

**FACTORS RELATED TO THE LABOR SKILL OF INSURANCE  
SALES PERSONEL**



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Thesis  
entitled

**FACTORS RELATED TO THE LABOR SKILL OF INSURANCE  
SALES PERSONEL**



*Nichareethorn Suwannarong*  
.....  
Miss Nichareethorn Suwannarong  
Candidate

*Nawarat Phlainoi*  
.....  
Assoc. Prof. Nawarat Phlainoi,  
Ed.D.  
Major-Advisor

*P. Mahahing*  
.....  
Assoc. Prof. Prachitr Mahahing,  
Ph.D.  
Co-Advisor

*Akarawut Lekhakula*  
.....  
Mr. Akarawut Lekhakula,  
MBA.  
Co-Advisor

*Jisnusun Svasti*  
.....  
Prof. M.R. Jisnusun Svasti, Ph.D.  
Dean  
Faculty of Graduate Studies

*Supavan Phlainoi*  
.....  
Assoc. Prof. Supavan Phlainoi, Ed.D.  
Chair  
Master of Arts Programme in Population  
Education  
Faculty of Social Sciences and Humanities

Thesis  
entitled

**FACTORS RELATED TO THE LABOR SKILL OF INSURANCE  
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On  
15 August 2006

*Nichareethorn Suwannarong*

Miss Nichareethorn Suwannarong  
Candidate

*Nawarat Phlainoi*

Assoc. Prof. Nawarat Phlainoi, Ed.D.  
Chair

*P. Mahahing*

Assoc. Prof. Prachitr Mahahing, Ph.D.  
Member

*Tongchai Savasdisara*  
.....  
Dr. Tongchai Savasdisara,  
Ph.D.  
Member

*Akarawut Lekhakula*  
.....  
Mr. Akarawut Lekhakula,  
MBA.  
Member

*M.R. Jisnuson Svasti*  
.....  
Prof. M.R. Jisnuson Svasti, Ph.D.  
Dean  
Faculty of Graduate Studies  
Mahidol University

*J. Chuckpaiwong*  
.....  
Assoc. Prof. Jiraporn Chuckpaiwong,  
M.A.  
Acting Dean  
Faculty of Social Sciences and Humanities  
Mahidol University

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Nichareethorn Suwannarong

**FACTORS RELATED TO THE LABOR SKILL OF INSURANCE SALES PERSONNEL**

NICHAREETHORN SUWANNARONG 4436517 SHPE/M

M.A. (POPULATION EDUCATION)

THESIS ADVISORS: NAWARAT PHLAINOI, Ed.D., PRACHITR MAHAHING, Ph.D., AKARAWUT LEKHAKULA, MBA.

**ABSTRACT**

The objective of this research was to ascertain factors related to the labor skill of the insurance sales personnel. The sample group in this study was the life insurance representatives from an assurance company in Bangkok. The researcher conducted a survey using a questionnaire as the instrument of data collection from a sample group consisting of 306 insurance sales personnel and 10 sales personnel for interview data. Of the 316 people in the sample group, 158 were highly skilled sales personnel, while 158 were low skilled sales personnel. The statistic methods used were percentage, mean, standard deviation, Chi-square, Pearson Correlation, and Multiple Regression Analysis.

The result of this study revealed that there were 2 factors related to the labor skill of the insurance sales personnel and 2 factors related to the labor skill of the insurance sales personnel in a positive way. These were age and motivation. The suggestion from the researcher for the life insurance company is that recruitment for insurance careers should use a selection form that is concerned with motivation and age that should be between 30-49 years old because most of this Middle Age don't want to change their job and would like to be success in their life. Moreover, the insurance sales personnel should not work for a high commission but they must be satisfied in their careers and pay strong attention to service mind, sacrifice and good attitude to their careers and companies. They should always be open to receive various information and news. Moreover, they should develop their knowledge in this career and understand about the privileges, conditions of assurance policy and the company's policy and management and practice so that they become highly skilled insurance sales personnel.

**KEY WORDS : THE LABOR SKILL / THE INSURANCE SALES PERSONNEL**

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ปัจจัยที่สัมพันธ์กับทักษะแรงงานด้านการขายประกันชีวิต (FACTORS RELATED TO THE LABOR SKILL OF INSURANCE SALES PERSONNEL)

นิชริย์ธร สุวรรณรงค์ 4436517 SHPE/M

ศศ.ม. (ประชากรศึกษา)

คณะกรรมการควบคุมวิทยานิพนธ์ : เนาวรัตน์ พลายน้อย, กศ.ด., ประจิตร มหาหิง, Ph.D.,  
อัครวุฒิ เลขะกุล, MBA.

บทคัดย่อ

การวิจัยครั้งนี้มีวัตถุประสงค์ เพื่อศึกษาทักษะแรงงานด้านการขายประกันชีวิต กลุ่มตัวอย่างเป็นตัวแทนประกันชีวิตบริษัทแห่งหนึ่งในกรุงเทพมหานคร รวบรวมข้อมูลโดยแบบสอบถามที่ผู้วิจัยสร้างขึ้น จำนวน 306 คน สัมภาษณ์เชิงลึกเพิ่มเติมอีกจำนวน 10 คน จากจำนวน 316 คน แบ่งเป็นกลุ่มตัวอย่างที่มีทักษะแรงงานด้านการขายประกันชีวิตสูง และกลุ่มตัวอย่างที่มีทักษะแรงงานด้านการขายประกันชีวิตต่ำ กลุ่มละ 158 คนเท่ากัน วิเคราะห์ข้อมูลโดยสถิติ ร้อยละ ค่าเฉลี่ย ส่วนเบี่ยงเบนมาตรฐาน ไคสแควร์ (Chi-square) วิเคราะห์ความสัมพันธ์แบบเพียร์สัน (Pearson Correlation) และการวิเคราะห์ถดถอยพหุคูณ (Multiple Regression Analysis) รวมทั้งนำข้อมูลที่ได้จากการสัมภาษณ์เชิงลึกประกอบเพื่ออธิบาย ปรากฏการณ์ทักษะแรงงานด้านการขายประกันชีวิต

ผลการวิจัยพบว่า ตัวแปรที่มีความสัมพันธ์กับทักษะแรงงานด้านการขายประกันชีวิต อย่างมีนัยสำคัญทางสถิติ 2 ตัวแปร ซึ่งทั้ง 2 ตัวแปรมีความสัมพันธ์เชิงบวกกับทักษะแรงงานด้านการขายประกันชีวิต ได้แก่ อายุ และแรงจูงใจใฝ่สัมฤทธิ์ การวิจัยครั้งนี้มีข้อเสนอแนะว่าในการสรรหาบุคลากรเป็นตัวแทนประกันชีวิตมีความสำคัญเพราะเป็นรากฐานในการดำเนินธุรกิจ บริษัทประกันชีวิตควรให้ความสำคัญกับ แรงจูงใจใฝ่สัมฤทธิ์ และอายุโดยตัวแทนประกันชีวิตควรมีอายุระหว่าง 30-49 ปี เนื่องจากเป็นวัยกลางคนที่ส่วนใหญ่มีความต้องการเปลี่ยนงานน้อย และยังต้องการความสำเร็จในชีวิตสูง นอกจากนี้ตัวแทนประกันชีวิตที่จะเข้ามาในอาชีพไม่ควรคำนึงถึงผลตอบแทนจากอาชีพเพียงอย่างเดียว ต้องมีความตั้งใจ มุ่งมั่น รักงานบริการ มีทัศนคติที่ดีต่ออาชีพ และบริษัท มีความเสียสละ และมีความเข้าใจในเอกลักษณ์และเงื่อนไขของกรมธรรม์ ซึ่งควรได้รับความรู้จากสื่อต่างๆ โดยเฉพาะอย่างยิ่งการฝึกอบรมจากบริษัท ประยุกต์ใช้กับงาน และฝึกฝนให้เกิดความชำนาญ จะสามารถเป็นตัวแทนที่มีทักษะสูงได้

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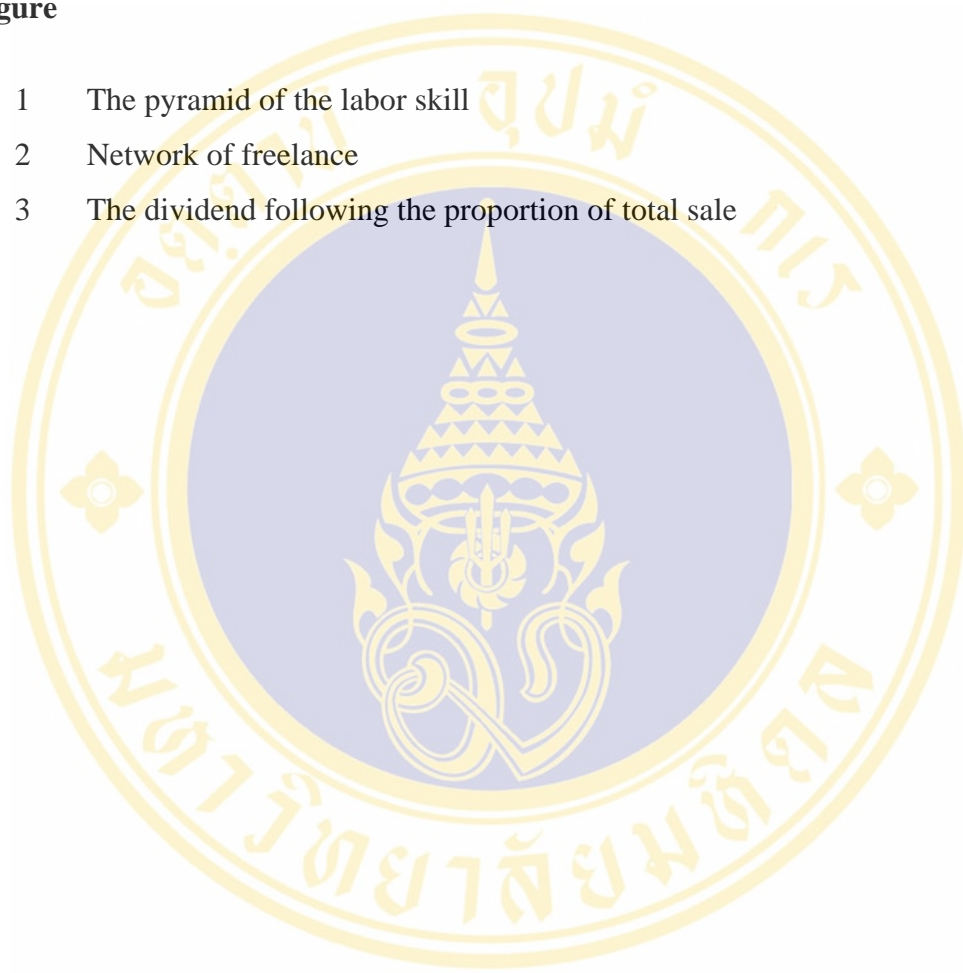
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## CHAPTER 1

### INTRODUCTION

#### 1.1 Background and significance of the problem

The existence was dramatically affected by the changes in societies because of globalization. In the past, “life security” was depended on family, which was father, mother, elder-younger sister-brother, cousin and community, and it’s ecology. To served whatever their needs and lacks, people search for life security by consuming a plenty of natural resource of the ecology and using a “social capital” to exchange and sharing resources within theirs’ institutional environment. Actuality, globalization was a long-term upward trend of social, economic, political, and ecology change including population change that was affected by cyclical processes.

As stated by the population change, the world population was rapidly increased but the Thai population was noticeably decreased because of the demographic transition that was decreasing birth rate and mortality rate. The decreasing birth rate was occurred by increasing educational status, economic pressure, and migration. The decreasing mortality rate was occurred by medical and public health development including the economic change. (Caldwell, 1980; Cochrane, 1979; Jain, 1981 quoted in Supavan Phlainoi & Nawarat Phlainoi, 1982: 106-112). The outcome of Thai population change was significantly remaining increasing the elderly population, which was specified as the elderly dependents. Unquestionably, a high proportion of elderly dependents affect on increasing the dependency ratio that referred to a proportion of people to be supported by the labor or supporter. Then, Thai population change was one of the crisis state to be the existence in both economic and ecological state because of established competitive circumstances in increasing of using natural resources especially the four requisites and the fifth requisites or money. As a life security, money was assumed to be one of the most necessary demand to family, community, and its’ ecology. Undeniably,

wisely using money was critically managed to ensure both individual and family security for the forthcoming. Then, financial management was defined as key of life security in the age of globalization.

From the study of the population structure, by the population projections working group, population policy and planning subcommittee, Institute of Population Studies (IPS), Chulalongkorn University, the age structure changed by decreasing a dependent children (age 0-14 year) from 58.8 percents in the B.E 2530 to 33.0 percents in B.E 2559 and estimated to remain a decreasing. On the other hand, there was increasing the elderly population who's aged more than 60 years old, which was specified as the elderly dependents, from 9.8 percents in the B.E 2530 to 13.1 percents in the B.E 2559. The dependency ratio during the B.E 2530-2559 were (see table 1):

**Table 1** The dependency ratio of Thai population by the year of 2530-2559

Year (B.E)	Total (%)	Age	
		0-14 year (%)	60+ years (%)
2530	68.3	58.5	9.8
2534	62.1	51.8	10.3
2539	56.0	44.9	11.1
2544	51.8	39.8	12.0
2559	46.1	33.0	13.1

From: Institute of Population Studies (IPS), Chulalongkorn University, 1992: 1

From statistics (see table 1), the statistics indicated that the next Thai social was trend to be the elderly social. Thai people in the older age group were increasing and the future trend will continue to see the Thai people live longer. The age structure of the population showed a higher ratio of the elderly population group so the life and medical expenditure for these elderly retirements were extremely costly and basically depended on the saving money earned from the period of working. The new

generation also changes some of their life value by setting an early retirement and making much money with hard work. In the new social era, the social was dramatically changed. In the new generation, the divorce rate was increasing and the higher education induced a lately marriage period. In the middle-aged generation, the parents had much burden on supporting their children's education to pursuit a higher degree. Based on the social changed that was the uncertainty social, insecurity occupation, war risk based on the social conflict, revolution economic, the unintentional influenced force of other nations toward the global, innovative technology industrialization that affected the human labor to diminish the human error an reduce cost, and setting a new early retirement period by forcing of the government system (Sopon Dansirikul, 2002: 12-17), then the risky life was enormously increasing. Thus, the life security was extremely necessary to concern.

According to the changing of population condition, environment condition, social condition, and technology condition, then the relationship among people was also changed from the primary source or relative connection to the non-primary source such as occupation connection. Then the primary relationship and ecological element was not the key of life security in the era of globalization. The spread of Capitalism from developed countries to developing countries regarding a state of economic globalization. Where the Capitalism in this modernization period has been, the developing influence people to accept neo-values such "individualism" that was an important trend of this period. In addition, the traditional lifestyle turned out to consume much technology, which was significantly reliability. On the other hand, life insurance system significantly turned out to act as a life security. Noticeably, life insurance system replaced the primary source or family. The much modernization state, the merrier life insurance system increasing. (Nawarat Phlainoi, 2003: 1) Nowadays, there had many life insurance companies settled in Thailand because of the state of capitalism and individualism. Recognized and accepted the significant of life insurance, there had many government organizations and non-government organization took a responsibility toward this matter especially the department of insurance, Ministry of commerce. In addition, Thai government took action to support the life insurance policy by increasing a deductible income tax from 10,000 baht a year into 50,000 baht a year for 10+ year life insurance policy. Therefore, there were

many people set their life's security by having a life insurance policy. Today, there were 4,508 life insurance companies in the World (Best's Insurance Reports United States, 1999: 1) and 796 life insurance companies in Asia (Insurance Directory of Asia, 2001/2002: 1). In 2001, the amount of member of life insurance alliances in Thailand were 26 members which consisted of 24 Thai-registered life insurance company, one branch of oversea life insurance company, and one insurance company (for life) (Division of Insurance Promotion and Information, Department of Insurance, Ministry of Commerce, 2003: 1).

In B.E. 2544, these life insurance companies provide about 1,360,325 policies or as an amount was about 563,683 million baht that was increased from the last year about 198,338 policies that were increased about 17.07 percents or 279,774 million baht or increasing 98.54 percents. Moreover, the life insurance company provide personal accidental insurance about 942,621 policies or as it was 519,105 million baht that was greater than the last year about 161,825 policies which was about 20.73 percents or 140,061 million baht. At the end of the year B.E. 2544, the life insurance company increased personal accidental insurance policy up to 36.95 percents, as the total was 8,306,277 cases. This was increased from the year B.E. 2543 or about 546,809 cases that were 7.05 percents or 267,177 million baht from total of 1,718,446 million baht, increasing 18.41 percents. (Department of Insurance, Ministry of Commerce, 2002: 5-7).

From above, the statistics indicated the evidently increasing of amount of insurance policy in Thailand. The tendency of increasing of insurance policy was the variation of socio-economic situation related to the life security (Suwanna Opasspan, 2001: 189). The descriptive were

Economic situation: It was a need to make a financial secure for their life because of the economic crisis effect on long-term reducing of the interest. Most people removed their money from a bank deposit and find a better way which make much profit such as saving it in the high interested rate bank or investing in a business which possibility give their money back in greatly benefit. However, the investment principally concerned in the security aspect. Therefore, the investment in the life insurance policy was one of the smart ways, which relay on a notion of low-risk

investment with high benefit (Suwanna Opasspan, 2001: 189).

Social situation: Thai society dramatically changed from dependency classic to independency attribute because of urbanization. A standard of living was analytically individual lifestyle that was isolated and self-supporting existence, selfish lifestyle, and unconnected descendant. To support themselves, Thai people greatly concerned about the security especially financial security. The life insurance was a great solution in investment as a long-term financial security for their life existence and for their descendent (Suwanna Opasspan, 2001: 189).

Life security: it was necessary for the family. Perceptibly, people love in themselves and their family so having life insurance was an importance and great benefit for them. In case of emergency, such a family's leader faced a fate; family's member had to have some reserved money for their life and investment. On the other hand, having a life insurance was a long-term system for saving money. Also having life insurance provided much benefit than saving money via a bank account because of high interest, bonus, and budget for retirement period (Suwanna Opasspan, 2001: 189).

Moreover, there had other reasons that induced people to make a decision on having a life insurance were benefits, fascinatingly emotional on whatever the representative's strategy, courteous manner (Nopagor Saranvetchapan, 2001: 104), trust the representative, belief in the life insurance policy, confidence in the life insurance company with positive attitude and security, have power over a making a decision. In general, the decider was a woman who intensely concerned about her family, a person who can make money wanted to have a life insurance as a security of their income, and a middle age person, a person aged more than 40 years old who have saving money, build up a fortune, have their own business, and have health retrogression more than the younger, was critically concerning about their life and their children. Most of their children were usually be a benefit receiver (Worawee Unhatapradit, 2001: 36).

From previously, the consequence was increasing the life insurance representative in Thailand every year. Some were doing a part-time job and some were

doing a full-time job. The life insurance system was one of the industry service that having a lot of member of staff and trend to increase their staff in the future. There have 184,437 life-insurance representatives in the B.E. 2541. There have 217,548 life-insurance representatives in the B.E. 2542. The amount of life-insurance representative was 184,437 in the B.E. 2541, 217,548 persons in the B.E. 2542, 279,896 persons in the B.E. 2543, 329,079 persons in the B.E. 2544, 366,022 persons in the B.E. 2545, 375,214 persons in the B.E. 2546, and 384,552 persons in the B.E. 2547, respectively (Department of Insurance, The statistics about Insurance Representative, 2005: 1).

In fact, there was a few staff had much experience and skill to perform life-insurance business transactions. So it was necessary to train a staff who have adequate knowledge and understand in life-insurance business. In present, there had only 25 training institutes that trained 384,552 staffs from a year B.E. 2541 to 2547 (Department of insurance, The Statistics about Insurance Representative, 2005: 1). The amount of these trainees was not sufficient. According to the financial incentive, there had many professional personals in the other area or business act as a life-insurance representative such as a teacher, medical doctor, nurse, businessperson, etc. In addition, the trend of life-insurance representative from the other area was increasing every year. The net compensation or pension was 18,330,262 baht, in the B.E. 2543 and 22,776,203 baht in the B.E. 2544 or increased about 4,445,941 baht as 24.25 percents comparing with the last year and 26,038,100 baht in the B.E. 2545 or increased about 3,261,897 baht as 14.32 percents comparing with the last year. (Department of Insurance, The Statistics about Insurance Representative, 2003: 1).

