expert academics in the relevant field of 3 people. From the test results, it was found that the IOC of all questions in the questionnaire. The value is between 0.51 - 1.0 indicates that all questions pass the specified criteria.

3) The revised questionnaire was tested with customers of the full-service car care business in Phuket, the number of 30 people. From the test results, it was found that the messages in all groups of questionnaires had a confidence coefficient between 0.728 - 0.89, greater than 0.7. That meant all questions passed the specified criteria.

3.4 Data Collection

In this research, a specific sampling method was used.

3.5 Statistics Used for Data Analysis

In this research study, there are two types of statistics used for data analysis:

1) Descriptive statistics consisting of frequency, percentage, arithmetic mean, and standard deviation. The interpretation was then performed using the Interpretation Criteria using the mean of the question points. The interpretation criteria have been set for 5 levels (Silcharu, 2020) as follows:

- Score 4.21 – 5.00 is the highest level.
- Score 3.41 – 4.20 is high level.
- Score 2.61 - 3.40 is moderate level.
- Score 1.81 - 2.60 is low level.
- Score 1.00 – 1.80 is the lowest level.

2) Inferential statistics is a statistic for finding the relationship between the dependent variable and the hypothesized independent variable. In this research, the statistics used in the analysis were Multiple Regression Analysis with service marketing mix and service quality were the independent variables and purchasing decision was the dependent variable.

4. Data Analysis and Findings

4.1 Introduction

Based on the research findings, the majority of respondents were males aged 26-30, holding a bachelor's degree as their highest level of education. They were predominantly self-employed, with an average monthly income ranging from approximately 20,001 to 30,000 Baht. Among the respondents, the most popular type of voluntary motor insurance policy was the type 1 policy offered by Bangkok Insurance Company. The decision to purchase car insurance was primarily influenced by an agent or broker. The main reasons for purchasing voluntary car insurance were having knowledge about the coverage benefits and a desire to receive services in the event of an accident.

4.2 Data Analysis of the Quantitative Data

4.2.1 Levels of the Service Quality Factors in the Service Marketing Mix, Decision-Making Processes

Perceived levels of the service quality factors in the service marketing mix, decision-making processes were shown in Table 1.

Table 1 Perception Levels of the Service Quality Factors in the Service Marketing Mix, Decision-Making Processes

Factors	Average	S.D.	Level
Service Marketing Mix			
1. Factors related to distribution channels	4.22	0.85	Highest
2. Factors related to product	4.15	0.79	High
3. Factors related to process	4.09	0.75	High
4. Factors related to personnel	4.08	0.62	High
5. Factors related to price	4.00	0.73	High
6. Factors related to Physical evidence and presentation	3.97	0.71	High
7. Factors related to promotion	3.74	0.70	High
Service Quality			
1. Factors related to Assurance	4.18	0.88	High
2. Factors related to Empathy	4.05	0.75	High
3. Factors related to Reliability	4.03	0.74	High

4. Factors related to Responsiveness	3.96	0.74	High
5. Factors related to Tangibles	3.92	0.73	High
Purchase Decision-Making			
1. Factors related to Awareness	3.96	0.65	High
2. Factors related to Post-purchase behavior	3.89	0.62	High
3. Factors related to Information search	3.79	0.65	High
4. Factors related to Alternative evaluation	3.76	0.73	High
5. Factors related to Purchase decision	3.66	0.71	High

From Table 1, when considering the average opinion levels of service quality factors, all five factors were found to have high average scores. The factor with the highest average score was the assurance factor (average score = 4.18), followed by the empathy factor (average score = 4.05), the reliability factor (average score = 4.03), the responsiveness factor (average score = 3.96), and the tangibility factor (average score = 3.92), respectively. When considering the average opinion levels of marketing mix factors, all seven factors were found to have a significant impact. The factor that had the greatest influence on the purchase decision of voluntary motor insurance was the distribution channel factor (average score = 4.22), followed by the product factor (average score = 4.15), the process factor (average score = 4.09), the personnel factor (average score = 4.08), the price factor (average score = 4.00), the physical evidence and presentation factor (average score = 3.97), and the promotion factor (average score = 3.74), respectively. When considering the average opinion levels of decision-making factors, all five factors were found to have a significant impact. The factor that had the greatest influence on the purchase decision of voluntary motor insurance was the awareness factor (overall average score = 3.96), followed by the post-purchase behavior factor (overall average score = 3.89), the information search factor (overall average score = 3.79), the alternatives evaluation factor (overall average score = 3.76), and the purchase decision factor (overall average score = 3.66), respectively.

4.2.2 Relationship of Service Marketing Mix Factors that Affect Purchase Decisions

The relationship of service marketing mix factors that affect purchase decisions is as follows is shown in Table 2.