Previously, the data from the Department of insurance, the statistics about insurance representative noticeably indicated the fact and tendency of changing about occupation, income, and lifestyle among new generation in the world of modernization, urbanization, or new industrializing countries (NICs) that many representatives had significantly increased in the business of life-insurance (see the B.E. 2543-2544). This indicated the life-insurance business was one of the proper occupations to earn one's livelihood. Actually, the reason of being a representative was very differ. Based on the economy crisis on the monetary life expense, one of these

reasons were economic problematic matters such as inadequate yearly income. From the first part of the significant of the study, the fifth requisites or money was clearly necessary for life expenditure especially for obtaining the four requisites, an education, and quality of life. Then the extra occupation as a part time job or full time job was necessary to earn much money to achieve a quality of life. Based on the unemployment and migration circumstance, the supply or the amount of pundit in working market was greater than the demand or the need of government or private sectors in their local area. So a lot of unemployment usually relocated themselves into the city or remote area to seeking a work. To provide an insurance policy and support a insurance service in their local or surrounding area, the life-insurance company recruited unlimited representative. Then these life-insurance representatives were able locate themselves in their local community.

The personal or life-insurance representative who put effort in the business of life-insurance was progressively settled in existence to insure for themselves and their family, that also was a fundamental of society and national security. However, the dilemma of the life-insurance business was remarkable existed in various matters especially the competence or expertise of life-insurance representative.

The labor competence or expertise was a specific range of skill, knowledge, or attitude in performing activity that derived from education, training, and development. It was extensively a reformation of many factors related to the natural need, background including family supporting, personal ability, aptitude (which was Biological characteristics), and psychological traits (Brown, 1994: 110; Patnavadee Chuto, et al., 2002: 52, 69; Sermsak Visalaporn, et al., 1992 a: 46, 1992 b: 40).

In the era of globalization, the business competitive era was significantly depended on the competence or expertise in communication and service. The person, who had a competence or expertise in communication and service, was critically considered as a well-mannered characteristic to develop an organization (Thongchai Santiwong, 1997: 427). The life-insurance representative or worker was the group of population related to the other population in term of financial management, life, property and health security. In Thailand, about 14 percents of people had life-insurance policy and trend to increase into 30 percents in the future based on

supporting of Thai government (Department of Insurance, Ministry of Commerce, 2003: 1). Thus, the life-insurance representative was significantly importance for the other people in our nation. Then, the high competence of these representatives also affected the nation development.

In fact, the amount of high competence life-insurance representative was limited because some of representative was fail on performing this business and they usually quitted their job. The success or the failure of this business was considerably interesting, so a researcher question was addressed on the explanation aspect in either way of success and not success. Behind the success or not success, the conditional or influencing factors affect the life-insurance business and development was critical addressed because it was necessary on the modernization, urbanization, or new industrializing countries (NICs) lifestyle.

The researcher recognized various conditional or influencing factors on life-insurance business that was very interested especially population factor and psychological factor. Researcher beliefs that these factors were important factors affect on the competence life-insurance representative.

In this study, the researcher study only one of life-insurance company in Bangkok because the it's market share was noticeably the greatest (or about 55 percents) and was confirmed as the highest financial security (AAA) for eight years from Standard & Poor's, by meaning, this life-insurance company had many high competence life-insurance representative. From overall life-insurance representative whom received Thailand National Quality Award, there was about 56 percents of them or 752 persons received the award in the year B.E. 2546 and about 59.2 percents of them or 1052 persons received the award in the year B.E. 2547. In addition, there had many life-insurance representatives were certified to received I.Q.A. (International Quality Award) that met the superior standard of the world counting on the first years policy productivity, amount of customer, service, and the period of insurance policy (Department of Insurance, The Statistics about Insurance Representative, 2004: 1).

In this study, the researcher reviewed the literature related to the labor skill of the life insurance sale. The data indicated that most of research related to labor skill of

the other business area. The research related to life-insurance business was addressed on attitude and enhancing factor toward having a life-insurance policy among the clients, and the personality and achievement among the life-insurance representative such as Chantra Dangpowong (1992) studied the economic factor affected attitude about having a life-insurance policy of population in Bangkok, Sompong Sanchai (2001) studied the knowledge that related to the life-insurance and the enhancing factor on having life insurance policy at Thai life insurance Co.Ltd, Chiyapoom Province, Vorachai Vinitnugul (2000) analyzed the productivity of life insurance company in Thailand, Sumonmarn Kruisawat (2000) studied the behavior on having a life insurance among customers in town country (Amphur Muang), Changmai, Wasana Katiwong (1997) studied the personality among the selected representative who was success in doing life-insurance business, Sureerat Padungsitichok (2001) studied the factors affected the success of the trainee in a life-insurance representative training course, Pengpimon Sawatisala (1997) studied the practice among the life-insurance representative at Boraber, Mahasarakram Province, Thai life insurance Co.Ltd. Worapot Pormsatapot (1998) studied the knowledge, attitude, and practice among medical doctor toward life insurance business, Penjamast Sirikitwatana (2000) studied the factors affected making decision on life insurance among the customers in Bangkok, Pongpeng Chewpan (1996) studied the factors affected having life insurance and loss in Thailand, and Pornpat Watanakul (1996) studied consumer's behavior on having life insurance policy more than one policy.

From these previous research, there was no specific study address on the expertise in life insurance sale. In addition, the social context was rapidly changed into modernization. The researcher was interested in studying the factors related to labor skill of life insurance sale in order to enhance the competence in working among life insurance representative.

## 1.2 Research objectives

- 1.2.1 To study the labor skill of the life insurance sale.
- 1.2.2 To study the related factors to the labor skill of the life insurance sale.

## 1.3 Research questions

- 1.3.1 What was the difference on the labor skill of the life insurance sale in Bangkok?
- 1.3.2 What were the related factors to the labor skill in the life insurance sale?

## 1.4 Research hypothesis

### 1.4.1 Population Factors

1.4.1.1 Female had positively correlated to expertise in the life insurance sale more than male.

1.4.1.2 Person age between 30-39 years had a positive correlated to labor skill of the life insurance sale more than person aged 50-59 years.

1.4.1.3 Person who married and couple had a positive correlated to labor skill of the life insurance sale more than a single (including widow, divorce and separated).

1.4.1.4 Person who educated higher than Bachelor degree had a positive correlated to labor skill of the life insurance sale more than person educated lower than Bachelor degree.

1.4.1.5 Person who earned a living about sale, pre and post life insurance representative, had a positive correlated to labor skill of the life insurance sale more than person who never earns a living about sale.

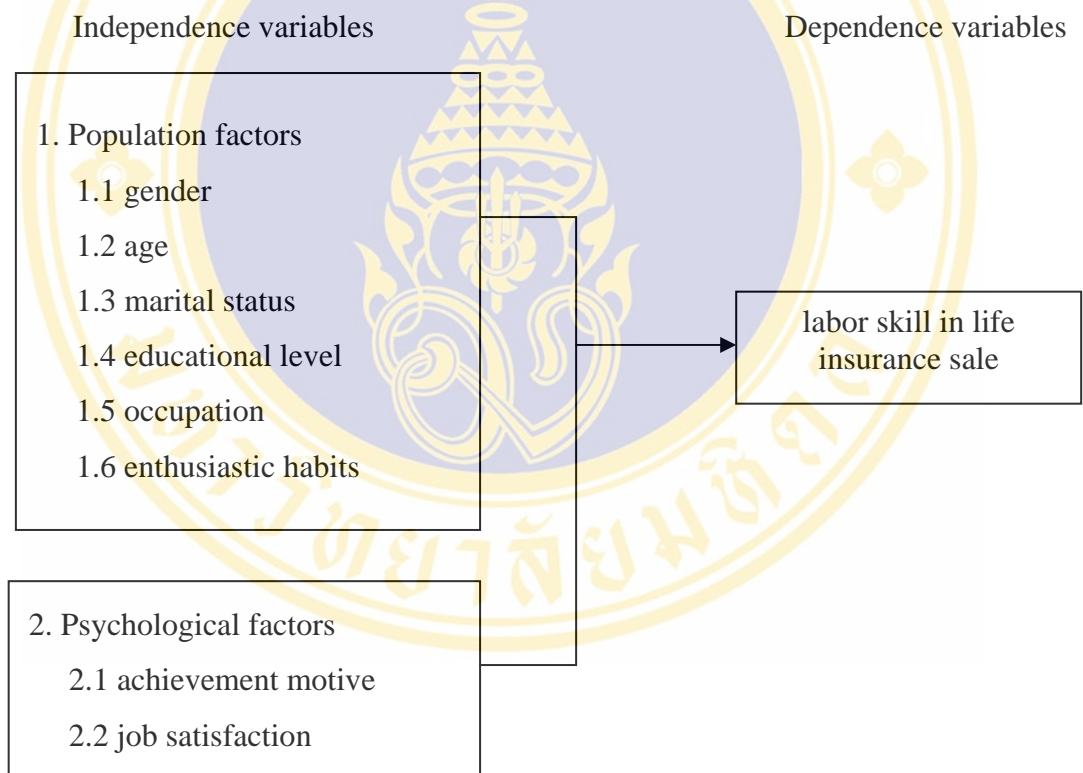
1.4.1.6 Person who had high enthusiastic habit had a positive correlated to labor skill of the life insurance sale more than person who had low enthusiastic habit.

### 1.4.2 Psychological factors

1.4.2.1 Person who had high achievement motive had a positive correlated to labor skill of the life insurance sale more than person who had low achievement motive.

1.4.2.2 Person who had high job satisfaction had a positive correlated to labor skill of the life insurance sale more than person who had low job satisfaction.

## 1.5 Research conceptual framework



## 1.6 Scope of research

1.6.1 Regarding to business concern on the business information and consequence of study, the name and details of the company as a subject of this study was concealed. Thus, “this life insurance company” was named as a subject of this study.

1.6.2 Limitation of phenomenon or dependent variable in this study was “expertise of working” of person who initiated worked in this life insurance company

in metropolis of Bangkok in 2001-2002 and initiated performed coding of the life insurance policy in December 1, 2001 – November 30, 2002. The reason of this condition was sufficient experience derived from period of working in this business. The subjects were classified into 2 sample groups such as a group with high labor skill of the life insurance sale and a group with low labor skill of the life insurance sale which based on the criterion of this life insurance company and the outcome of the year during 2002-2004 in term of amount of selling a life insurance policy and the position of working in present.

## **1.7 Operational Definition**

1.7.1 Labor skill on life insurance sale was the skill to sell the life insurance policy that consisted of a competence in conversation, a competence in negotiation, and a competence in service. Based on these criteria, the sample were a group of high labor skill of the life insurance sale and a group of low labor skill of the life insurance sale. The criterion to classified the subjects into 2 sample groups were

1.7.1.1 A group of high labor skill on life insurance sale measure by the number of selling casualty insurance policy within 3 years, average higher than 33 casualty insurance policies or a representative who got a promotion to administrator or header unit or higher.

1.7.1.2 A group of low labor skill on life insurance sale measure by the number of selling casualty insurance policy within 3 years, average 0-32 casualty insurance policies and a representative who never got any promotion to administrator, the both criteria.

1.7.2 Age was the amount of year counted from birth until the year submitted a questionnaire of life insurance. Counting by calendar in term of year and did not taking an account on any month. This criterion was definite by the theoretical conceptual framework and by the result of research in page 57 and 59 that classified the subjects into three sub-groups such as 20-29 years or “late teenage”, 30-49 years or “middle-aged”, and higher 50 years or “elderly” groups.

1.7.3 Marital status was the marriage status of life insurance sale, divided to single status (including widow, divorce, and separation) and a marriage status (including live together).

1.7.4 Educational level was the highest educational level of the life insurance sale, classified into 3 levels as lower bachelor degree, bachelor degree and master degree.

1.7.5 Occupation was the job that took the most of the time or earn during the period of doing as a representative of life insurance sale, classified into government officer, state enterprises officer, business owner, employee, business worker, etc.

1.7.6 Enthusiastic habit was the frequency to receive information that related to life insurance within a week of life insurance sale, from newspapers, radio, television, handbooks, journals, internet, advertising attained the training program or academic of institutes, associations, and company. The degree of enthusiastic habit was classified into 3 groups as a not received any information group, received information group 1-3 times a week, received information group more than 4 times a week.

1.7.7 Income was the amount of money received during a period of time as a representative of life insurance sale such as commission, bonus, career benefit, career yearend, and administrative incentive for a header as administrator of life insurance sale.

1.7.8 Achievement motive was a desire as psychological feature that based on standardization, successful in hardly working, proud oneself, improvement, against oneself and challenge. The degree of achievement motive classified into 5 components such as a desire to freedom in working, a desire to reach possible success, a desire to struggle a risk and challenge task, a desire to act for competition, and a desire to achieve a success and positive outcome in the future.

1.7.8.1 A desire to freedom in working was a desire to take responsibility to achieve a success by oneself, more than team working.

1.7.8.2 A desire to reach possible success was a desire to reach possible success that based on possible goal. After success they would put much effort to continue working.

1.7.8.3 A desire to struggle a risk and challenge task was a desire to take a risk in an appropriate degree that corresponded with an existent circumstances and challenge with a definitely knowledge and competence.

1.7.8.4 A desire to act for competition was a desire to compete in working as a personal development and training procedure.

1.7.8.5 A desire to achieve a success and positive outcome in the future was a desire to look forward for the future outcome, believe in the positive future by out much effort to work and to overcome the obstacles.

1.7.9 Job Satisfaction was a pleasure or positive attitude toward working and its components, classified into 3 levels such as higher job satisfaction, moderated job satisfaction, and lower job satisfaction. The job satisfaction was consisted of 10 factors, as:

1.7.9.1 Work-itself was value and characteristics of working that was appropriated with knowledge and capability that was interesting, challenge, and creative.

1.7.9.2 Recognition was the perception or gets a promotion into higher position, trustworthiness from chief, assigning in importance work, making a decision.

1.7.9.3 Achievement was the achieve a goal or task, success from working and ability to solve problem.

1.7.9.4 Supervision was the characteristics of command, policy, characteristics of administration, knowledge, capability, intelligence, psychological and chief emotional.

1.7.9.5 Progress was the opportunity to get a promotion into higher positions.

1.7.9.6 Peers was the cooperation and supporting in working from colleague, including trust and respect.

1.7.9.7 Working environment was sufficiently of tools and materials and appropriated workplace.

1.7.9.8 Salary and benefits was the amounts of money from working such as commission, bonus, reward or welfare.

1.7.9.9 Security was the confidence toward organization that existence, and they take a long period in this job.

1.7.9.10 Societal value was a worth in usefulness or importance to society.

## **1.8 Limitation of research**

The limitation in this research were

1.8.1 This study, the researcher selected a sample groups that had three years experience in a working as a representative in the life insurance sale. To address on expertise which derived form sufficient experience or skill, the researcher did not taking an account on a representative in the life insurance sale whom had only one-year working period. Based on interviewing the experts in the life insurance company, many representatives quitted a job or resigned after worked in the life insurance sale more than three years. The first year success in selling a life insurance policy was not assured or certified as the successfulness of working.

1.8.2 The specify sample size, the researcher defined these sample groups equally that differ from an existing. In a real world, the amount of a high labor skill in life insurance sale was not equal to the amount of a low labor skill of life insurance sale but it was remarkably differ. For 100 populations, a high labor skill was only 30 persons but a low labor skill was up to 70 persons. Thus, the sample groups of study should take an account on the percentage by level of labor skill of the life insurance sale.

1.8.3 The researcher was not addressed on the educational background or level of each representative before doing as a representative in the life insurance sale. Some of these representatives had possibility to pursuit a higher educational level during doing as a representative in the life insurance sale. Then, there was no correlation between skill labor in life insurance sale and educational.

## **1.9 Beneficial from this research**

The study had benefit to adapt their working in the life insurance fielded such as:

1.9.1 To use as an information to plan a developing planning policy for the life insurance administrator.

1.9.2 To use as a planning for training a life insurance representative to develop a labor skill.

1.9.3 To use as an information to support and promote the practice of life insurance representative that correspondence with their needs to achieve their goal. The high labor skill representative would provide an accuracy information and continually pleasing service for their customers that increased an accounting of life insurance policy. In addition, this will promote an accounting of people in the country. On the other hand, the high labor skill representative who had high competence in conversation, a competence in negotiation, and a competence in service was significance personal to promote or achieve the success of an institute in which they work.

1.9.4 To enhance an academic matters to develop a life insurance labor skill that used for the further study.

## CHAPTER 2

### LITERATURE REVIEW

This study, the researcher studied the theories conceptual and related research about labor skill in life insurance sales as a background and created conceptual framework and variables as followings:

- 2.1 The Thai life assurance association and the advantage of life insurance sales
- 2.2 The theory and conceptual of labor and human resource development
- 2.3 The theory and conceptual of labor skill.
- 2.4 The Theory of the labor skill in life insurance sales
- 2.5 The researches related research's variables.
- 2.6 The conclusion of theory indicated independent and dependent variables.

Each of issue had details as following:

#### **2.1 The Thai life assurance association and the advantage of life insurance sales**

##### 2.1.1 The Thai life assurance association

In B.E. 2495, the operators of life insurance companies in Thailand joined hand to establish a body to serve as a central organization of the industry. They formed 10 committees, from 10 life insurance companies, and On July 5, 2499, that organization was officially registered under the name of Life Insurance Association of Thailand.

Then, in B.E. 2510, they had legislated life insurance act, promulgate for control operating of insurance life business had the efficiency. On November 9, 2510, name was changed to Thai Life Assurance Association or TLAA, related with Trade act B.E. 2509.

Thai Life Assurance Association has been established to achieve the following objectives:

2.1.1.1 Encourage life insurance business progress and proceed with the stability.

2.1.1.2 Encourage operating of life insurance business is giving in limits of good morals, and manage according to law strictly.

2.1.1.3 Protect someone stealthily to take life insurance business use as a tool in the sense of dishonestly

2.1.1.4 Encourage the unity, the cooperation and the opinion between company members, and life insurance companies.

2.1.1.5 Encourage the education , and academic research, for lead operation and announce give agent life insurance officer, life insurance company, insured, and people, get know about the advantage of life insurance actually.

2.1.1.6 Support and help a member in negotiating solves with an outsider, for the advantage accompanies with.

2.1.1.7 Cooperate with the government including, present the opinion, and the suggestion builds the government office and the institute which relate, for develop life insurance business progress.

2.1.1.8 Specify regulations for a member observe or refrain by have the objective for life insurance business proceeds orderly, and stay in the believability of people, beneath limitation of the law, and theoretical of life insurance.

2.1.1.9 Other work that necessary and suitably for achieve the objective of the association, beneath of the limit of law.

Nowadays, Thai Life Assurance Association was 25 member companies. (Insurance Promotion and Information Division Department of Insurance, 2003: 1).

1. Bangkok Life Assurance Co., Ltd.
2. Krungthai-AXA Life Assurance Co., Ltd.
3. Finansa Life Assurance Co., Ltd.
4. TPI Life Insurance Co.,Ltd.
5. Millea Life Insurance (Thailand) Public Co., Ltd.
6. Thai Life Insurance Co., Ltd.

7. Nationwide Life Insurance Co.,Ltd.
8. Siam Commercial New York Life Insurance Public Co., Ltd.
9. Thai Cardif Life Assurance Co., Ltd.
10. Ocean Life Insurance Co., Ltd.
11. Thanachart Life Assurance Co., Ltd.
12. Ayudhya Allianz C.P. Life Public Company Limited
13. Generali Life Assurance (Thailand) Co., Ltd.
14. Prudential TS Life Assurance Public Co., Ltd.
15. Muang Thai Life Assurance Co., Ltd.
16. Ace Life Assurance Co., Ltd.
17. Srinakhon Life Insurance Co.,Ltd.
18. Siam Samsung Life Insurance Co., Ltd.
19. Siam Life Insurance Co., Ltd.
20. Saha Life Insurance Co., Ltd.
21. The Southeast Life Insurance Co., Ltd.
22. Interlife John Hancock Public Co.,Ltd.
23. Advance Life Assurance Co., Ltd.
24. ING Life Limited
25. American International Assurance Co., Ltd.

#### 2.1.2 The advantage of life insurance

The life insurance of each a company where operates this side will give the advantage both of a person and the social, as:

##### 2.1.2.1 The advantage both of a person and family

1) The advantage gives the protection, medical fee when have an accident, such as auto or a motorcycle falls, customer who had accident can lead a receipt from the medical fee or, patient notice to inform at the life insurance office, for beg for free preservation, or disabled from an accident or the disease in case of have an accident from car, such as loses bilateral arm, they receive 100 percentage, when compensations of the asset guarantees, and have the fund in earning an old living. And the fund gives a family is expenses in case of the pay of life insurance on schedule

fully, use discharge all debt, when the head of the family dies suddenly, such as when each insurance dividend contract returns to total with the asset guarantees, at least 115 percentages of the amount of guarantee money.

2) The advantage in the sense of the saving, help establish saving habit, be the way establishes family carefully, and building mobility status, hold estate that creditor a creditor will seize some, such as the progressive insurance pay back 10 percents of the asset guarantees every round 3 years.

3) The advantage in the sense of the investment, that don't be lost, because life insurance company is permitted to bring money invested specific with firm business, moreover, they receive the dividend from the insurance contract, and have assets certainly neither the insured alive or not, such as money loan to invest or buy other get interest at 8 baht percentage per year.

2.1.2.2 Give the advantage to the social and the nation, the part of money from life insurance to collect asset for develops the country, and relieve public welfare, such as treat to the children orphan, old people, because of the Thai life insurance Co., Ltd. get help the social to all foundation regularly every year.

## **2.2 The theory and conceptual of labor and human resource development**

### 2.2.1 The theory and conceptual of labor

Suwit Yingworapan (1977: 2) defined labor was human power that work for economical, mean strength, though, skill and ability, both of oneself and the public. Economics labor was regarded as resource in the production factor, both capital and labor. Thus, the economy of the country must depend on population and quality of population.

### 2.2.2 The theory of human resource development

Thongchai Suntivong (1997: 427-428) said human resource was the most important resource, because if the organization lacked of personnel who had ability and experience, it could not achieve goal or failure in operating. Thus, all organization want to catch up with globalization and beat with competitor, especially in information era, free trade and modernization, their organization must to develop

human resource for learning new knowledge and skill in Modern age.

1. Information technology knowledge was computer, as international language and a tool for communicate and do activity in world wide that have network.

2. Foreign languages skill. The Information era that information was progress suddenly. Cause, foreign human, who had different language, nation and lineage, can communicate each other. Thus, the international language become necessary in following and understand the development and the tool of commercial connection, such as English becomes the international language that use communicate.

3. The efficiency of team work, for adaptability, work suddenly and efficiency, including they had to be sharp in competition.

4. The quality and personal ability mean alertness and skill that necessary for alive and perform. The habit which able to adjust oneself, which learn and create was important properties for competition with progressive technology.

Amneuy Seangsawang (1997: 296) said human resource was the systematically and continuously planning, for develop officer competency and operating efficiency by training, teaching and making program for officer development and have a chance in the future.

From human resource development concept, was all organization beat competitor by the ability and knowledge worker, in globalization age. This knowledge and ability were information technology knowledge, foreign languages skill, the ability to work efficiency with team work, the quality and personal ability. Thus, the organization must have systematically planning, for capability development by training.

### **2.3 The theory and conceptual of labor skill.**

Sathit Wongsawan (1982: 21) described skill was the knowledge in arts and science, including the ability to take their knowledge with adaptability and expert. That could explain the practice with skillful, have to use the perception development and the mechanical of muscle. In practice, the skill was evaluated by 4 criterions such as speed, accuracy, form, adaptability, that person have skill should take action

quickly, within limit time, accuracy in movement , do not make a mistake, use the least energy or attempt, and could take action in different situation.

Pattनावadee Chuto et al. described labor skill or workforce skill mean the skillful practice or the experience in work that had 3 compositions as:

1. Knowledge means the knowledge necessary for work correctly, composed with these steps were knowledge or memory, comprehension, application, analysis, synthesis and evaluation.

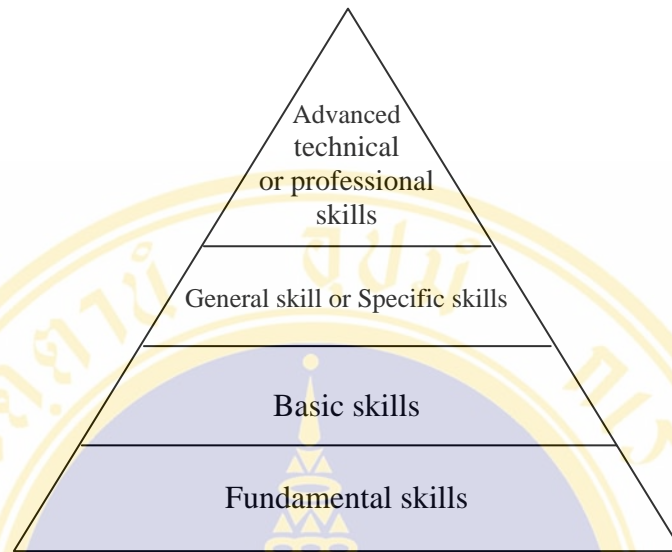
2. Skill means the skillfully and the ability to work with quality, both word and doing, according to regulation, finish within standard time. This skill come from the training and experience by the steps such as imitation, manipulation, precision working, articulation and naturalization.

3. Attitude means opinion, conscious or the characteristic of work, such as diligence, the honesty, economizes use, equipment preservation, etc. The attitude came from learning, for example receiving, responding, valuing, organizing, until the mental complex or identity or individual characterization.

Work skill happened form 3 parts was education, training, and the development, for preparation the quality person, or workforce skill, by project arrangement and building activity pertaining the education, training, and the development, according to Nadler and Nadler (1989 quoted in Pattनावadee Chuto, et al., 2002: 53-54) described the 3 compositions different in specific job and time of utilization. By the way the education was the preparation working for the future, but the training emphasized specific job for suddenly utilization. While the development was not specify job, but aim to long life education for quality of population. Thus, the project design and procedure, entirely education, training and development, should consider with the different that can assemble or appropriately, in order that all factors, such as types of performance, naturalization, background, innate abilities or intelligence (biological characteristics), psychological of person, including the family supporting. (Brown, 1994: 110; Pattनावadee Chuto, et al., 2002: 52, 69; Searmsak Visaraporn, 1992a: 46; 1992b: 40).

The integration of learning from project and education activity, training, and the development will assemble to skill, which called “the pyramid of the labor skill” (International Labor Organization, 1998 quoted in Pattनावadee Chuto, et al., 2002:

55-57) which compose with the level or 4 competencies, show in figure 1:



**Figure 1** The pyramid of the labor skill

The first step was foundation skills, such as literacy, calculate. The second step was basic skills, that used advanced analytical, or higher than first step, such as calculation and problem-solving. The third step was general and specific skills that can transfer between employers at the same career, such as language knowledge, computer analytical. The fourth step was advanced technical or professional skills, that human used more capital to learn, were different from the lower step or fundamental skills and basic skills. If considered with equity, government must manage education for people, for preparing or serving basic skills or fundamental skills to people, caused they participated with other efficiently. They can cooperate, work, manages, including had good moral good and earning a living. (Ministry of Education, 1992: 29)

#### The dimension of working skill

The working skill had many levels (as described in “The pyramid of the labor skill”) and each of level had many dimensions. International Labor Organization (1998: 35) described that the working skill had many dimensions, because the kinds of work entirely need mix of skill, for sufficient competency, such as physical skill; for

example the integration between eyes and a hand, deftness, the strength, knowledge skill; for example analyses, synthetic and the ability in words and numerical, and the interaction skill; for example communication, social behavior, leadership, and suggestion.

This description about the dimensions was related with the suggestion of U.S. Department of Labor (2000 quoted in the President's Committee on the Arts and the Humanities, 2000: 10) that identified the high competency labor were:

1. The basic skill such as reading, writing, calculation, speaking and listening.
2. The analysis skill such as the ability in learning, the explaining, creates thinking, making a decision, and the problem solving.
3. The Personal characteristics such as responsibility, the reputation in oneself, oneself administration, the socialize ability and the honest.

Moreover this describe was related with Brown (1994: 10) that said personal skill means literate, technician knowledge, technique knowledge, and the training ability including the physical skill, interaction skill, problem solving skill. This explanation was corresponded with Chainarong Intronmesub (2000: 9) that explain that 4 points skills that should require by business in 21 centuries were:

1. Using English Skill that specific in each career.
2. Using instrument skill to process data.
3. Production skill in continuously producing process and quality control.
4. Finding customer skill and made service satisfaction

This skill was the new dimension or modern dimension that human resource should to have and be train. Jumnean Jungtrakul (n.d.: 20-24) interested in administrator skill that should be have 3 kinds; for example personal skills, interpersonal skills and group skills. These skills feature making a decision, communication, problem soling by creative, cooperation, participation, conflict management, creative, vision, leadership, human relation, team work, capability to motivate and capability to specify objective and goal.

The tendency of globalization was the perception of multination cooperation expanding world wide. The multination cooperation need labor who had 7 characteristics (Kua Wongboonsin, 2001: 115), as:

1. Know learning method
2. Capability to read, write and calculate
3. Have communication skill, speak and listen, efficiency
4. Have adaptation skill, problem solving and creative thinking
5. Have development skill, negotiate and befriend
6. Have leadership skill

This concept related with Competencies concept that effected to working successful, as:

Competencies mean having knowledge, capability, behavior, skill and motivation that related and effected to the task and goal. Each of competencies was significant to working differently. (Narongwit Santhong, 2002: 257-261)

#### Competencies Concepts

David McClelland (1987 quoted in Narongwit Santhong, 2002: 257-261). The Characteristic of human were likely iceberg, composed 6 parts, as:

The portion above waterline, that is clearly visible, divided to 2 parts, as:

1. Skills mean A person's ability to do something well. For example, is great at reading, listening, driving.
2. Knowledge means Information that a person uses in a particular area. For example was accounting knowledge, marketing knowledge, and politics knowledge.

The portion below the waterline, they are more difficult to assess, divided to 4 parts, as:

3. Social Role means something that person need to communicate to other person, about personal role to social such as likely to help.
4. Self image means a person's view of him or herself, identity, personality and worth. For example was seeing oneself as a leader, or specialist, or artist.
5. Traits mean a typical aspect of a person's behavior. For example, being a good listener, cool person or modest.
6. Motive means what drives someone's behavior in a particular area, an underlying need for achievement, affiliation or power.

Thus, the composition of competencies, was visible 2 portions that above waterline. For, 4 portions below the waterline were hardly to perceive, because taking long time and differentiated in each of person. Thus, the learning of competencies was not only the visible behavior, but also the sources of behavior.

### Types of competencies

Considering, the sources of competencies divided to 3 types, as:

1. Personal competencies was the individual or group competencies, such as the capability to drawing of artists, the extremely gymnastics or athlete showing, capability to living with venomous snake, the inventing of inventor. This capability was learning or copying hardly and could not transfer.

2. Job competencies was the competencies, that specific capability, belonging the role or status for working successful.

3. Organization competencies was the competencies, that specific of organization, led to successful

3.1 Sony Co, Ltd. was the organization that had competencies in production, especially electric appliances.

3.2 Citicorp Co, Ltd. was the organization that had competencies in 24 hours services.

3.3 3M was the organization that had competencies in production goods such as tapes, masking tape, as post it.

### The importance of competencies

Nowadays, many organizations concerned with competencies, because administration academicians found and believed that competencies were the important factor to competitive and develop organization. (Pahalad, 1994 quoted in Narongwit Santhong, 2002: 260). Moreover, Competencies was important for positioning and practical of personal and organization, as:

1. Supporting Key performance index (KPIs) for reaching the target, because competencies were using as indicated of organization; for example if salesman want to increase 10 percents of circulation, he should to have behavior, capability, and skill in

planning, negotiation, etc.

2. Help officer know about their own capacity.

3. Utilized for in-house training

4. Protected succeed that were not happened by destiny. For example, the circulation was increasing over than target even if salesman did not concentrate, because of the highly market demand. If measured competencies, they could to evaluate the cause of achievement.

5. To preach individual competencies to organization competencies. If everyone adjusted their competencies with the organization performance, it could effect to whole organization's competencies, such as creative thinking organization established by creative thinking officer.

#### Using competencies to evaluation

Because the evaluation of Competencies was hardly, not likely performance evaluation or KPIs that could to definite to countable. Thus, the competencies evaluation was efficiency than behavior recoding or 360° Degree feedback. The 360 degree competencies had both hard copy, and soft copy that results was similarly to the truth.

#### 360 degree appraisal

360 Degree Appraisal was the process evaluation of person's competencies, from all directions around the performers entirely supervisors, co-workers, and subordinates, as well as a self-evaluation. The 360 degree appraisal was divided by objectives as:

1. Competencies- Based Performance was performance evaluation, especially person who had not subordinates. These evaluations made from 4 directions were supervisors, co-workers 2 dimensions, and self-evaluation. This evaluation specified behavior or the related capability with work.

2. Competencies- Based Leadership was supervisors' capability or behavior evaluations, since chief position to vice presidents. The evaluation came from the upper supervisors, colleagues, subordinates and self-evaluation. The objectives were the leadership evaluation from many dimensions for developing leadership to get the

promotions.

3. Competencies-Based Team Leader that appropriated with leader's performance evaluation. These always used in project, committee or internal organizations and the leader was not the directly supervisors because of the team member from many organizations. Thus, leader's performance was evaluated by supervisors, team member, coordination organization and leader. This evaluation was using to develop leader's performance and appointed the other project leader in organization.

4. Competencies-Based Team Relationships was appropriated with the team performance evaluation, specified the team member relationship related working successfully. This evaluation was not specified whoever, but emphasized overall. The objectives of evaluation were to know about the strength of team, that suitable with project or working characteristics. For the weakness, they would to adapt, at the same time the strength of team would to apply the advantage in working or project in the future.

From above about the labor skill conceptual, labor skill were the performance skill composed with knowledge, capability, behavior, skill, attitude and motivation, that related and effect to performance achievement. That occurred from education, training and developing.

## **2.4 The Theory of the labor skill in life insurance sales**

For labor skill in life insurance business, there were conceptual and theoretical as:

### **Theory 1 Exchange theory**

Supanya Chaichan (1991: 8-9) stated that exchange mean the activities that give and take the desire thing from someone, although the balance of this exchange is not always equal.

This exchange had depended on 5 conditions, as:

1. There were 2 persons.

2. Each side was valuable for another side.
3. Each side had ability to communicate and descriptive.
4. Each side had freedom to accept or reject proposal of the other side.
5. Each side believed in their negotiation and contract, that correctly and likely.

However, there were completely conditions or had authority to exchange, if the exchange would occur by achieving their negotiation. When they terminate their performance and benefit, the exchange was occurred. Thus, they would take advantage from exchange, or did not lose benefit. Then, exchange was the value creative process of the exchangeable thing.

The exchange by using both bilateralness, called barter. If each side used money in exchange process, they called transaction.

The trading caused the exchange of money and goods. In social that assembled to stare, government would to support and made buyer and seller to have confidential and effective. For Thai government, there had Civil and Commercial Code, money act, labor law, land law and automobile law, as the tool. The relationship between buyer, seller and government caused the nation marketing system.

The marketing system began with the enormous buyer, or called consumer in consumer market. Then they used money buying products from middleman in reseller market or middleman market. These middleman bought products from producer to retailing sale. The producer assembled to producer market, they bought production resource from middleman. These processes were circulation, as cycle.

Government had a role in consumer protection, by building consumer confident to take the quality and quantity products. For seller, they had confident to receiving money as agreement. In order that, government used act, that legislated by parliament, as the tools. Then, government picked on the protection of the right from seller and buyer, in taxation. Tax was the expenditure for law performance, built the infrastructure that would to support the trade, directly and indirectly.

Piboon Thepapan (1994: 122) said that after the contract and negotiation of buyer and seller, they often had the problem of financing. If seller had not installment system or setting credit system, they would not sell some expensive products, such as house car or electric appliances. Then, seller would to set the payment system that

suitable for buyers. Besides the financial problem, they had some problem of exchanging, such as delivery, installation, servicing, guarantees and others. So, the sellers and buyers would negotiate for comfortable trade. These activities were marketing obligation, to problem solving, ownership separation in marketing. After their exchange, the communication would occur and the knowledge of trading was used as data to analyzed marketing, then.

Varin Sinsungsud (2002: 2-3) said the sale was the exchange between something and money, that could divide to personal selling and impersonal or non-personal selling.

Impersonal or non-personal selling had many kinds as advertising, product display and promotion.

Personal selling was the sale that confront between seller and buyer, they had opportunity to conversation or sent mail or called to target groups. That was the need assessment and customer requirement to buy something. Then, buyer found their need and want, they would receive the reaction until satisfy by buying goods or service or idea.

Prapan Sawejtanan and Pisan Lek-utai (1992: 177) said human invented money for the facilitated in production process, exchange process. The evolution of exchange system and the kinds of money were:

1. The direct exchange
2. The economic that used money as medium.
3. Credit system

1. Direct Exchange or Barter System. The old days, human living was easily. The necessary thing for living, or basic needs for lives, were clothing, food, shelter, and drug. The quantity of production was sufficient for responding only their family. At that moment, they were not recognized the exchange. Thus, they had not necessity to exchange anything in economic system. Afterwards when community became larger, the needs were increasing and complicated until they could not produce sufficiently for meet their demand. And the production was produced a large amount than they needs. So they had to exchanged each other, especially the surplus thing was exchanged with something that could not produced. The pattern of exchange were

exchanging between goods and goods, without money, such as the farmer produced the paddy and exchange it with clothing and shoes, or something that they could not produce. In small community, the directly exchange would facilitate between each sides, but it was not responded their needs completely. The fault was:

1.1 The needs were identical, that were barriers of exchange. The example was the farmers had rice, but they need shoes. Then, they ought to find someone had shoes and needs rice. This situation was complicated and took time to searching.

1.2 The problem of the exchange rate specification, that occurred in different standard and unit of weigh.

1.3 The problem of the split was some goods could not divide or separate to small unit.

1.4 The problem of preserve some goods, which using for exchange. Because some goods were damage, ruined or died, when keep it for a long time, such as rice, vegetable and fruits.

1.5 The problem of bearing goods, especially the large sized and a large amount of goods, made uncomfortable.

2. Money Economy. Afterwards, human tried to eliminate the problem of exchange system. They invented money for facilitated in trading. This attempt was the evolution of money, as:

2.1 Commodity Money. The primary age, some goods were choosed and used as money, or mediums of exchange. Examples of commodities that have been used as mediums of exchange include shells, tea leaf, coffee and cigarettes. Money in the sense of money had many faults, such as it was ruined, damage or changing easily.

2.2 Metallic Money. Metals have been used as money throughout history for solving the fault of goods or anything. People agreed to employ in their dealings with each other something that was intrinsically useful and easily applicable to the purposes of life, for example, gold, silver, and copper, that using until present.

2.3 Paper Money or Bank Note. The good property were lightly weight, bearing easily and comfortable.

2.4 Bank Money. For developed countries, people usually opened the current account with commercial bank. The payment and transfer was done by cheque.

Money in deposit account in current account had more than cash or bank note or coins. For developing countries, money in deposit account, current account, had less than cash, because people were not like to use cheque.

3. Credit Economy. When economic and finance developed, people were not favor cash or cheque, as the mediums of exchange. They were used credit card in payment, goods and service. The salary or wage often transferred from employer to employee. And, customer wanted to pay goods and service, they used credit card. Then, money would transfer from buyers to seller account, according to good and services value. When the end of month, bank would send the detail of income, expenses and balance to account owner. Obviously, beyond credit system, people would not necessary to bear cash or cheque, because credit card was accepted generally both in-house and international.

Prapan Sawejtanan and Pisan Lek-utai (1992: 180) studied the evolution of exchange and the kinds of money. They could specify definition and the duty of money, as money were something that generally accepted and worked as:

1. The medium of exchange
2. The standard of measure value
3. Preserve value
4. The standard of settle in the future

Prapan Sawejtanan and Pisan Lek-utai (1992: 189) said financial institution was the medium of money movement. The financial institution was function of taking care of money, loan, property trading, saving deposit to investor. The financial institution in Thailand classified by duty to:

1. General bank such as commercial bank and specific bank
2. Company bank such as trust company and insurance company.
3. Associate form was the assembly of occupational class such as cooperative, Small and medium enterprise development.

Insurance Companies was the private institution, start in B.E. 2471. Insurance companies were divided to 2 types as:

1. Non-life insurance was the contact called casualty insurance policy, that insurer would compensate to assure following assure. Non-life insurance was divided to various types as fire insurance, by sea and transportation insurance, auto insurance

and etc. The end of B.E. 2534 had 67 insurance companies.

2. Life insurance was the contract called life insurance policy, that insurer would compensate to assure the amount of money to assure or person who took benefit, when assure died or alive till the date of contact. Most of duration in contact was 10-20 years. Ministry of commerce had authority in controlling the activities of insurance companies, about license, insurance premium and dispersing investment. Considering, insurance company was the important financial institution for economic system, because this company was received and transferred risk of asset and life. Then, they disperse risk to other person, business and social for security and safety. When there was damaged in asset and life, insurance company would pay insurance premium, as save up, for insure security. Moreover, insurance company took insurance premium to investment in economic activities, such as bought bond, that supporting and developing economic status.