Table 2 Relationship of Service Marketing Mix Factors that Affect Purchase Decisions

Model	Purchase Decision				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.572	.243		2.348	.019
Product	.119	.077	.131	1.535	.126
Price	.066	.076	.067	.870	.385
Distribution Channel	.265	.064	.315	4.169	.000
Promotion	.560	.057	.552	9.826	.000
Personnel	.148	.045	.125	3.259	.001
Physical evidence and presentation	.245	.075	.242	3.271	.001
Process	.073	.071	.076	1.031	.303
R	R2	Adjust R2	SE(est.)	F	Sig.
.678	.460	.451	.53349	47.650	.000

From Table 2, the coefficient of determination (R Square) has a value of .460, indicating that the 7 factors can explain 46% of the variation in consumers' purchases decisions regarding voluntary car insurance in Phuket province. The remaining 54% is influenced by other variables not included in the questionnaire. Among the 7 independent variables, it was found that 5 factors significantly influence consumers' purchase decisions regarding voluntary car insurance in Phuket province. These factors are: (1) Distribution Channel Factor with the t-test's significance value (Sig.) of .000, and a beta coefficient of .315. (2) Promotion Factor with the t-test's significance value (Sig.) of .000, and a beta coefficient of .552. (3) Personal Factor with the t-test's significance value (Sig.) of .001, and a beta coefficient of .125. (4) Physical evidence and presentation Factor with the t-test's significance value (Sig.) is .001, and a beta coefficient of .242. Based on these findings, it can be concluded that hypothesis 1 is accepted.

4.2.3 Relationship of Service Quality Factors that Affect Purchase Decisions

The relationship of service quality factors that affect purchase decisions is as follows is shown in Table 3.

Table 3 Relationship of Service Quality Factors that Affect Purchase Decisions

Model	Purchase Decision				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.268	.164		7.737	.000
Reliability	.404	.081	.417	4.992	.000
Assurance	.136	.076	.138	1.775	.077
Tangibles	.075	.047	.092	1.592	.112
Empathy	.279	.078	.294	3.565	.000
Responsiveness	.423	.073	.438	5.759	.000
R	R2	Adjust R2	SE(est.)	F	Sig.
.649	.421	.414	.55098	57.342	0.000

From Table 3, it was found that the coefficient of determination (R Square) has a value of .421, which means that the five service quality factors can explain 42.1% of the purchase decisions of voluntary car insurance among consumers in Phuket province. The remaining 57.9% is influenced by other variables not included in the survey. Among the five independent variables, three factors have a significant impact on the purchase decisions of voluntary car insurance among consumers in Phuket province. These factors are reliability, as indicated by the t-test with a Sig. value of .000 and a Beta Coefficient of .417; empathy, with a t-test Sig. value of .000 and a Beta Coefficient of .294; and responsiveness, with a t-test Sig. value of .000 and a Beta Coefficient of .438. These values are statistically significant at the predetermined significance level of $\alpha = .05$. Therefore, hypothesis 2 was accepted.

5. Conclusion, Discussion, and Recommendation

5.1 Conclusion

This study investigates the influence of service quality and the service marketing mix on consumers' decisions to purchase voluntary motor insurance in Phuket. The primary objective is to assess the levels of service quality factors within the service marketing mix, examine the decision-making processes, and explore the relationship between service quality factors and the service marketing mix. A sample of 400 individuals completed questionnaires, providing comprehensive responses, and the data was analyzed using statistical methods such as frequencies, percentages, means, standard deviations, and multiple regression analysis.

In terms of demographic characteristics, the survey predominantly consisted of male respondents aged 26-30, holding a bachelor's degree as their highest level of education, and engaged in their own business, with an average monthly income ranging from approximately 20,001 to 30,000 Baht. The most commonly selected type of voluntary motor insurance policy among respondents was Bangkok Insurance Company's type 1 policy. Agents/brokers were identified as influential figures in the decision-making process for purchasing car insurance. The primary motivations for purchasing voluntary car insurance were awareness of coverage benefits and the desire to receive services in the event of an accident.

Regarding opinions on service quality and the service marketing mix, the majority of the sample held high levels of opinion. Assurance factors were given the highest importance across all aspects of service quality, followed by empathy factors, reliability factors, responsiveness factors, and tangible factors. Among the marketing mix factors, distribution channels were the most emphasized, followed by product factors, process factors, personnel factors, price factors, physical evidence and presentation factors, and promotion factors. According to the sample, the most influential factor in the purchase decision was the awareness, followed by the post-purchase behavior factor, the information search factor, the alternatives evaluation factor, and the purchase decision factor.