Rattana Saichanit and Chollada Jamolkul (1991: 178) said money was generally accepted as the medium of exchange. Because money had important characteristics to increasing owner's authority, call for goods and service. The owner could exchange money to goods and service, as the highest liquidity assets that mean easily to exchange and no lose. The examples of less liquidity assets were land, house, gold, bond and stock.

The important duty of money, could divide to 4 kinds as:

1. The medium of exchange
2. The standard of measure value
3. Accumulate value
4. The standard of settle

Financial institution in Thailand that worked as insurance company and life insurance company.

Insurance company and life insurance company was function of mobilized people's deposit from selling insurance policy. Insure paid the insurance premium due to the contract. Insurance divide to life insurance and asset insurance. The company was function of life insurance called life insurance company, and the company function of asset insurance called non-life insurance. When insure bought insurance policy, insurance company would pay to insure when they were died, illness, be

handicapped or lose of asset within the duration of insurance policy. Thus, insurance company would separate some money for insure compensation. And the surplus, they would take advantage by loan and buying promissory note.

From theory 1 that described the important of exchange, by using money as the medium of exchange like the life insurance sale. Then, money knowledge was important for labor skill in life insurance sale. And researcher used theory 1 for seeking knowledge, especially exchange and monetary.

### Theory 2 Network Theory

Piboon Dij-udom (2004: 20-49) said the business in network theory had opportunity to be distribution owner. This process passed new channel, low investment and did not concern business location, decreasing the business risk.

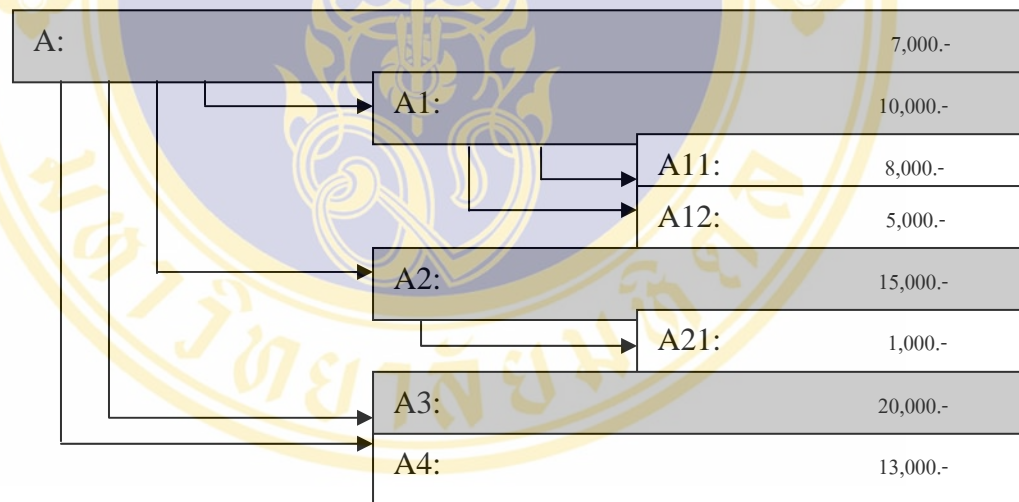
The marketing at this present, production or distributor company would use the large amount of money for advertising and informed information to customers. This mass media were radio, television, print matter, and poster. Then, they distributed products to covering nationwide, by using medium to province, distinct, and village. In order that, wholesaler or retailing store would add expenses and profit to goods capital, before sending to customer, called Cost plus.

Network marketing had not added expenses in order or delivery, different to cost plus. Thus, cost plus marketing would not use wholesaler or retailing store, but they gave an opportunity to people joined as freelance or free distributor.

The network of independent distributor composed with 3 people groups. The people group 1 was the generally customer, who occasionally buy pass retailing store or independent distributor. The group 2 was regular customer or member, who bought more and frequently than group 1. Some entrepreneurs presented the benefit of member, was belonging them. Member could order directly at the lower cost, at member price. Then, the company would send goods directly, or decreasing burden of independent distributor. Group 3, called freelance, composed with generally customer and people, who want to buy in member price. They would establish network for distribution goods. The different and similar between members and freelance was consumer having authority to buy at the member price. Moreover, independent

distributor network that was established by themselves, that would belonging them forever. Obviously, freelance, member or customer were entirely consumer of entrepreneur, but differ in connection. Sometime, we called this network as consumer network invention.

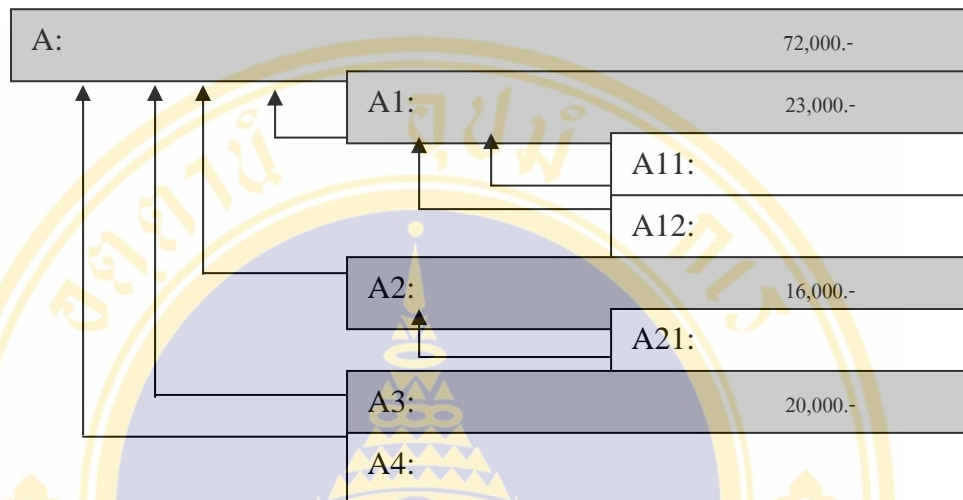
Besides, freelance economized from buying goods in member price, they got revenue from distribution network. The revenue were 2 types, the first revenue came from freelance, that sole or introduced goods to general customer who did not want to be member. This revenue was likely revenue of retailing store. The second revenue came from discount, or called dividend. That calculated from the cost price of all of member who using goods in network, then add with cost price of freelance network that they established. The second revenue was likely revenue of retailing store as before.



**Figure 2** Network of freelance

From figure 2 showed network of freelance A and total sales of freelance and each member in line. Supposed that freelance A (grey block) sponsored A1, A2 and A3 (grey block) to freelance, and sponsored A4 (white block) to member of network. Freelance A1 sponsored member A11 and A12 (white block) to his network, for informing customer or consumer. And, member A11, A12, A21 and A4, bought goods for using or consuming as showed in figure 2. Obviously, freelance and each member

used money circulated by volume of buying. However, the volume of buying in each sponsor were counted to volume plus. Then, freelance would receive discount or dividend following the proportion of total sale: as figure 3:



**Figure 3** The dividend following the proportion of total sale

Figure 3 showed the dividend following the proportion of total sale was acquisition, in cost plus system. But, the different was discount would add with the price from the beginning.

Total of A1 equal as private buying of A1 = 10,000 baht, added with total buying of A11 = 5,000 baht, that were 23,000 baht.

Total of A2 equal as private buying of A2 = 15,000 baht, added with total buying of A21 = 1,000 baht, that were 16,000 baht.

And total buying of A equal as private buying of A = 7,000 baht, added with total buying of A1 = 23,000 baht, added with total buying of A2 = 16,000 baht, added with total buying of A3 = 20,000 baht, and added with total buying of A4 = 13,000 baht, equal as 72,000 baht. The accumulation of total buying in network called volume plus.

The network marketing or the volume plus calculation did not use highly investment, good location because using spread widely or introduced to closely person, such as parents, sister, brother, relatives or friends. At the same time, customer

or relatives, who were member, bought goods at cheaper price. Besides, network marketing made marketing expense spread to freelance in nationwide or grassroots, that ever belonging with distributor, wholesale and retailing store.

Life insurance business used network marketing for rapidly growth. Then, life insurance sale could learn network marketing system, about procedure, planning, specified aim, for the successful career.

Robert Metcalf (Robert T. Kiyosaki, Sharon L. Lechter, 2002: 142) was esteem as person who established Ether-Net and 3COM, and produced Palm Pilot, and set Metcalf rule, as:

$$\text{Economic value of networking} = (\text{number of user})^2$$

If there was one telephone, it had not valued in economics. But by Metcalf rules, if there were two telephones, the economic value would increase double, from 0 to 4. If user increased to 3 telephones, the value would increase to 9. Economic value of network would increase as Exponential graph, not likely arithmetic.

The influence of Metcalf rule was obviously seen in modern economic than the old economics. American on Line, or AOL in modern economic had the great numbers of store, company. The size of network made AOL setter, then it could by Time Warner, that established for a long time in old economics. In 1950, franchise occurred by the assembly of private business owner to network. At the beginning, franchise value was less until they spread their branches.

The second business network was network marketing, established for individual. The authority of Metcalf rules were facts, if perform by this rule. The join of business marketing had not collect authority, as there was one telephone that could not connect other person. For good benefit, they ought to cloning person who had same idea, for increasing value to double. The network value was growth from 0 to 4. At the same time, there were three people, the economic value was growth from 4 to 9. If 2 people persuaded the other person, business would grow rapidly as exponential graph, without working hard that growing like arithmetic graph.

From theory 2 found the factors related labor skill in life insurance, were training factor, in learning in business network variable, that using in life insurance business. When they know marketing system, representative or sale could plan correctly.

### Theory 3 Drive-Reduction theories of Motivation

Hull (1943: 66) was the first one who proposed the motivation theory by the drive-reduction. He explained the situation on the deficiency of basic need in biological such as water that led to drive, he wanted water, in this case human feel thirsty. Then, they had a behavior to drinking water in order to reduce the wanted water drive. In fact, this situation was classified as the motivation. This drive was the stress situation or stimulating factor to increase activity to serve whatever they need.

The basic drive, such as hungry, thirsty, and sex drive that related to biological need linking with the body. Overall, the basic drive was “the primary drive-force”.

For the secondary drive-force was not occurred by biological needs but occurred by experience and learning, such as the academic achievement need, the occupation achievement need. Then, the achievement needs is the secondary drive-force to motivate the individual behavior.

For example, Mr. Udom who worked as the life insurance sale was the family man. He had some money but it is not enough to buy any house with some space for his children's play. Therefore, he wanted the promotion to be the administrator within 3 months so he had to put much effort to work for his family's proud. Then, this was the achievement drive-force to motivate him to get whatever he wants. In case of having the stimuli, arousing, or increasing the stress, it was the significant force on him to perform as his job. Then, he will have much experience in his job and had the labor skill in life insurance sale, that different.

From the 3<sup>rd</sup> theory, the factor related to labor skill in the life insurance sale was psychological factor on Achievement motive.

#### Theory 4 Arousal theory

Arousal theory proposed that each individual try to maintain the level of stimuli and exciting. This theory was differing from the previous theory, the drive-reduction theory of motivation. In the previous theory, whenever the body was received the over-stimulation or over-exciting, then the body tried to reducing these stimulation or exciting. But this theory, arousal theory described whenever the body was received the over-stimulation or over-exciting, and then the body tried increasing the level of stimulation or exciting.

Yerkes-Dodson explained that the level of arousing that suitable was the factor to set the suitable practice.

Under the situation that increasing the arousal factor, it was usually force the life insurance sale, to increase the labor skill in life insurance sale in different.

1. Driving Force affects on the life insurance sale such as the drive force in happiness aspect, for example, the expectation on having the big house, had much money as for children's education, travel, retirement and heritage. The high expectation toward happiness was the driving force on working as the life insurance sale to achieve the expectation that affects to increasing skill.

2. The environment affects the exiting feeling. Normally, the increasing of the intensive stimuli is the increasing of the exciting feeling. The intensive sound and light affect the levels of exciting. Blue light affects the exciting less than the red light does. For example, in the seminar, meeting, and the reward meeting, which provided the knowledge and interview by the successful person as the life insurance sale, the environment of the meeting was consisted of successful person with the light and sound in order to enhance the participant.

3. The exciting events or situation such as reading the fiction, watching the movie, and the real event that was telling the hard time experience of the resource person including the entrée method, the successful method, the social benefit. In the video about the cancer patient that presented the feeling of cancer patient, the financial support for the treatment in the early period, the financial support for the family incase of expired, the saving financial support for the retired period in case of survival. These

seemed to be the method of enhancing the excitement and the skill for the life insurance sale in the various ways.

From the 4<sup>th</sup> theory, the factor related to the labor skill in life insurance sale was psychological factor that the interesting variables were Achievement motive.

#### Theory 5 Opponent-process theory

This theory described how motivator occurred. The feeling reaction of human such as satisfaction, not-satisfaction, happiness, unhappiness, torment, and hurt usually automatic affected in the opposite direction (Solomon & Corbit, 1974 quoted in Tawil Tarapoch & Sarun Dumrisuk, 2000: 160). At the beginning, the positive satisfaction reaction was named as process A. In the opposite direction, the negative satisfaction reaction was named as process B or not-satisfaction. This theory purposed that the fighting process is strengthening whenever it was used and the fighting process was weakening whenever it was not used. This theory was suitable to describe the drug addict phenomenal, physical reaction, and emotional reaction of individual that affected by the risky situation such as the sky-parachute. For example, the woman decided to do the first shy-parachute with the reaction of fear. After jumping, she turned to be happy. This theory purposed that every times of jumping with the feeling of fear but it was not a strong feeling. The fear feeling was decreased and the happiness feeling was increased every times of jumping. In the last, she would addict to do the sky-parachute.

Opponent-process theory was occurred in the same way. Based on the negative experience, Mr. Udom was the new insurance sale who was afraid of meeting the customer because he was afraid of disappointing and refusing. After the first time of meeting the customer, his fear was reduced, and then he was dared to meet the customer in the next time. After meeting with the customer for many times, he got used to do and has no fear at all.

In conclusion, the Opponent-process theory was applied to describe the phenomena in how human had an intensive motivation to do the behavior with the minor benefit. The opponent-process was the process to preserve the motivation to

promote that behavior (Sarun Dumrisuk & Tawil Tarapoch, 2000: 161).

From the 5<sup>th</sup> theory, the factor related to labor skill in life insurance sale was psychological factor that was Achievement motive variable.

#### Theory 6 Hierarchy of need theory

Maslow purposed that a human was stimulated by the desire on the specific need. He also purposed the hypothesis related to the human's need as (Hick, 1967 quoted in Preeyaporn Wonganutaroght, 1999: 114-115)

1. Human always had a need and going as the endless.
2. Whenever, the humans met the need, they seek to satisfy successively "other needs" as it was not stopping.
3. The need, which was responded, was transferred into the inactive motivator to perform any behavior. Only the need, which was not responded, was still be the active motivator to perform a behavior.

Maslow's hierarchy of needs was consisted of 5 order steps such as

1. The physiological needs were defined as the basic minimum needs for survival, which was consisted of food needs, sexual needs, and cloth needs.
2. Safety needs were defined as the security need in term of environment and protection from the others.
3. Love/Belonging needs were defined as the accepting and belonging by the others.
4. Status: Esteem needs were defined as the respected and recognized by the others.
5. Being needs were defined as the needs of success, which were classified as the most needs of human. It also was related to the desired working or the desired more than it is right now.

From Maslow's Hierarchy of need theory, the factor related to the labor skill in the life insurance sale was psychological factor that the interesting variables were motivation such as physical needs, safety needs, love/belonging needs, status: esteem needs, and success needs that were corresponded with the needs theory of Alderfer

(1972 quoted in Preeyaporn Wonganutaroch, 1999: 115-116).

By testing the theory, the order of Maslow's Hierarchy of need theory was not matched with the testing because the responded on the needs was not orderly with the Maslow's hierarchy. Then Alderfer purposed "ERG: Existence-Relatedness-Growth Theory" that was classified the human needs into 3 aspects such as:

1. Existence Needs was classified as the needs to response for continued existence in both physical needs and safety needs.
2. Relatedness needs was classified as the needs to relate with the surrounding people.
3. Growth needs was classified as the most needs including the needs of respect and success.

From Alderfer's theory that the factor related to the labor skill in the life insurance sale was psychological factor that the interesting variables were existence needs, relatedness needs, and growth needs. This was corresponded with the Murray's Manifest needs theory.

Murray's Manifest need theory (Preya Wonganutaroch, 1999: 116-117) purposed that each individual had a need in one aspect or many aspects as the high level at the same time and had a need in the other aspects as the low level. The Maslow's theory was not able to describe this phenomenon. Based on the Murray's Manifest needs theory, it purposed the needs and the importance of working into 4 aspects such as:

1. Need of Achievement was defined as the need of doing something to achieve the success.
2. Need of Affiliation was defined as the need to relate with other in the positive direction and concern in the co-worker's acceptance.
3. Need of autonomy was defined as the need to be independence.
4. Need of Power was defined as the need to influence on the others and need to force the others in under control.

From Murray's Manifest needs theory, the factor related to the labor skill in life insurance sale was psychological factor that the interesting variables were motivation such as need of achievement, need of affiliation, need of autonomy, and need of power. This was corresponded with McClelland's Achievement motive

Theory.

McClelland's Achievement motive Theory purposed the human needs into 3 aspects such as

1. Need of Achievement was defined as the needs to have an outcome and achieve the desired goal
2. Need of Affiliation was defined as the needs to relate with other in the positive direction
3. Need of Power was defined as the needs to influence on the others and need to control the others

Based on the McClelland's Achievement motive Theory, the factor related to the labor skill in the life insurance sale was psychological factor that the interesting variables were motivation such as need of achievement, affiliation, and power.

From the 6<sup>th</sup> theory, the factor related to the labor skill in the life insurance sale was psychological factor that the interesting variables were Achievement motive such as need of achievement, affiliation, autonomy, existence, growth, esteem, and power.

Theory 7 The motivation theory 2 composition, intrinsic and extrinsic factors

Herzberg studied the attitude toward working among the engineers and accountants sample groups by interview. There were 2 types, which addressed on the motivation of working such as extrinsic factor and intrinsic factor, as (Thawil Tarapoch & Sarun Dumrisuk, 2000: 161):

1. Extrinsic factor was classified as salary or wages, working condition, working stability, policy and management of company, human relationship among the co-worker, friend, the under-controlled worker, and status. In addition, these variables were not related to the working un-satisfaction, which were named as "hygienic factors" or the prevention of un-satisfaction. These variables were related to the working environment and affected the organization system.

2. Intrinsic factor was classified as the success, acceptability, working progress, and responsibility.

These variables were related to the working satisfaction as a “Motivator”. These variables were mainly emphasized on working context and affected the working efficiency.

Herzberg presented these two factors in differ type. The motivator affected the job satisfaction in the positive direction. Intrinsic factor affected the job satisfaction in the negative direction. The manager or header had to promote the motivator factor among the worker in order to create the satisfaction and try to reserve the hygienic factors in stability to prevent the boring and recession in working.

Intrinsic motivation was defined as the cause of participation in activity for happiness and satisfaction in oneself. The reward was not the factor to motivate people to participate in the activity. Controversy, extrinsic motivation was defined as the cause of doing activity for reward. From the research studied these two motivation factors, individual with intrinsic factor put much effort to create the great outcome than individual with extrinsic factor did. The psychologist presented that reward for the satisfied behavior were defined as the cause of decreasing the intrinsic motivation and the cause of increasing the extrinsic motivation.

From the 7<sup>th</sup> theory, the researcher found that factor related to labor skill in life insurance sale was psychological factor that was job satisfaction variable, such as work-itself, recognition, achievement, supervision, progress, peers, working environment, salary and benefits, security, and societal value.

#### Theory 8 Skinner’s reinforcement theory

The theory related to the reinforcement as the conditional factor of providing the reward of working such as increasing salary or commission as the stimulator to behave for the benefit of working.

The reinforcement type as

1. continuous reinforcement: giving the reward in every desired behavior
2. intermittent reinforcement: giving the reward in specific duration

From the 8<sup>th</sup> theory, the researcher found that factor related to labor skill in life insurance sale was psychological factor that the interesting variables were reward as an incentive.

### Theory 9 The expectancy theory

Vroom (1964 quoted in Preyaporn Wonganutaroch, 1999: 118-119) presented that the individual chose to act based on the past in which related to the outcome, the expecting of the outcome, and the amount of wish toward the object. Conclusively, each individual trended to pick a choice, which was the force to push him/her to act.

Each individual chose to perceive by the expecting reward of working and the best benefit outcome. They had worked hard if they would have received the expecting reward, income, and promotion to be in the higher position that they wanted.

The level of individual's outcome was depended on 3 forces such as

1. Individual's goal
2. Perceiving or understanding in the relationship between the outcome and the goal achievement.
3. Perceiving in individual's ability how much its' influenced on the level of outcome.

Lawler and Porter (Sakthai Surakitboworn, 1999: 266-267) presented the expectancy theory as the motivation in each individual to behave by the possibility of success. Motivation was based on individual's belief in the behavior as the cause of outcome and the outcome was worthiest with individual's ability to achieve. This theory termed the technical definition into 3 aspects such as

1. Effort-Performance Expectancy. The individual expectation in the possible outcome as the high-level or low-level derived from putting all effort to behave. Each individual determined to behave by the exceeding they ability, or not.

2. Performance-Outcome Expectancy. The individual expectation in the possible outcome as the positive or negative direction affect on oneself.

3. Valence of Outcome. The individual perceived in the outcome of behavior in term of the value or attraction outcome. Each individual had differed perception on the same outcome. Some teachers perceived that working in the rural area was the worthiest for oneself because of helping the poor people in the rural area. The outcome was the happiness that derived from doing duty based on their ideal. Some

teachers perceived in happiness derived from working by duty was less value than the happiness derived from comfortable living in the urban area where it had many shopping centers or entertainments. Then the first teacher chose to work in the rural area and the second teacher chose to work in the big city.

The stimulator of individual working based on the expectancy theory was classified into 2 stimulators such as increasing the positive value of outcome and increasing the expectancy outcome. The formula was (Davis, 1977 quoted in Tawil Tarapoch & Saran Dumrisuk, 2000: 163)

$$\text{Valence} \times \text{Expectancy} = \text{Motivation}$$

Description: each individual expected in the outcome of working by receiving the promotion into the higher position. After success, the outcome of working significantly effected on individual as the willpower on working. The motivation was consisted of 3 factors such as

1. expectation or the possibility outcome
2. value of outcome
3. outcome

From the 9<sup>th</sup> theory, the researcher found that factor related to the labor skill in life insurance sale was psychological factor that was the occupation expectation.

#### Theory 10 Attributional style

The theory of attributional style was adapted from the helplessness theory of depression by Abramson, Seligman, & Teasdale in 1978. The context was addressed on the reasoning description on the phenomena in each individual and it affected the development and emotional stable especially the person who defined the terrible situation as the internal factor, stable situation, and global and certainly this person trended to depress.

Seligman & Schulman (1986) described the context related to the life insurance sale by applying the theory of attributional style that this occupation was confronted with the failure in many form such as by customer's refusing. In this study predicted the life insurance sale with optimistic perspective was likely to overcome

the challenging task better than the representative with negative perspective was.

In this study, the researcher determined the attributional style by using the ASQ-attributional style questionnaire (Abramson, 1982: 38; Seligman, et al., 1979: 42). In the term of helplessness that derived from the learning, it determined this behavior into 2 parts such as the outcome from selling the insurance policy and the stability in this business. From the Helplessness theory, it predicted the uncontrollable of the negative outcome induced the state of low achievement. Then, the representative with negative perspective was likely to work with low effort, certainly was not likely to work for the long run, and usually resigned when confronting with the failure. In addition, this representative usually blamed themselves, expected the failure happening in the future, and usually perceived it as the recurring situation.

In this study, the researcher classified the situation into 2 cases. The first was the study among the insurance sales-representative with experiencing work for 94 cases by applying the ASQ questionnaires. The second was the determining outcome of selling the life insurance policy by measuring the commission derived during the study period in each duration of individual working (each duration = 3 months). The commission derived in the first duration was not counted on because the researcher believed that the subjects were likely put much effort of the first period of working more than the later period of working.

The result of study indicated that about 37 percents of subjects with CPCN-the total marks over the median value sold the life insurance policies more than the subjects with CPCN-the total marks under the median value did.

In the second case, 101 insurance sales without experiencing in insurance business had to answer the ASQ-questionnaires after gained as the representative. These sales were divided into 2 groups by using the median value of CPCN- the total marks. One year later, 59 subjects resigned and 42 subjects continued working as the sale. For the rest, 28 subjects or 67 percents had CPCN-the total marks higher than the median value and 14 subjects or 28 percents had CPCN-the total marks lower than the median value. The subjects with optimistic perspective were more likely to receive the commission more than the subjects with negative perspective were. The conclusion of this study described the prediction of stable in working as the insurance sale in the first year and the commissions received in the last half year were statistically

significant.

Based on the theory of “Explanatory attributional style”, the researcher classified the phenomenal of failure or success into 2 formats such as the “optimistic attributional style” and “pessimistic attributional style”. The optimistic subjects usually perceived the success as the self-performing and the failure as the other-performing. The pessimistic subjects usually perceived the success as the other-performing and the failure as the self-performing.

From the 10<sup>th</sup> theory, the researcher found that factor related to the labor skill in the life insurance sale was psychological factor that was occupational expectation and attitude toward the occupation.

#### Theory 11 Achievement motive

Mehrabian (1968: 493-499) studied the trend of the wanted success among gender, male and female, among 339 students in California university by factor analysis with using 34 questionnaires. The tools were used for classification the subjects into 2 groups, the high motivation and the low motivation to achieve the successfulness. The questionnaires were consisted of the positive and negative question. Agreed with the positive question, the subjects trended to be the high motivation group. In addition, agreed with the negative question, the subjects trended to be the low motivation group.

To classify the subjects into 2 groups, the high and low achievement motive. The structure of achievement motive were defined into 8 sections such as

1. Selected to freedom in working by working alone with taking a responsibility on the job by himself/herself more than working as the group
2. Selected to reach possible success related to the success with specific goal and possibility to success for enhancing the attempt
3. Selected to struggle a risk and challenge task. The success of working was the enhancing factor to continuing work with happiness whenever it done. However, the failure of working was not the enhancing factor to continuing work.
4. Risks in an appropriate level. The moderate level of risk had equally

possible to success or fail.

5. Selected the task to challenge their ability and enjoy working on in-experience work by perceiving it as the interesting subject to use his/her knowledge and ability without any fear of the outcome.

6. Selected for competition and practical skill by perceived it as the challenger and individual development tool.

7. The ability to pursuit the long term outcome by spending time and effort with felicitation even if there had much obstructer to overcome

8. Bonding with the future more than bonding with the past and present time by concerning in the long term outcome based on the belief of better coming

From the 11<sup>th</sup> theory, the researcher found that factor related to the labor skill in life insurance sale was psychological factor that the interesting variables were achievement motive.

#### Theory 12 Human capital

Chuta Manuspihol (1994: 41-43) studied the factor related to an efficiency of production or the skill for the human. The following factor was choosing to work in an occupation by the reward of this occupation and it led to choosing to learn in a subject with increasing labor supply in this branch including the suitable skill that was able to use as a tool for changing of working. However, it did not affect all dimensions of human capital because the decision on studying was not the major function. In this case, the labor supply in each occupational branch was the factor on changing of the consumer's satisfaction including the changing of planning in study project. Then the evaluation was depended on the information or fact that based on expecting by hypothesis that each one concerns in the reward of self-working. This reward was variation by the skill that derived from the training and studying of each individual. Then the characteristics of labor skill were:

The first, each individual developed their skill by taking time of training which may take a year but not take a short period.

The second, the individual expertise was degenerated by time according to decline of memory or reduces of using the expertise that was reduced by aging of each individual

The third, the reward in term of money and not-money, which derived from the expertise, was usually occurred in the certain period

The fourth: the skill was derived from the learning in one particular time and declined by the changing of technology. Then the continual learning or training the new technology was necessary for eliminating the dull or preventing the degenerating skill.

Then, the labor skill seems to define as the physical capitals such as factory or machine that we need to take a good care to reduce degeneration. In this aspect, the study was the tool for increasing the human capital. In addition, the study was defined as the product fund.

From the 12<sup>th</sup> theory, the researcher found that factor related to the labor skill in life insurance sale was population factor that was learning and training variables.

#### Fundamental skill concept of the sales executive

Chavalit Santavakomol (1999: 16) presented the characteristic of executive sales who managed the selling with responsible and achievement of the goal were being the marketing executive, the researcher indicated the ideal characteristic of executive sales were not specifically defined but the characteristics were derived from

1. ascribed characteristics: personality and intelligence
2. acquired characteristics by oneself: experience and creative thinking
3. acquired characteristics by other: concept and technique of management

Actually, the ratio of these characteristics or traits of competent fundamental skill of these executive sales were not exactly equal. Some executives learnt from the others and by doing and adapting it to match their personal style that would be able to achieve the success. Controversially, some executive had a gift with a minor learning to achieve the success. The source of knowledge in 3 dimensions of executives were classified into 3 factors such as

1. Knowledge: the knowledge in all aspects. For internal business affairs, it was defined as policy, objective, and departments. For the products, it was defined as the cost, channel of distribution, and promoting market. For external business affairs, internal and external environment of the country, the effect of situation such as politics, correcting laws, and natural environment in both direct and indirect effect

2. Skill: the actually ability to practice in all procedure. The efficiency ability to communicate with the related co-worker based on the assignment, motivation, and evaluation the salesperson.

3. Attitude: the thinking and preferring. It was the feeling toward the organization and salesperson with visually ability to adapt oneself on the changing phenomena and with flexibility to practice to achieve the goal of the sales unit in the long period.

Presently, the sales executive had much broadly and complexity responsibility on the non-stop mounting business. Then, the sales executive had much skill and expertise in many dimension. Conclusively, the importance skill for working as the sales executive were planning, organizing, and manipulating which were described in the following parts:

1. Conceptual skills: competency in thinking

It were defined as the particularly ability to learn with reasoning comprehension, the ability to plan with connecting on the other unity, the ability to set the strategy to organize from the beginning to the final, and the ability to make a decision for solving problem in each procedure.

2. Human skills: competency manipulate

It were defined as the particularly ability of sales executive to co-operate with the other level and the skill in interaction such as the conducting, two-way communication, motivation, co-operation, preventing the miss-understanding, and solving the conflict.

3. Technical skills: competency learning and working

It were defined as the particularly ability or sill in practice that derived from two features such as learning and working

1. Competency learning: it was defined as the particularly ability to learn the specific subject with analysis, including the ability in using the tools and technique in

each specific subject.

2. Competency working: it was defined as the particularly ability to practice with apply the technique and tools in each specific subject and with responsibility.

The sales executive and the salesperson in all levels should have these 3 skills. However, these three skills were not necessary to be equal between the sales executive and the salesperson. The sales executive had necessary to have a conceptual skill and human skill more than the technical skill. Similarly, the salesperson had necessary to have a technical skill more than the other two skills.

From the fundamental skill concept of the sales executive, the researcher found that factor related to the labor skill in life insurance sale was population factor that the was personality, intelligence, learning from experience, creative thinking, concept and technique of selling the life insurance; the psychological factor that was attitude variable.

#### The training conceptual

Frank A. De Phillips, et al., (1990 quoted in Kulthon Thanapongsathorn & Trirat Polkpalakorn, 1998: 330) presented the training concept as the following part

The training concept was the procedure of organization to develop the personnel and practical worker to have a knowledge, skill, positive attitude toward the organization in order to increase the efficiency and effectively practice of the organization in the present and the future. The importance to achieve the successfulness of training was systematical planning with co-operation and continuing.

Joseph B. Kingsbury (1987 quoted in Pongsathorn & Trirat Polkpalakorn, 1998: 330) defined the training concept as these: Training was the organization activity to perform a changing behavior of the organization's personnel in many dimensions such as attitude, skill, knowledge, thinking, and reducing the anxiety, grievance, working problems.

Civil Service Assembly of the United States and Canada (Pongsathorn & Trirat Polkpalakorn, 1998: 331) presented the concept of training as the training was

the procedure to increase the potential of working in thinking, practicing, ability, knowledge and skill, and attitude toward others in the present and the future.

ILO - International Labor Organization (Pongsathorn & Trirat Polkpalakorn, 1998: 331). The training was the process to increase the knowledge, practical skill, and attitude of people into the positive direction.

Amorn Raksasat Sutjarudkul (Pongsathorn & Trirat Polkpalakorn, 1998: 331) indicated that training was the process to increase the potential of worker in the present and in the future by developing the habit of thinking, doing, knowledge, skill, and personality.

Kulthon Thanapongsathorn & Trirat Polkpalakorn (1998: 326) presented the training concept as the following

1. Training was the process for increasing the knowledge, skill, and attitude which aimed to change the behavior in term of increasing the efficiency working to achieve the specific goal. The responsible person was the person who known, which the right type of training, based on the principle of training.

2. Training was one of the systems in human resource development and the training system consisted of minor systems that were classified by the various criteria. One of the criteria was considering the training system as the procedure, which consisted of many minor processes.

3. The demand analysis on training was the first procedure of training in order to find out the problem and obstacle situation in processing of the organization and correct it by applying the training. The result of the demand analysis on training was information for setting the training course.

4. Setting the training course was the setting the curriculum of study, setting each procedure, setting the practical organization to achieve the mission of training course. The training course had to specify its components and detail. The training curriculum was the tool to contribute the knowledge, the ability, and attitude for trainee in practice in order to change the working behavior to correspondence with the situation in the present and in the future.

Beyond the theoretical study in the previous section, the concept supported this research related to the population factor were

### The first concept

Wanee Sungkapong (2001: 165) presented the characteristics of the insurance sale were:

1. One with knowledge and with accepting by the general
2. One with more than aged 20 years including both male and female who were able to work as the sale or representative
3. Female with patient, gentle, and psychological aspects had much human relationship better than the male had
4. One with regular work had much responsible toward the clients
5. One with clean dress and polite implied the state of honor toward the clients
6. One with good, clearly, and easily understanding communication
7. One with honesty and sincerely toward the clients and oneself
8. One with positive attitude toward the occupation would achieve the successfulness

From the first concept, the researcher found that factor related to labor skill in life insurance sale was population factors that were age, gender, educational level, personality, communication, and honesty; psychological factor that the interesting variables were attitude toward the occupation.

### The second concept

Suwanna Opasapan (2001: 187) presented the interesting characteristics of the insurance representative or sale were

1. Prefer the freedom of working
2. Diligence
3. Enjoy life by making friend with people in the society
4. Want to be promoted in working
5. Commonly enthusiastic in learning and self-developing
6. Energizing in working
7. Prefer to set the income by himself/herself

8. Enjoy helping the society

9. Honesty

From the second concept, the researcher found that factor related to the labor skill in the life insurance sale was training factors that the interesting variables were training and personal development; personality factor that the interesting variables were honesty, diligence, and energizing in working.

The third concept

Komgrith Srisawadt (2001: 67) presented the characteristics of the salesperson with successfulness were

1. Patient
2. Commonly prefer learning and self-developing
3. Commonly prefer to be promoted in working with energizing in working

From the third concept, the researcher found that factor related to the labor skill in the life insurance sale was training factors that were education, training, and development variables; personality factor that were patient, diligence, and energizing in working variable.

The fourth concept

Worawee Unnhutapradit (2001: 47) presented the characteristics of the life insurance representative with successfulness were

1. Ability to change their philosophy into the positive direction by eliminated self-insult in order to percept himself/herself in working as the life insurance representative with successfulness
2. Setting a goal in his/her life by planning to achieve the success
3. Diligence and patient

From the fourth concept, the researcher found that factor related to the labor skill on the life insurance sale was training factors that the interesting variables were personal development; personality factor that the interesting variables were diligence and patient; the psychological factor that the interesting variables was the expecting in the occupation.

### The fifth concept

Frank Betteyer (1999: 45) presented the method to achieve the success as the life insurance sale or representative were

1. Self-forcing to work with energizing
2. Eliminated the fear factor in order to encourage the brave and self-confidence with joining the training course of communication especially the speaking in the public and with regularly practice
3. Satisfaction their life that derived from success working with all ability and intention in working
4. Setting a day of organized working system and planning

From the fifth concept, the researcher found that factor related to the labor skill in the life insurance sale was training factors that were learning and personality variables; personality factor that were diligence with energizing and confidence variables and the psychological factor that the interesting variables was the job satisfaction variables.

### The sixth concept

Allan Tan's (2000: 1-3) presented the characteristics as the perfect life insurance sale were

1. Intention in doing businesses more than 95 percents
2. Having the new customer at least 50 cases a year.
3. Having the degree for joining the executive club, the leading association, seminar, and meeting of the company.
4. Having the degree as the starter of working until now
5. Having the sympathy mind and able to work with the other people.
6. Do not make any gossip toward anybody and usually talk about the good of other people. In case of noting good, the way of quiet was better. Talking and doing would not hurt anybody.
7. Have to be the good child of the parents.
8. Have an excellence human relationship
9. Able to joint with the other people

10. Serve a good care for the people or insured
11. Having an excellence knowledge about the product and skill in selling
12. Be the person with heart full of help and without forgetting the other's help.
13. Working with responsibility without thinking of time, personal business, any condition, and the environment
14. Intention to work without any negative word or comment on whom or whatever it be
15. Able to understand and control the situation
16. Making a decision without any hesitation and dare to make a decision because he/she recognizes that activity is the basic of success
17. Like challenging in whatever it be and think of it as the challenge activity
18. Be brave and one
19. Having a sport mind to accept when it turns to be the loser was and knowing when to step back for waiting a chance of fighting. Perceive in the loser with cleaver is better than the winner with idiot
20. Performed Buddhist practice
21. Perceived in the power of give as the receiver
22. Enjoy working
23. Prefer to give without thinking or feeling and usually give more than anyone ask
24. Usually give in frequency without any condition
25. Capable to control his/her life, work, and situation
26. Never think negatively toward himself/herself (think positively toward oneself)
27. Devote their life for working
28. In term of talking, doing, and making decision, he/she is the un-catch able one because their consciously creative which based on the beneficial theme for others. Then many things were useful for him/her. It was not the first main concern for him/her but it is for the others. The philosophy of life was not only wording but also practically.

29. Respectfully and admiringly by the other people, he/she was recognized as the admired person, the good advisor, and best friend.

30. Ordinary people who talk and do as same as people do with the mind of tender and without show off.

From the sixth concept, the researcher found that factor related to the labor skill in the life insurance sale was training factor that were learning variable; personal factor that were diligence, patient, service, good human relationship, honest, grateful, and brave variables; psychological factor that were expecting in the occupation variables.

#### The seventh concept

Goh Bock Seng (1998: Introduction) presented that the characteristics of successful as the life insurance sale or representative were skill of talking to induce the customer about the benefit of product by sympathy or concerning the customers' feeling, sincere, patient, and honest.

From the seventh concept, the researcher found that factor related to the labor skill in the life insurance sale was training factor that were honest, sincere, and patient variables.

#### The eighth concept

Kriksana Kritamanorom (2002: 31) presented the method of successful as the life insurance representative by

1. Say only the cheer up the people mind.
2. Fund of the seller was time that uses it with consciousness and worth to make the benefit. The successful person was able to do everything in the same time but the failure person was only doing one for many times.
3. The header of unit with knowledge, diligence, intention, consciousness, and closely care was considering as the good example for the following representative.
4. The representative must had the knowledge about the type of insurance policy and the art of selling with correctly practicing derived from the header, company, etc.

5. Do not make yourself as the glass with full water but you have to make yourself as the glass with a half of water in order to receive the new knowledge.

6. Honest and sincere to your customer

From the eighth concept, the researcher found that factor related to the labor skill in the life insurance sale was training factor that the interesting variables were diligence, sincere, and honest.

#### The ninth concept

Preeya Wonchaoporn (1991: 193) presented the salesperson's preparation especially the life insurance selling with successfulness by searching the information that necessary for selling and planning a selling

1. Before planning the marketing plan, the searching of necessary information for successfully marketing and for purposing to the prospects was necessary to know precisely about the company information, competitive products, and its' marketing.

1.1. Company knowledge: the salesperson had to understand the preliminary objective, philosophy, mission, and policy of the company especially the marketing and selling service.

1.2. Product knowledge: the salesperson had to know precisely about the product because it was importance for successfully marketing. Also the salesperson had to know about the information related to the product in completely detail including how and why it's distinguish from the competitive product, the benefits derived from using the company's product and after sell service that the customers will received, and the cost of product.

The life insurance was the product of monetary then the life insurance sale had a precisely knowledge related to financial management including planning and life insurance policy including the type of life insurance policy in order to performance as the financial consultant and life insurance consultant. According to the life insurance company had many type of insurance policy such as the saving for retire, health insurance investment, educational funding, and income coverage insurance. Then the life insurance representative had to know about the financial planning for advice their customers as the professional.