Furthermore, the study revealed a statistically significant positive correlation between overall service quality factors and consumers' decisions to purchase voluntary motor insurance in Phuket. Specifically, reliability, attention, and customer response exhibited positive correlations with consumers' decision-making processes for voluntary car insurance purchases.

Similarly, a statistically significant positive correlation was observed between the overall service marketing mix and consumers' decisions to purchase voluntary motor insurance in Phuket. The analysis of individual components indicated that distribution channels, marketing promotions, people, physical aspects, and presentation were all positively correlated with consumers' decisions to purchase voluntary motor insurance.

5.2 Discussion

The factors related to service quality have a statistically positive relationship with the purchasing decisions of auto insurance customers in Phuket province. When considering each component, it is found that reliability, empathy, and responsiveness have a positive relationship with the purchasing decisions of auto insurance customers, significantly and statistically. On the other hand, the remaining two factors, assurance and tangibility, do not affect the purchasing decisions of auto insurance customers because the company's employees are attentive in handling claims, possess knowledge and expertise in auto insurance data, provide clear and accurate information about policy conditions, and offer services that meet customers' needs and respond appropriately. Additionally, the company has a post-sales service system that takes good care of customers, has a dedicated team to resolve customer issues, provides prompt service according to customers' needs, and delivers service with politeness and trustworthiness, resulting in customer satisfaction and the intention to use the services again. This aligns with the findings of Thissali (2019), which studied the service quality's impact on consumer purchasing decisions of furniture in Bangkok. The overall service quality that has the greatest impact on consumer purchasing decisions of furniture in Bangkok is awareness, followed by reliability, and responsiveness, respectively. The multiple regression analysis shows that awareness, reliability, and responsiveness have a positive relationship with consumer purchasing decisions of furniture in Bangkok.

Regarding the marketing mix factors, they have a positive relationship with the purchasing decisions of auto insurance customers in Phuket province, significantly and statistically. When considering each component, it is found that distribution channels, marketing promotions, personnel, and physical presentation and features have a positive relationship with the purchasing decisions of auto insurance customers. On the other hand, the remaining three factors, namely product, price, and process, do not affect the purchasing decisions of auto insurance customers in Phuket province due to intense competition in the insurance industry. Each insurance company adjusts its marketing strategies to align with customer needs similarly, meaning that the protection provided by policies and the benefits received from similar policies are priced closely in categories such as Type 1, 2, 3, 4, and 5 (Type 2+ or 3+). Moreover, each company sells policies through various channels and discounts are offered to customers with good driving records or as loyalty rewards after purchasing policies. Furthermore, the service provided by employees from the beginning to the end of the claims process is efficient, which leads to the conclusion that these factors do not influence the purchasing decisions of auto insurance customers in Phuket province. This is consistent with the research conducted by Chuaydu (2018), which identified factors related to purchasing decisions of auto insurance customers (private cars with less than 7 seats) in the case study of Bangkok Insurance Public Company Limited in Phuket province. It was found that the relationship between marketing mix factors and purchasing decisions of auto insurance customers in Phuket province differs significantly from the other factors, particularly in distribution channels and process, as they have a different impact on the purchasing decisions compared to other factors.

5.3 Recommendation

5.3.1 Suggestions for Applying the Research Results

1) Factors influencing the quality of service have a statistically significant positive relationship with the purchasing decisions of car insurance consumers. Therefore, if car insurance companies in Phuket want to enhance their service quality, they should prioritize the importance of service quality factors based on their level of influence on consumer purchasing decisions. These factors include customer responsiveness, reliability, and attentiveness, in order to increase the consumer's decision-making process.

2) Marketing mix factors have a statistically significant positive relationship with the purchasing decisions of car insurance consumers. Therefore, if car insurance companies in Phuket aim to develop their marketing mix, they should prioritize the importance of marketing mix factors based on their level of influence on consumer purchasing decisions. These factors include promotion, physical evidence and presentation, personnel, and distribution channels, in order to enhance the consumer's decision-making process.

5.3.2 Suggestions for Further Research

1) In future research, it would be beneficial to include additional independent variables beyond marketing mix factors, service quality, and purchasing decisions, such as information technology and other innovations. These variables can be included to analyze their relationships with the purchasing decisions of car insurance consumers in Phuket. By incorporating these additional variables, researchers can gain further insights into the factors that influence consumer decision-making.

2) In this study, data was collected from a sample group of consumers in Phuket. For future studies, it may be worthwhile to gather data from sample groups in other provinces that have similar geographical characteristics to Phuket, such as Krabi, Phang Nga, or Trang. By expanding the study to include data from these neighboring provinces, researchers can obtain a more comprehensive understanding of the topic.

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