1.3. Competitive knowledge: the salesperson will improved their practical work if they had a knowledge related to the working of competitive such as the competitive product, cost, the differentiated characteristics between the competitive product and the company product, the technique of marketing service of salesperson, and the changing of marketing technique and marketing strategy of competitor.

The salesperson was able to use the information form various source for setting the marketing strategy to competitive with the other companies such as the annual report, the article in the newspaper and magazine, the product presentation exhibition of the competitors that were the high-quality source.

1.4. Market knowledge: the much knowing about the product's marketing, the merrier practice in selling was. In general, the salesperson had to know about the consumers' demand for presenting how the product served the customers' need. In addition, the salesperson had to considerably the limitation of customers' satisfied by evaluating the customers' status while presented the product and the occurring encounter for adapting the appropriate presenting plan of marketing.

2. Pre-presentation planning: when the salesperson received the necessary information for achievement of the successful, the salesperson had to plan and present the product to the customer or the expected customer by preparing the expected customer's name, the interviewing marketing, and the presenting sell with and appropriate direction.

2.1. Prospecting: setting the priority of expected customer by the quantity of possible sell and the chance of buying that was derived from many factors including the relationship between the characteristics with the benefit of product and the serving to customer's need how much the expected customer satisfied the product.

2.2. The preparation of marketing interview: the superior salesperson had to prepare themselves that would promote the pleasant time with the expected customer with reducing the wasting time. In addition, the salesperson will received the good view in whatever should be emphasized in the interview because the salesperson had much time to pre-consider the necessary and the needs of the expected customer.

2.3. Marketing plan: the salesperson had to consider the presenting sell and the characteristic with the benefits of the product to serve the customer's demand as much as it could. The salesperson may defined the item of presenting sell or may do

more than this by planning the dialogue of presenting sell which was called as “Canned presentation”.

In present, there was increasing of a formal presenting sale for the board or committee of the enterprise company while the planning of sale marketing that the salesperson was considerably the audio-visual aid in term of what and when to use it in order to promote the efficiency of presentation. The popular audio-visual aids were movie, slide, projector, etc.

2.4. Identify the appropriate direction: the salesperson tried to reduce a time that was spent on travel for cutting the expenditure and expanding the time of presenting sale that would increase the amount of selling and income of the salesperson.

From the ninth concept, the researcher found that factor related to the labor skill in the life insurance sale were training and variables was the learning especially the financial learning.

#### The tenth concept

Sasanun Vivatanachat (2000: 57) noted that to achieve the success, the salespersons had not only an appropriate personality and technique but also knowledge about the product, company policy, client, market, and competitors. The knowledge was the basic feature for setting the product to suit the need of customers. By customers' view, the salespersons were the experts who had knowledge with skillful and able to recommend as defined as the good advisor. Thus, the salespersons with knowledge and perception were creator of assurance in the products and themselves.

The importance of knowledge was the customer's need to know the fact. If the salesperson can give precisely and accurately information with suggestion, answering the question, and get rid of any conflict matters with the knowledge about the competitive products, the customers will impress and confidence. The salesperson was able to confront with the selling situation and create the confidence, which based on their knowledge; it was the guarantee of working's success. The salesperson prepared themselves by studying the information related to the products, company, and

competitors had much self-confidence, product-confidence, and company-confidence with royalty on their company.

The information were

1. Industry knowledge. Salesperson had to know about the industry related to their product or company and the trend of industry development. Factors affected on the industry by decreasing or increasing the client. The salesperson had to study the trend of these things and planning it for making much benefit for the coming opportunity. The industry changing in the short period was the inducing force toward the business and enhancing the industry development. However, the stunting of factors such as the interesting rate, oil price, raw material, government expenditure, tax rate, etc affected the industry in all dimensions.

2. Competitive knowledge. The information related to the competitive knowledge was importance and the salesperson needed to have for sale planning appropriately. The salesperson had to concern the client's decision to buy which one based on the offering for sale. Then the salesperson had to understand the competitive product and its' offer. Actually, the salesperson needed to make sure that the client had the right information. If the salesperson knows about the competitive product very well and able to discuss any questionable, the client will feel confidence in the product. The information of competitive product that the salesperson was need to know were the special characteristic of the products, the amount of sales on the last year, the offering-service, financial status, and trend of expanding competitive products.

3. Company knowledge. The information of company was importance for clients more than the information of product was, especially for the similarly competitive product. The useful company information were

- 3.1 Histories of company, mission, and cultural organization
- 3.2 Organization management and personal
- 3.3 Executive administrators
- 3.4 Policy and mission
- 3.5 Credit policy
- 3.6 Cost policy

3.7 Service policy

3.8 Activities with community responsibility

4. Product knowledge. Salesperson had to understand the product and service in detail for providing the information with efficient and confident. The useful product knowledge were

4.1 The special characteristic of product

4.2 The research and development of product including the process of production

4.3 The useful of product

4.4 The advantage and limitation of product

4.5 The composition of product

4.6 Cost with delivery of product

4.7 After sell service

4.8 Promotions

5. Markets and customers knowledge. The salesperson had to understand who customer was or who the target was, including the characteristics of customer, the consumer behavior, and the cause of customer's decision. The reason of buying a product was mainly about the benefit. Then the salesperson was able to organize the product and appropriately planning a selling that correspondence with the customer.

6. Selling knowledge. The salesperson should know how to treat to achieve the successfulness by open mind to the customer, search the information, create the problem, answer the question, and close the selling.

From the tenth concept, factor related to the labor skill in the life insurance sale was the training factor and the variables were knowledge and learning.

The eleventh concept

Goh Bock Seng (1998: 44) said the life insurance sale or representative professional was determined by “selling” or the amount of insurance policy and “service” or the substantial rate of life insurance policy.

### The twelfth concept

The statistics division of AIA (American international assurance Co.Ltd) defined the qualification of the new sale or representative in the term of “skillfulness” in selling the life insurance policy that were Qualification: life insurance representative was based on the amount of insurance policy that sold during December-October with these conditions (Niwat Lohavijitranon, 2003: 26):

1. Group A: sold more than 88 insurance policies: joining the party and receiving the grade A - gold pin with certificate
2. Group B: sold more than 66 insurance policies: joining the party and receiving the grade B - gold pin with certificate
3. Group C: sold more than 55 insurance policies: joining the party and receiving the grade C - gold pin with certificate
4. Group D: sold more than 33 insurance policies: joining the party and receiving the grade D - gold pin with certificate

In this research, the researcher defined the qualification of high labor skill in life insurance sale was the representative or seller who sold at least 33 insurance policies a year and got a promotion to be the executive administrator. The qualification of low labor skill in life insurance sale was the representative who sold less than 33 insurance policies a year and never got any promotion to be the executive administrator during the last 3 years or from B.E 2545-2547. The reason of setting these criteria was that the qualification was accepted as the skill determinant and the promoting to be an executive administrator presented the expertise determinant too.

## **2.5 The result of research related to factors in this study**

### 2.5.1 The result of research related to population factors

#### 2.5.1.1 Gender

The study by P.Solvic (1966 quoted in Wirat Jeambarnjorn, 1980: 113), the researcher set a game for testing a risk between female and male with aged between 6-16 years. By using the electric board with 10 switches, 9 of these was linked to the candy box and only one switch was linked to the alarm bell with

randomly changing the position of this bell switch. The player had unlimited to play this game. Whenever, it alarmed, the candy had to re-turn, the chance of re-turn was only 1 from 10. The result indicated that the risk between girls and boys was equal at aged 6-10 years. The risk between girls and boys was not equal at aged 11-16 years and found that boys took much risk to play than girls did. According to unlimited to play a game, these boys took many times to play this game for two times of girls did that was 732 boys and 312 girls. From this study, the boy had much fighting by performing a new experience much than the girl had. In part of life insurance, this assumed that male had much courageous and fighting with the life insurance job than female had. Then the working expertise in male was higher than the working expertise in female.

Based on the study by R.S. Wyer, et al., (1965 quoted in Wirat Jeambarnjorn, 1980: 114), the research was done to test the hypothesis that male had much aggressive manners than female had and male also felt guilty less than female had. In addition, female with high competence in education had less aggressive manner and much guilty manner and male with high competence in education had high aggressive manner and less guilty manner. These results indicated that each gender with high competence in education was differing in aggressive and guilty manners. The tendency of appropriate manners in each gender was related to the competence in education.

Mary Moore (1996 quoted in Wirat Jeambarnjorn, 1980: 114), the experiment research was testing among boys and girls in the elementary and high school by watching the pictures, one of man with sword in the back and one of post-man with the mail bag, via the camera for a half of second in the same time. Most boys in both elementary and high school perceived the man with sword in the back and most girls perceived the post-man. These indicated that boys tend to aggressive more than girls do.

From the study by Levental & Lane (1970 quoted in Wirat Jeambarnjorn, 1980: 114), the researcher found that the selfish in man tend to be with the aggressive. By testing the reacting of subject, the subject had to work with their co-worker and received the feedback when the job was done that "you did better than your co-worker did... do how to allocate the reward?" Most female subjects tended to split a reward

into half-and-half while most male subjects tended to split a reward into one big portion for him and one small portion for his co-worker.

From above, the evidence confirmed the social phenomenon that observed daily male behavior had much selfish, doing risk, aggressive, fighting, violently, and cruel than female had. Female had much careful of doing, tenderness manner to perceive the surrounding, sweet, gentle, and patients than male had. Based on these female manners, she was interesting and has much skill to support and enhance the peace and accept each other more than male. The importance matter was female usually acted very well when she interacted with other people.

The behavior study by B.Bass & G.H. Dunteman (1963 quoted in Wirat Jeambarnjorn, 1980: 115), the subjects was randomly selected an informal group of men and women. The result shown the tendency that these men acted differently in working and these female acted differently in relationship and interaction. On the other hand, men were interesting to use a group or help a group for solving a problem. Women were interesting to talk with other people or talk about her living with other people.

The social behavior study by Exline, Gray & Schuette (1965 quoted in Wirat Jeambarnjorn, 1980: 115), subjects were individually interviewed by graduate student with having a critically eye contact in all question including his/her personal and non-sense issues. The results indicated that women subjects responded to make much critically eye contact than men subjects did. After interviewed, these women still made eye contact much than these men and it meaningful indicated the interesting of communication.

Based on the behavior study about “smiling” by H.M. Rosenfeld (1966 quoted in Wirat Jeambarnjorn, 1980: 115), the researcher were testing the behavior by ordering all men and women assistances to make a smile with the subjects in the study and checked the reaction that found that 29 percents of samples responded with smiling. After their assistances stopped smiling, only 18 percents of male still responded with smiling while 25 percents of female still responded with smiling. This indicated that women usually or cannot stop smiling. On the other hand, these women performed a smiling more than men did. Smiling is the way of showing a pleasure and communication, which was importance for selling a life insurance policy. Smiling is

the tools to show up a friendly acting toward the surrounding people that is defined as the positive human relation with insuring to impress the client. The much smiling, the more competence we do.

From the presently research, gender was an importance factor in the labor skill that need to route out in this study.

#### 2.5.1.2 Age

Based on the study about age related to successive life insurance representative or sale by Banlang Tubtaing (1994: 96), the result found that most sales started their work at aged between 23 and 45 years after obtained the collage with used or related to vending activity. Thus, searching the life insurance representative with aged between 23-45 years was appropriated with the target marketing because these subjects had much enthusiasm to challenge and wanted much money without any pleasantness in currently job.

#### 2.5.1.3 Marital status

The study about marital status toward the successiveness of salesperson by Preya and Suratchana, the result indicated that unmarried salesperson sold products less than the average. Approximately 35 percents of all salesperson were unmarried. For married salesperson without child, they sold the products more than the average as 4 percents. For married salesperson with having a child, they sold the products more than the average as 18 percents and the salesperson with aged 30-35 years sold the products as the highest as others.

#### 2.5.1.4 Training

The study of customer's satisfaction toward salesperson by Saranyu Maunsub (1996: 51) shown that customers were satisfied to the salesperson with training than the salesperson without any training because of the knowledge about the product and service with positive attitude toward working.

## 2.5.2 The result of research related to psychological factors

### 2.5.2.1 Achievement motive

The research addressed on the achievement motive, William James found that worker used only 20-30 percents of their performance for working without fired. In addition, the result indicated that the performance was increasing up to 80-90 percents by input an appropriate motivation (Sumeth Dievitsaret, 1984 quoted in Thawil Taraporch & Saran Dumrisuk, 2000: 154)

McClelland (1953 quoted in Wasana Kutiyawong, 2006: 18) studied the achievement motive by using TAT – Thematic Apperception Test in which was an awkward tool. After watching the test, subject described the pictorial event based on the following question

1. What happen in the picture? Who is he/she?
2. What is the cause of this event? Before having this event, what happen?
3. What is he/she doing? What does he/she want?
4. What will happen? What will he/she do next?

In the content analysis, subjects who described the pictorial event, they defined the operational definition of achievement motive with the marks in each statement that presented the characteristics of motivation as the following items

1. The characteristics of statement about competitive with a standard of excellence was the characteristics of activity related to the competitive to be or to be better than the others which was the first priority and not related to the competitive with the others. Then it was the self-standard.

2. The wanted to be success in a unique accomplishment was the wanted to success in the un-routine activity but it was emphasized on the individually success.

3. The attempt to achieve the goal even if it was a long-term involvement was the attempt to achieve the success in his/her carrier as a mechanics, doctor, lawyer, or businessperson in which represented the superior standard of competitive.

From the operational definition in the previously paragraph, the researcher critically emphasized on the superior standard or the setting about the criteria of achievement. The setting of criteria was the strategy to enforce the motivation to achieve the successfulness by criteria. Whenever, each one obtained the success, the proud in one-self was instantly happen. This criterion was applied to evaluate one-self or others. One whom set up the high standard was put much afford to achieve the criteria and had much achievement motive than the other whom was lacking any self-criteria (Secord & Backman, 1964 quoted in Wasana Kutatyawong, 1997: 19)

The behavior study of the difference between the people whom wanted the high achievement motive and the people whom wanted low achievement motive by McClelland (1961 quoted in Wasana Kutatyawong, 1997: 19), the study compared the characteristics of a group of businessperson with wanted high achievement motive and a group of businessperson without achievement motive. The data shown the fact that defined the behavior of these businessman in 6 aspects such as

1. Diligence or likely to do an unusual activity in order to make themselves feel success. The person with achievement motive was no need to be diligence but they need to have an intention and a patient to overcome with the challenging or enthusiastic with their competence in order to make themselves was the winner. Then the person with high achievement motive was not diligence to work on any daily activity but they would put effort to work only on a kind of job with using a thinking process, unusual job, job that need the new process to solve the problem.

2. Prediction or expectation. The person with achievement motive had a long-term planning and had a vision more than the person with low achievement motive had.

3. Challenging the risk in the situation that need a precisely decision without any hesitation. Person with high achievement motive was not satisfied to work on the simple job but wanted to work on the complicated job because they had a confidence to overcome. In addition, overcome the complicated job represented the satisfaction. Controversy, person with low achievement motive tended to avoid the complicated job because of scaring in the failure. However, the low efficacy person took much risk than he/she should to work on the complicated job because they

believed in the fate that was on his/her side.

4. Wanting the outcome of making decision, that was not expectation. After knowing the outcome, the person with high efficacy still wanted to make it better.

5. Skill of management

6. Self-Responsibility. Person with high achievement motive achieved the success for making himself/herself satisfied, wanting the freedom of thinking and doing, without doing by other persons' satisfaction or orders.

Hebb (1995 quoted in Feldman 1993: 338) studied the motivation and found that working on the simple job to make a good outcome whenever person was achievement motive or enthusiastic in the high level than the complicated job was. There was an experiment among the general psychology student by dividing students with the level of anxiety. Students with low anxiety had a performance on linguistics job better than the students with high anxiety had. On the other hand, students with high anxiety had a performance on the complicated job better than the students with low anxiety had. (Roediger, 1985 quoted in Tawil Tarapoch & Sarun Dumrisuk, 2000: 158).

Wasana Kutatyawong (1997: 45) studied the personality related to working achievement among the life insurance sale and found that the description of cause with personal benefit, monitoring the personal presentation, motivation, self-reliance, aggressive personality, and successfulness in working as the life insurance sale . the factors affected the successfulness in working as the life insurance sale were the commission, the amount of insurance policy sold off, and position in workplace.

Daranee Wongyuno (1982 quoted in Wasana Katatyawong, 1997: 20) studied the personality characteristics of person with achievement motive and found that people was divided into 2 types such as person with high achievement motive and people with low achievement motive.

The characteristics of person with high achievement motive were

1. Dare to take a risk
2. Have much skill on working management
3. Have an ambition or aspiration in the high level

4. Have a high expectation
5. Be patient to deal with the complicated work in the long time
6. Have a vision and long term planning
7. Select the co-worker with high competence was the first priority
8. Want to know exactly about the outcome of making decision
9. Diligence for a job with put much thinking and unusual job
10. Prefer to work by self-satisfaction, not by order
11. Select to do by the possibility and the competence
12. Select to do with an intent to achieve the success more than do with an intent to avoid the failure
13. Try to finish even if having an interruption or annoying
14. Will to do to achieve the self-standard without any aim of reward or famous
15. Think of success with intention and seriously doing and do not think of opportunity or any miracle

The characteristics of person with low achievement motive were

1. Always do it tomorrow
2. Work without any system
3. Work by order
4. Do not finish on time
5. Work without an intention
6. No expectation on the successfulness
7. Work to finish without care of quality
8. Always wait for help
9. Stop working in case of interruption or annoying by whatever
10. Belief in karma and fate as the key of success
11. Intent to get a reward or famous than to achieve the successfulness
12. Avoid the obstructer and scared of obstructer

From the characteristics of person with high achievement motive, the conclusion of the characteristics of person with high achievement motive were high ambitions, active, selecting to do by their capability, having a working plan, and in-

dependence.

The characteristics of person with low achievement motive were lacking of working system, not done on time, always leave when having an obstructer, not dare to confront with the obstructer.

It seemed that person with high achievement motive was able to do any job better than the person with low achievement motive was, especially the life insurance tasks with many obstructers. Then these were reason why researcher perceived in motivation as an factor affect the achievement of success in the life insurance business especially fro the life insurance sale with high skill or achievement motive in this life insurance business.

Therefore, based on the theory and previously research, the independent variable of this research was achievement motive.

#### 2.5.2.2 Job Satisfaction

Job satisfaction factor toward the life insurance occupation affected the achievement of success of the life insurance sale because the life insurance sale had to continue their work for many years without changing the occupation. They were satisfied in the freedom of work, the challenging of work, and earning much money. These was corresponded with the study of Ratchadaporn Deangpongpan (1995: a) that indicated the motivation as the enhancing factor in 2 aspects such as successfulness and responsibility and as the individual factor in 1 aspect such as time of work that was related to the organization or bonding toward the organization that will achieve the success.

Wanna Theraborwornrat (1996: 1) studied the personality affected on the attitude toward selling and the individual factor affected on the outcome of salesperson's practice. The result found that salesperson with positive attitude toward selling had no differed in the outcome compared with the salesperson with moderate and low attitude toward selling had. Senior salesperson had the outcome more than the junior salesperson had. High-educated salesperson had no differed in the outcome compared with the low-educated salesperson.

### 2.5.3 The result of research related to the labor skill in life insurance business

Chantra Dangpuwong (1993) studied the economic factor toward the attitude on the life insurance of people in Bangkok Metropolis that addressed on 2 elements such as the premium insurance analysis and the sum-insured analysis. In the model, the independent variables were per capita income, interest rate, and tax reduction. In part of the premium insurance analysis, the first equation was represented the best model that the Per capita income variable was statistically significant at 99 percents and the Tax reduction variable was statistically significant at 98 percents. On the other hand, the Interest rate variable was no evidence of statistical significant. In part of the sum-insured analysis, the sixth equation was represented the best model and the per capita income variable as the independence variable was statistically significant at 99 percents and Tax reduction variable was statistically significant at 98 percent. However, the Interest rate variable was no evidence of statistical significant.

Pengpimol Sawadisala (1997) studied the practice of Thai life insurance Company Co, Ltd at Borabeur, Mahasarakarm province that was defined as 9 elements. The results indicated about the target group and the objective of the company. Most target group was agriculture occupation group, which was about 51.46 percents. The second order was government official and State Enterprises about 20.96 percents, which the 30.18 percents were aged 51-60 year, 80.66 percents were married status, 73.78 percents were obtained the primary school. For the selecting insurance agent, life insurance sale, the head of life insurance center, and the head of life insurance unit was determined by the self-selecting method or about 100 percents, by the cousin recommendation or about 67.67 percents. These were based on the concept of faithful with providing a service and keeping a secret, and not persuading people without any reason. And the occupation suggestion, the life insurance agents were contributing the occupation for people about 685 persons by providing a one-day fundamental training and long-term practical training every week or every month for promoting the expertise of selling, suggestive, monitoring, following, and stimulating. In part of the communication arts training, most of them received the training from the head of life insurance center and the head of life insurance unit for 11-15 times a month. In part of the motivation and will power, this approach were the rewards about 100 percents, and the up-position promotion about 77.33 percents. For the

development and selling promotion of 11 types of life insurance policy, most clients preferred the saving life insurance policy no 170 about 20.82 percents and the client was able to pay by month or by year with able to buy an additional insurance policy.

In part of monetary management, accounting of income and expenditure was formed. Most expenditure was the pension; the second was for travel expenditure. And, the after-sell service, the billing of insurance premium was by sending a bill for a month earlier and later of due date. In addition, the benefits service was defined as the life insurance premium fee, the accidental fee, the health service fee, health insurance premium fee, and providing information.

The problem of practical work of Thai life insurance Company Co, Ltd at Borabeur, Mahasarakarm province was the specific of target group and objective. According to low educational status of the insurance sales that were obtained the elementary school, they were not able to analyze the information then they were mainly sold the life insurance policy to their cousins and closed friend. In part of the selecting, the life insurance sale was derived by the recommendation of the former life insurance sale. However, the most comprehension sale was person applied to be sales by themselves. For the occupation recommendation, it was protested from the sales' partners because they were afraid of an intimate affair and perceived that occupation was classified as the low income job. In part of training, much content with less time, the place, the environment, and less concerning of insurance agency of training were considered as the problem. For suggestive, monitoring, and following, the vending department spent less than 5 times a month for suggestion, and then the insurance sale was discouraged to work. In case of the vending department spent a time for suggestion more than 20 times a month, then the insurance sale was less time for work.

In part of the motivation and will power in each year, the vending department got a promotion with up-scale position for only 20 percents because they were not achieved the target. The rewards and the educational tour place were redundancy with the previous year, so the motivation power was less than it should. And the part of development and selling promotion, the problem was derived from the increasing of quantitative aspect more than the increasing of potential of vending policy. in addition, the scramble for compete of clients in the team, monetary management that

having expenditure greater than having income, after-sell service of delaying of the insurance premium payment among the 1-2 year clients, and the incompetent providing information.

Sompong Sangchai (2001) studied the life insurance and the cause of motivation and decision to apply the life insurance policy from Thai life insurance Company Co, Ltd at Borabour, Mahasarakarm province. The result indicated that

1. The insure had much information about the life insurances with all aspects in a superior level such as the insurance agency and the company profile, general information about the life insurance and the related law, and supporting by the government. There was statistically significant at level of 0.05 that the female insured had knowledge higher than the male insured had. There was statistically significant at level of 0.05 that the insured classified by the economic status level had differ in the knowledge related to life insurance. The insured with having an income for 10000 baht a month had much statistically significant knowledge related to the life insurance than the insured with having an income 5000-10000 baht a month and the insured having an income less than 5000 baht a month at level of 0.05. For the insured by age level, family status, family role, educational level, and type of life insurance had no statistically difference in the knowledge related to life insurance.

2. The insure was motivated to apply the life insurance policy based on the overall aspects and the three aspects at the high level such as the insured, insurance company, and the supporting by the government, respectively. The insurance representative was defined as the moderate level of the motivation to apply the life insurance policy. The insured by age level had differ in motivation to apply the life insurance policy with statistically significant at level of 0.05. In addition, the insured with aged over 51 years had the knowledge related to life insurance significant higher than the insured with aged between 25 and 50 years. The insured by family's economical status had significant differ in the motivation to apply the life insurance policy at statistical level of 0.05. The insured with family income more than 10001 baht a month had motivation to apply the life insurance policy more than the insured with family income less than 5000 baht a month. And, by gender, family status, family role, educational level, and type of life insurance had no differ in the motivation to apply the life insurance policy

3. There was significant relationship between the knowledge related to life insurance in overall and the cause of decision to apply the life insurance policy at statistical level of 0.05. There was significant relationship between the aspects of the laws related to life insurance in aspects of the insured, life insurance sale, Life Insurance Company, and the motivation to apply the life insurance policy with statistical level of 0.05. There was no relationship between the motivation to apply the life insurance policy and the knowledge related to life insurance, the supporting from the government.

From the theory and reviewed literature, the variables were consisted of 11 factors such as gender, age, marital status, educational level, personality, communication, faithful, diligence, patient, working outcome, motivation to achieve the success, the expectation toward the occupation, attitude toward the occupation, the training, knowledge, learning, income, time of working, and satisfaction toward working. However, the researcher considered only 9 factors because some factors were redounding such as satisfaction toward working that means the thinking and positive attitude toward working. Then the researcher was cutting some redundancy factors and selecting only the factors would be the great indicator on this study.

From the related document and research, the factors related to the labor skill in life insurance sale was differed. In this study, the researcher conducted the study based on the concept of social psychology and many educators.

Conclusion: the factors that would be related to the labor skill in selling the life insurance sale were

1. population factor: gender, age, marital status, educational level, occupation, and enthusiastic habit
2. psychological factor: achieve motive and job satisfaction

## 2.6 The conclusion of the theory indicated independent and dependent variables

**Table 2** Significant variables obtaining from related views, theories and researches

<b>Dependence variable</b>	<b>Conceptual and theoretical related to this study</b>
<b>Labor skill in selling the life insurance sale</b>	<ul style="list-style-type: none"> <li>- Concept of human resource development</li> <li>- Concept of human resource development</li> <li>- Concept of competencies</li> <li>- Theory of labor</li> <li>- Concept of Kunnawutsamosorn (Representative, 2003)</li> <li>- Concept of labor skill in sale achievement</li> <li>- Network Theory</li> <li>- Exchange Theory</li> <li>- Concept of monetary knowledge</li> </ul>
<b>Independence variable</b>	<b>Conceptual and theoretical related to this study</b>
<b>1 Population factor</b> 1.1 Gender 1.2 Age 1.3 Marital status 1.4 Educational level 1.5 Occupation 1.6 Enthusiastic habit	<p>1.1, 1.2, and 1.4 - Concept of the achievement of life insurance sale by Wanee Sungapong (2001)</p> <p>1.3 The research of Preya and Suratchana</p> <p>1.4 The ninth and the tenth concept</p> <p>1.6 Human capital theory, concept of the characteristics of life insurance sale who were success by Suwana Opaspan (2001), Komkrit Srisawat (2001), Krisana Karutamanorod (2002). Allan Tan's (2000), Goh Bock Seng (1998), and Frank Batyer (1999)</p>

**Table 2** Significant variables obtaining from related views, theories and researches  
(cont.)

Independence variable	Conceptual and theoretical related to this study
<b>2 Psychological factor</b>	- Drive-Reduction theories of Motivation (Hull, 1943)
2.1 Achievement motive	- Theory of Achievement motive (Mehrabian, 1968) - Arousal Theory (Yerkes-Dodson law) - Theory of motivation (Pellri, 1991) - Opponent-process theory (Thawil Tarapoch and Sarun Dumrisuk, 2000) - Skinner's Reinforcement Theory (Skinner)
2.2 Job satisfaction	- The motivation theory 2 composition (Thawil Tarapoch and Sarun Dumrisuk, 2000)  - Hierarchy of Need Theory (Alderfer, 1972, Murray quoted in Preyaporn Wonganutaroch, 1999; McClelland) 2.1-2.2 concept of the characteristics of life insurance sale who were success by Worawee Unnhatpradit (2001), Krisana Karutamanorod (2002). Allan Tan's (2000), Goh Bock Seng (1998), and Frank Batyer (1999)

## **CHAPTER 3**

### **RESEARCH METHODOLOGY**

The study of “The factors related labor skill of life insurance sale”, was a survey research and in depth interviewed by collecting data via questionnaires and interview. The objective of this study was the condition or cause of the difference in labor skill of the life insurance sale. The methodology procedures were:

- 3.1 Population and sample size
- 3.2 Research instruments
- 3.3 Collecting data
- 3.4 Data analysis and statistical procedure

#### **3.1 Population and sample size**

##### **3.1.1 Population**

Population in this study was the life insurance sale who initiated worked in this life insurance company in Bangkok for three years and initiated performed coding of the life insurance policy during 1 December B.E. 2544 – 30 November B.E. 2545. To determine the skill labor, the researcher counted on the number of selling a casualty insurance policy, not related by heredity between life insurance sale and customer. The population was classified into 2 groups. The criteria were determined by the total number of selling a casualty insurance policy in each year, for 3 year period during 1 December B.E. 2544 – 31 October 31 B.E. 2547. The criteria of this life insurance company had based on “ABCD Vendor View. ABCD Vendor View, which is a standard representation of a vendor marketplace designed to show at a glance the relative positions of each vendor in four categories: Advanced technology, Breadth of functionality, Customer base, and Depth of client services. Then, the population was classified into 2 groups such as:

3.1.1.1 The group of high labor skill of life insurance sale was consisted of 433 sales of casualty insurance policy who sold more than 33 insurance policies per year, for three years during 1 December B.E. 2544 – 31 October B.E. 2547. In addition a sale who got a promotion into supervisor or administrators. These life insurance sales must perform coding of the life insurance policy during 1 December B.E. 2544 – 30 November 30 B.E. 2545.

3.1.1.2 The group of low labor skill of life insurance sale was consisted of 842 sales of casualty insurance policy who sold 0-32 insurance policies per year, for three years during 1 December B.E. 2544 – 31 October B.E. 2547. In addition a sale who never got a promotion into supervisor or administrators. These life insurance sales must perform coding of the life insurance policy during 1 December B.E. 2544 – 30 November 30 B.E. 2545.

### 3.1.2 Sampling Size

Sampling sized in this research, calculated from Taro Yamane's formula as shown in Equation 1, at 95% confident interval (Taro Yamane, 1973 quoted in Boontum Kitpredaborisut, 1992: 68).

$$n = \frac{N}{1+N(e)^2}$$

Where n is the population in item 3.1.1.1 equal 433 persons add to population in item 3.1.1.2 equal 842 persons as 1,275 persons.

N = sample sizes

E = accepted error equally 0.05

$$\begin{aligned} n &= \frac{1,275}{1+1,275(0.05)^2} \\ &= 305 \text{ subjects} \end{aligned}$$

In this study, sample sizes were 2 groups which were a group with high labor skill group and low labor skill group. To compare these two sample sizes groups, the sample size in each group was practically equal, for good representatives of population. Then the researcher defined the sample size in each group was equal to 153 persons (based on Taro Yamane's Formula), total 306 persons.

### 3.1.3 Sampling method

3.1.3.1 The survey research was simple sampling, a probability approach that was equally a selection of a paper containing names in two groups of the population in this study.

3.1.3.2 It was used to obtain the sample for "In depth interview", by purposive sampling. This technique was a non-probability approach in which the researcher selected person who representative of specific criteria to determine typical variety of sales. The researcher equally performed an in depth interview in both groups by a method of triangulation for selecting good representatives.

## 3.2 Research instruments

The instruments to collect the information were questionnaires for survey research and a structured in-depth interviews guideline for in depth interview.

The procedure for preparing a research instrument:

### 3.2.1 Preparing a questionnaires

For survey research, the questionnaires were constructed by the researcher, which based on the objective of this study.

3.2.1.1 The researcher conducted a literature review on the theory, concept, and research that related to labor skill among the life insurance sale. In addition, the researcher reviewed documents and books, and interviewed the expert in area of life insurance matters for collecting information to set questionnaires.

3.2.1.2 The researcher had to specify conceptual content in the questionnaires based on the objective of this study in order to cover the interested issues.

3.2.1.3 The researcher tested the questionnaires by performed a pre test the questionnaires

1) Evaluation Content Validity. The researcher consulted the advisor committee, for checking, adjusted and developed by examined validity of the questionnaires in term of content validity in order to completely and accurately covering content based on the conceptual framework of this research.

2) Reliability: The researcher performed a test to establish reliability before collecting, by try out with the sales who did not participation as a sample in this study. These sales were also consisted into 2 groups and consisted of 30 subjects in each group. After answering questionnaires, the data were analyzed by using “Cronbach’s Coefficient Alpha” as:

$$r_{tt} = \frac{k}{k-1} \left\{ \frac{1 - \sum S_i^2}{S_t^2} \right\}$$

$r_{tt}$  = the coefficient of reliability

$K$  = number of item’s questionnaire

$S_i^2$  = the variance of the item scores

$S_t^2$  = sum of the variance of the item scores.

3.2.1.4 The researcher had to adjusted and developed questionnaires after testing reliability and content validity.

3.2.2 Components of Questionnaires were consisted of 3 parts such as:

Part 1 General characteristics of sample size

The general characteristics of sample size were gender, age, marital status, occupation, number of meeting customer per week, number of life insurance policy in previous year, the frequency of information perception. Each respondent answered the questionnaires by filling a check mark (✓) into the answer box and

completely answered 10 question items in an open-ended questionnaire.

Part 2 Measuring an achievement motive. Based on a theory of Mehrabian and the developed questionnaires of Lukana Ghenkum (2003), the researcher applied a theory and some question item which measured by using “Likert scale”. The questionnaires consisted of 14 positive question items and 1 negative question item (which was item no. 11), total 15 items.

1. A desire to freedom in working as item no 2, 3 and 7
2. A desire to reach possible success as item 1, 10 and 12
3. A desire to struggle a risk and challenge task as item 8, 9 and 14
4. A desire to act for competition as item 5, 6 and 13
5. A desire to achieve a success and positive outcome in the future as item 4, 11 and 15

Part 3 Measuring working satisfaction. Based on developed questionnaires of Pornpetch Chotipan (2002) and Sukit Triyutana (2000). The researcher applied some question item which measured by using Likert scale to assess 5 level of measurement called as Rating Scale such as strongly agree, agree, disagree, strongly disagree, and uncertainly. The questionnaires consisted of 30 positive question items:

- |                        |                       |
|------------------------|-----------------------|
| 1. Work-itself         | 3 items as item 1-3   |
| 2. Recognition         | 3 items as item 13-15 |
| 3. Achievement         | 3 items as item 19-21 |
| 4. Supervision         | 3 items as item 10-12 |
| 5. Progress            | 3 items as item 7-9   |
| 6. Peers               | 3 items as item 16-18 |
| 7. Working Environment | 3 items as item 22-24 |
| 8. Salary and benefits | 3 items as item 4.6   |
| 9. Security            | 3 items as item 25-27 |
| 10. Societal Value     | 3 items as item 28-30 |

Likert Scale was applied to assess 5 level of measurement called as Rating Scale such as strongly agree, agree, disagree, strongly disagree, and uncertainly, as:

	Positive item	Negative item
strongly agree mean agree with item the most	5 score	5 score
agree mean agree with item less to moderate	4 score	4 score
uncertainly mean uncertainly with item	3 score	3 score
disagree mean disagree with item less to moderate	2 score	2 score
strongly disagree mean disagree with item the most	1 score	1 score

Considering, the achievement motive and job satisfaction, the researcher classified into 3 levels such as high, moderate, and low level by the interval class limit.

$$\text{Interval} = \text{range} / \text{number of class} = (\text{max}-\text{min}) / 3$$

$$= (5-1)/3 = 1.33$$

From this principle, specified the achievement motive and job satisfaction as

1.00 – 2.33	low level
2.34 – 3.67	moderate level
3.68 – 5.00	high level

### 3.2.3 Constructed in-depth interviews

The researcher constructed an in-depth interviews guideline for in depth interview. The conceptual construction based on the objective of this study or “the condition or cause of life insurance sale to obtain the success or failure”. The respondents had much opportunity to provide information with broadly and freely thought. On the other hand, the interviewer also had much opportunity to ask additional questions to make the certain issue clear and complete. For memorized

information in this study, the recording tools were audio recorder and note. Constructed in-depth interviews guideline procedure

3.2.3.1 Reviewed literature: the researcher conducted a literature review on the theory, concept, and research that related to labor skill among the life insurance sale. In addition, the researcher reviewed documents and books, and interviewed the expert in area of life insurance for collecting information to set guideline.

3.2.3.2 Constructed the content. The researcher specified conceptual content in questionnaire based on the objective, covering the issues.

3.2.3.3 The researcher tested “Content Validity”. The advisor committee examined validity, content validity in order to check a completely and accurately covering content based on the conceptual framework of this research.

### **3.3 Collecting data**

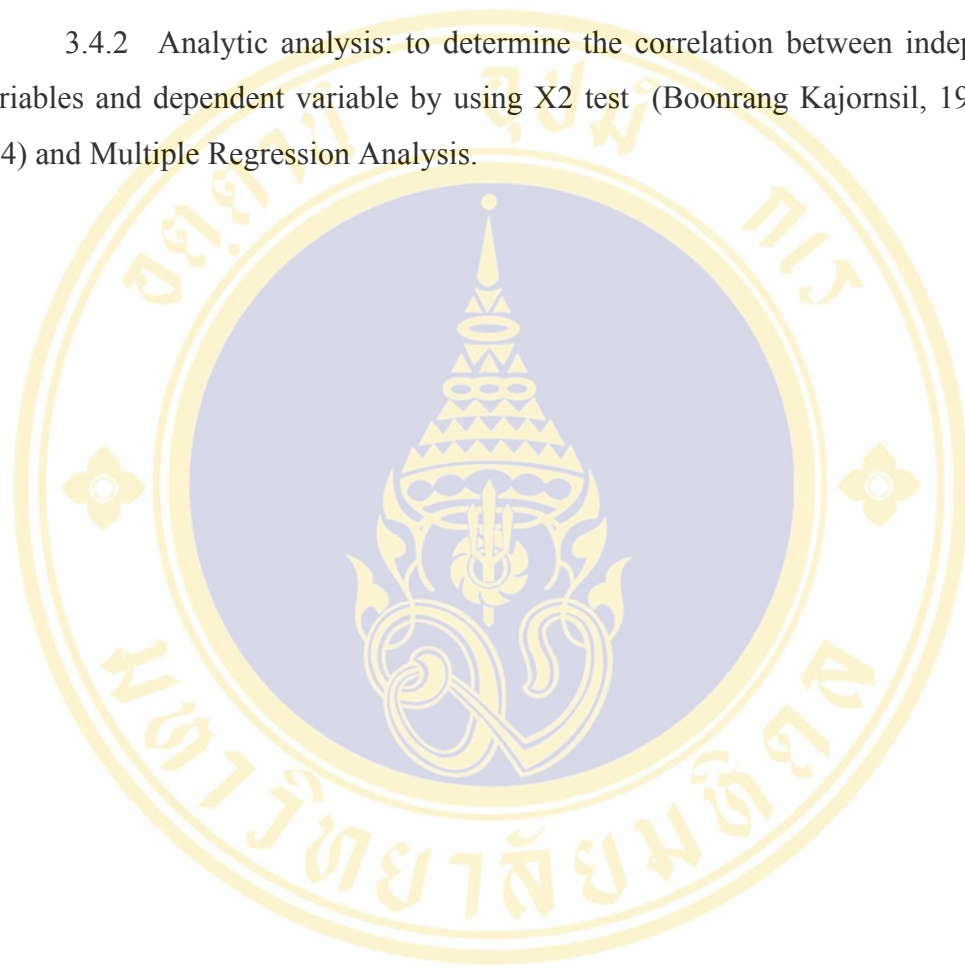
3.3.1 Requested a letter of recommendation from Graduate school of Mahidol University in order to collect a data related to this study from the life insurance company.

3.3.2 Determined number and completed answer of the questionnaires, the researcher collected the data and checked each questionnaire that derived from the respondents. In case of incomplete in answer, the researcher had to call for asking some additional informations to complete the questionnaires.

### **3.4 Data analysis and statistical procedure**

3.4.1 Descriptive analysis: to analyze the general characteristics of sample size by Mean, percentage, standard deviation, and median.

3.4.2 Analytic analysis: to determine the correlation between independence variables and dependent variable by using X2 test (Boonrang Kajornsil, 1999: 129-134) and Multiple Regression Analysis.



## CHAPTER 4

### RESULTS

From the study of “the factor related to the labor skill in the life insurance sale”, the researcher collected data and analysis by statistical, that were presented into 5 parts such as:

- 4.1 General characteristics of sample
- 4.2 Generality of factors related to the labor skill of the life insurance sale.
- 4.3 The labor skill of the life insurance sale.
- 4.4 Factors related to the labor skill of the life insurance sale.
- 4.5 Qualitative data.

In this study, the sample size were the life insurance sale in who initiated worked in this life insurance company in Bangkok for three years that started their work on the years B.E 2544-2545 and performed coding of the life insurance policy in 1 December B.E. 2544 – 30 November B.E. 2545. The sample sizes were classified into 2 groups such as:

1. The group of high labor skill in life insurance sale was person who sold more than 33 insurance policies per year, for three years. In addition a sale who got a promotion into supervisor or administrators.
2. The group of low labor skill in life insurance sale was person who sold 0-32 insurance policies per year, for three years. In addition a sale who never got a promotion into supervisor or administrators.

#### 4.1 General characteristics of sample

##### 4.1.1 Gender

Sample in this study consisted of 306 persons whom were sales of a life insurance company in Bangkok. By gender distribution, the data indicated 67.6 percents of woman and 32.4 percents of man. Based on the distribution of a type of

labor skill of life insurance by gender, the data indicated that a high labor skill consisted of 65.4 percents of woman and 34.6 percents of man. Where as a low labor skill consisted of 69.9 percents of woman and 30.1 percents of man.

There had women more than men as a life insurance sale because a significance personality of life insurance sale that required a high level of communication skill in negotiation and human relation in which nature of women.

**Table 3** Distribution of the labor skill among the life insurance sale by gender and age

	<b>Total</b>	<b>High labor skill</b>	<b>Low labor skill</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
	<b>N= 306 (100.0)</b>	<b>N= 153 (100.0)</b>	<b>N= 153 (100.0)</b>
<b>Gender</b>			
Male	99 (32.4)	53 (34.6)	46 (30.1)
Female	207 (67.6)	100 (65.4)	107 (69.9)
<b>Age (year)</b>			
20-29	73 (23.9)	20 (13.1)	53 (34.6)
30-49	218 (71.2)	121 (79.1)	97 (63.4)
50-59	15 (4.9)	12 (7.8)	3 (2.0)

#### 4.1.2 Age

A distribution of sample by age indicated that most of them were age between 20-49 years (71.2 percent of samples), and a few of them were age between 50-59 years (4.9 percent of samples). Based on the distribution of a type of labor skill of life insurance by age, the data indicated that the high labor skill consisted of 79.1 percents of age between 30 and 49 years. Where as the low labor skill consisted of 63.4 percents of age between 30 and 49 years, and only 2.0 percents of age between 50 and 59 years.

Most samples initiated a new job as a life insurance sale when they were age around 30-49 years. Considerably a possible reason, this age was a middle age or working age. They certainly had much experience in working and learning but

they did not need to search any experience as term of a challenging. The middle age people usually worked for money and for their family in order to meet a security need and better life. Commonly, then the samples in age 30-49 year became a life insurance sale in a high proportion and stayed longer in a life insurance business than the other age groups.

#### 4.1.3 Marital status and Number of children

##### 4.1.3.1 Marital status

The samples in this study consisted of 56.2 percents single (who were widow, divorce and separate), and 43.8 percent marriage (who were couples). Based on the distribution of type of labor skill of life insurance by marital status, the data indicated that a high labor skill consisted of 50.3 percents of single and 49.7 percents of marriage. Where as the low labor skill consisted of 62.1 percents of single and 37.9 percents of marriage.

From above, the single more than the marriage worked as a life insurance sale. Based on a character of job, working as a life insurance sale, they had a lot of travel to contact their customers in each day. Sometimes, they had to go to the other province. In addition, they had a lot of study to enhance their knowledge. They had to participate in conference or training course at least one time a week especially during the family time or 17.00-21.00. Then, the duty as a sale was critically affect the duty as a family's member (such as a father, husband, or wife). For that reason, the single person had much opportunity and flexibility than the marriage person to make a decision or do their activity.

##### 4.1.3.2 Number of children

By number of children distribution, most sample had two children about 35.4 percents, and a few of them had four children only 7 percents. Based on the distribution of type of labor skill of life insurance by number of children, the data indicated that the high labor skill group had two children about 37.2 percents and had four children only 2.5 percents. Where as the low labor skill group had only one child about 39.1 percents and had four children only 1.4 percents.

From above, the data indicated that most of life insurance sale were the marriage with two children and these samples were classified as a high labor skill. As a consequence of nation's policy on birth control and family planning, most people usually had only two children. As a result of economic crisis, most people seriously concerned on family planning procedure in order to prevent a burden condition. Today, Thai family was a nuclear family in which had only one or two children and had not any ancestor to take care a young child. For the life insurance sale with two children, in whom it was appropriate, they had ability to take a good care for their children. In term of psychological matters, having children was a positive motivator because these sales put much effort in working in order to support their children in both educational and quality of life. For the life insurance sale with only one child, controversy they did not concern in making money because they did not have much burden in take care one child.

For the life insurance sale with 3-4 children, these samples had many children to take care and it absolutely was a great burden on their family in term of time and money consuming such as providing a food for their children and taking a school. If their children were so young, their parents needed to pay attention to take.

**Table 4** Distribution of the labor skill among the life insurance sale by marital status and number of children

	<b>Total</b>	<b>High labor skill</b>	<b>Low labor skill</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
	<b>N =147 (100.0)</b>	<b>N =78 (100.0)</b>	<b>N = 69 (100.0)</b>
<b>Marital status</b>			
Single (Widow, divorce, separate)	172 (56.2)	77 (50.3)	95 (62.1)
Marriage (coupler persons)	134 (43.8)	76 (49.7)	58 (37.9)
<b>Number of children</b>			
none	32 (21.8)	18 (23.1)	14 (20.3)
1	45 (30.6)	18 (23.1)	27 (39.1)
2	52 (35.4)	29 (37.2)	23 (33.3)
3	15 (10.2)	11 (14.1)	4 (5.8)
4	3 (2.0)	2 (2.5)	1 (1.4)

#### 4.1.4 Educational level and area of education.

##### 4.1.4.1 Educational level.

By educational level distribution, most samples in this study consisted of 57.8 percents lower bachelor degree. A few or only 15.7 percents of sample obtained master degree. Based on the distribution of type of labor skill of life insurance by educational level, the data indicated that the high labor skill group consisted of 62.1 percents of bachelor degree and 18.3 percents of samples educated a degree less than bachelor degree. Where as the low labor skill group consisted of 53.6 percents of bachelor degree and 11.8 percents of master degree

From above, most of life insurance sale obtained bachelor degree more than higher or lower bachelor degree. Practically, the life insurance sale not only advise a life insurance matters but also advise a financial related to the sample of computation, finance, banking, bond, government bond, etc. These sales had to advise on a sample related to a saving investment in term of benefit with comparative to other investment. To be professionals, the sale essentially knowledge about health for advising about an accidental and health insurance with including hospital admittance, treatment fee, and health service fee. Obtaining a suitable educational degree, bachelor degree was necessary for obtaining an additional study with understanding detail mattes, clearly explaining detail in order to establish a confidence and service for their customers. A sample with master degree was high competence but a sample with bachelor degree was adequate to work as the life insurance sale. However, the sample with graduate degree had much opportunity or alternative job than the sample with bachelor degree had. So there had a lot of sample with bachelor degree worked in life insurance business as the high labour skill of life insurance sale.

##### 4.1.4.2 Field of study.

By field of study distribution, there were 61 areas of education, which were classified into three groups, as:

- 1) Science and related area, such as factory engineering, construction engineering, electric engineering, mechanism engineering, educational engineering, architecture, mechanics and electronics, science and biotechnology

science, pharmaceuticals science, chemistry science, veterinarian science, nursing science, computer science, and statistic science and computer.

2) Humanities and social sciences, such as political science, public administration, government administration, administration, advertising science, mass communication, communication art science, art design, public relation, humanities, English language, liberal science, environment technology, homeland and community, social science, educational, psychology, hotel and tourism management, international commerce law, business law.

3) Business administration and marketing, such as accounting, financing, commerce, banking economic, business administration, business education, human resource management, market and trading.

According to classification of the field of study into three groups, the data indicated 65.4 percents or most of life insurance sale obtained a study in area of business administration and marketing, and 17 percents or a few of life insurance sale obtained a study in field of science and related area. Based on the distribution of a type of labor skill of life insurance by field of study, the data indicated that the high labor skill consisted of 68.6 percents obtained a study in field of Business administration and marketing, and 15.0 percents obtained a study in field of Humanities and social science. Where as the low labor skill group consisted of 62.1 percents obtained a study in field of business administration and marketing, and 17.6 percents obtained a study in field of science and related area.

From above, most of life insurance sale were obtained a study in field of business administration because the person who obtained a study in this field were likely appreciate to work on commerce and marketing. In addition, the intention of study in this area was the combination of commerce and marketing. A study in area of business administration built up a skill in both trading and marketing. Therefore, these persons recognized the pathway of working as a life insurance sale, the opportunity to achieve a success in life insurance business, and the benefits from working in this business.

Practically, working as a life insurance sale was an independent working that was similar to working in business administration and marketing. Then most of persons who obtained a degree in field of business administration and marketing were working as life insurance sale.

**Table 5** Distribution of the labor skill among the life insurance sale by educational level and area of study.

	<b>Total</b>	<b>High labor skill</b>	<b>Low labor skill</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
	<b>N=306 (100.0)</b>	<b>N=153 (100.0)</b>	<b>N=153 (100.0)</b>
<b>Educational level</b>			
Lower than Bachelor degree	81 (26.5)	28 (18.3)	53 (34.6)
Bachelor degree	177 (57.8)	95 (62.1)	82 (53.6)
Master degree	48 (15.7)	30 (19.6)	18 (11.8)
<b>Field of study</b>			
Science and related area	52 (17.0)	25 (16.3)	27 (17.6)
Humanities and social science	4 (17.6)	23 (15.0)	31 (20.3)
Business administration and marketing	200 (65.4)	105 (68.6)	95 (62.1)

#### 4.1.5 Occupation and position before and after working as a life insurance sale

##### 4.1.5.1 Occupation before working as life insurance sale.

Before working as life insurance sale, most of them worked as an employee and private officer about 67.0 percents. The sale who never worked in any kind of job was only 4.6 percent. About 65.4 percents of the high labor skill group had ever worked as employee or private officer. On the other hand, about 3.9 percents of the high labor skill group had ever worked as a homemaker, gardening, and DJ. About 68.6 percents of the low labor skill group had ever worked as employee or private officer. On the other hand, about 2.0 percents of the low labor skill had ever worked as government or State Enterprises officer. Most of them, who worked as an employee and private officer before working as life insurance sale, preferred to start a new job as a life insurance sale because of a circumstance of low income, low progress, unpleasant in welfare or fringe benefit of company, and unstable occupation, They

hope to make a much income, much progress, and stable occupation.

#### 4.1.5.2 Position before working as a life insurance sale

Before working as life insurance sale, most of their position was not related to sale anything, 53.3 percents, but the inferior was related to sale, 46.7 percents. About 51.0 percents of the high labor skill group had ever worked as a sale. In addition, the rest or about 49.0 percents of the high labor skill group had never worked as sale. About 57.5 percents of the low labor skill group had never worked as a sale. On the other hand, about 42.5 percents of the low labor skill group had ever worked as a sale. A high labor skill group had ever worked as a sale person more than a group of low labor skill had. The possible reason was experience and skill as a sale person that was useful and simple for doing life insurance business.

#### 4.1.5.3 Occupation after working as life insurance sale.

Occupation after working as life insurance sale, most of them still only worked as a life insurance sale about 77.1 percents. There also had a few samples worked as a government office and state enterprises officer or about 1.3 percents. After working as life insurance sale, about 88.9 percents of the high labor skill group still only worked as a life insurance sale. On the other hand, about 1.3 percents of the high labor skill group had ever worked as a government office and state enterprises officer. After working as life insurance sale, about 65.4 percents of the low labor skill group still only worked as a life insurance sale. On the other hand, about 1.3 percents of the low labor skill group had ever worked as a government office and state enterprises officer.

After working as life insurance sale, most of them still only worked as a life insurance sale more than they worked as other occupation. The possible reason was the high benefit or compensation than doing any occupation such as much income, much progress, equality, independence, stable, welfare, and fringe benefit in working. In addition, they made much money and definitely enough for their life and family. In addition, they no needed to do a secondary job.

#### 4.1.5.4 Position before and after working as a life insurance sale

Before working as life insurance sale, most of their position was related to sale anything, 91.2 percents, but the less of them was not related to sale something, 8.8 percents. About 95.4 percents of the high labor skill group had ever worked as a sale. In addition, the rest or about 4.6 percents of the high labor skill group had never worked as sale. About 86.9 percents of the low labor skill group had never worked as a sale. On the other hand, about 13.1 percents of the low labor skill group had ever worked as a sale. After working as life insurance sale, most of them worked as a sale person more than worked as a non-sale person. The possible reason was sale experience and skill derived from a training course by the company for a life insurance sale including the concept of doing a business as a sale person and marketing person.

**Table 6** Distribution of the labor skill of the life insurance sale by occupation and the position before and after working as life insurance sale

	<b>Total</b>	<b>High labor skill</b>	<b>Low labor skill</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
	<b>N=306 (100.0)</b>	<b>N=153 (100.0)</b>	<b>N=153 (100.0)</b>
Occupation before working as life insurance sale.			
Government or State Enterprises officer	15 (4.9)	12 (7.8)	3 (2.0)
Owner	56 (18.3)	28 (18.3)	28 (18.3)
Employee and private officer	205 (67.0)	100 (65.4)	105 (68.6)
Never worked in any kind of job	14 (4.6)	7 (4.6)	7 (4.6)
Other:homemaker,gardening, andDJ	16 (5.2)	6 (3.9)	10 (6.5)

**Table 6** Distribution of the labor skill of the life insurance sale by occupation and the position before and after working as life insurance sale (cont.)

	<b>Total</b>	<b>High labor skill</b>	<b>Low labor skill</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
	<b>N=306 (100.0)</b>	<b>N=153 (100.0)</b>	<b>N=153 (100.0)</b>
<b>Position before working as a life insurance sale</b>			
Position related with sale	143 (46.7)	78 (51.0)	65 (42.5)
Position not related with sale	163 (53.3)	75 (49.0)	88 (57.5)
<b>Occupation after working as life insurance sale.</b>			
Government or State Enterprises officer	4 (1.3)	2 (1.3)	2 (1.3)
Owner	29 (9.5)	11 (7.2)	18 (11.8)
Employee and private officer	30 (9.8)	4 (2.6)	26 (17.0)
Life insurance sale	236 (77.1)	136 (88.9)	100 (65.4)
Other : homemaker, gardening, and study in Master degree	7 (2.3)	-	7 (4.6)
<b>Position before and after working</b>			
Position related with sale	279 (91.2)	146 (95.4)	133 (86.9)
Position not related with sale	27 (8.8)	7 (4.6)	20 (13.1)

#### 4.1.6 Enthusiastic habit

By information perception via mass media, most sample in this study were regularly received information 1-3 days a week by participation in training program and academic meeting as 65.0 percents and regularly received information more than 4

days a week by participation in training course and academic meeting about 23.2 percents. Based on the distribution of type of labor skill of life insurance by educational level, the data indicated that the high labor skill group was regularly received information 1-3 days a week by participation in training program and academic meeting about 58.2 percents. In addition, they regularly received information more than 4 days a week by participation in training course and academic meeting as 41.2 percents. Where as the low labor skill group was regularly received information 1-3 days a week by participation in training course and academic program as 71.9 percents. In addition, they regularly received information more than 4 days a week by watching a television for only 5.2 percents.

From above, that most samples in this study were regularly received information 1-3 days a week by participation in training program and academic meeting more than received information via other media, because the training program and academic meeting by expert had much information than other media such as details, technique, and selling strategy. These programs also provided some necessary information about selling such as economic, financial, social, and political information. Based on their critical thinking, analysis, and synthesis; the expert set a selling strategy and technique. While the other media was only the channel of information, in which the sale had to analyze and apply by themselves.

**Table 7** Distribution of the labor skill of the life insurance sale by information perception via mass media per week

	<b>Total</b>	<b>High labor skill</b>	<b>Low labor skill</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
	<b>N=306 (100.0)</b>	<b>N=153 (100.0)</b>	<b>N=153 (100.0)</b>
<b>Television</b>			
4+ day	55 (18.0)	29 (19.0)	26 (17.0)
1-3 day	29 (42.2)	64 (41.8)	65 (42.5)
none	22 (39.9)	60 (39.2)	62 (40.5)
<b>Radio</b>			
4+ day	32 (10.5)	22 (14.4)	10 (6.5)

**Table 7** Distribution of the labor skill of the life insurance sale by information perception via mass media per week (cont.)

	<b>Total</b>	<b>High labor skill</b>	<b>Low labor skill</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
	<b>N=306 (100.0)</b>	<b>N=153 (100.0)</b>	<b>N=153 (100.0)</b>
<b>Radio</b>			
1-3 day	88 (28.8)	53 (34.6)	35 (22.9)
none	186 (60.8)	78 (51.0)	108 (70.6)
<b>Newspapers</b>			
4+ day	58 (19.0)	35 (22.9)	23 (15.0)
1-3 day	145 (47.4)	82 (53.6)	63 (41.2)
none	103 (33.7)	36 (23.5)	67 (43.8)
<b>Handbooks</b>			
4+ day	55 (18.0)	32 (20.9)	23 (15.0)
1-3 day	148 (48.4)	83 (54.2)	65 (42.5)
none	103 (33.7)	38 (24.8)	65 (42.5)
<b>Journals</b>			
4+ day	33 (10.8)	22 (14.4)	11 (7.2)
1-3 day	126 (41.2)	73 (47.7)	53 (34.6)
none	147 (48.0)	58 (37.9)	89 (58.2)
<b>Internet</b>			
4+ day	41 (13.4)	30 (19.6)	11 (7.2)
1-3 day	99 (32.4)	56 (36.6)	43 (28.1)
none	166 (54.2)	67 (43.8)	99 (64.7)
<b>Leaflet</b>			
4+ day	27 (8.8)	17 (11.1)	10 (6.5)
1-3 day	121(39.5)	65 (42.5)	56 (36.6)
none	158 (51.6)	71 (46.4)	87 (56.9)
<b>Advertising board</b>			
4+ day	47 (15.4)	27 (17.6)	20 (13.1)
1-3 day	127 (41.5)	66 (43.1)	61 (39.9)
None	132 (43.1)	60 (39.2)	72 (47.1)

**Table 7** Distribution of the labor skill of the life insurance sale by information perception via mass media per week (cont.)

	<b>Total</b>	<b>High labor skill</b>	<b>Low labor skill</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
	<b>N=306 (100.0)</b>	<b>N=153 (100.0)</b>	<b>N=153 (100.0)</b>
Training program and academic meeting			
4+ day	71 (23.2)	63 (41.2)	8 (5.2)
1-3 day	199 (65.0)	89 (58.2)	110 (71.9)
None	36 (11.8)	1 (0.7)	35 (22.9)

By enthusiastic habit distribution, most samples in this study were classified as a high level about 51.3 percents, and intermediate level about 48.7 percents. Based on the distribution of type of labor skill of life insurance by enthusiastic habit, the data indicated that the high labor skill classified as a high level about 59.5 percents. In addition, they classified an intermediate level about 40.5 percents. Controversy, the low labor skill was classified by enthusiastic habit distribution as a high level about 43.1 percents. They were classified as an intermediate level about 56.9 percents.

From above, that most samples in this study were classified by enthusiastic habit distribution as a high level as same as an intermediate level because these sale who working for three year period was necessary to have an enthusiastic habit. The person who received much information had much advantage to work as a life insurance sale than the person who received less information had especially the person who received information by participation in training program and academic meeting. Because the source of information was a place to collect knowledge related to life insurance from many places such as newspapers, radio, television, research, and experience of expert in which useful for analysis and improvement a life insurance business. On the other hand, the principle of psychological was adapted to stimulate the working enthusiastic of life insurance sale. The person, who lack of enthusiastic manner, was stimulated by the supervisor unit to join a training program which including increasing enthusiastic manner.

**Table 8** Distribution of the labor skill among the life insurance sale by enthusiastic habit

	<b>Total</b>	<b>High labor skill</b>	<b>Low labor skill</b>
	<b>N (%)</b> <b>N=306 (100.0)</b>	<b>N (%)</b> <b>N=153 (100.0)</b>	<b>N (%)</b> <b>N=153 (100.0)</b>
High	157 (51.3)	91 (59.5)	66(43.1)
Intermediate	149 (48.7)	62 (40.5)	87 (56.9)
Total	306 (100.0)	153(100.0)	153 (100.0)

## 4.2 Generality of factors related to the labor skill of the life insurance sale.

Factors related to the labor skill of the life insurance sale were achievement motive and satisfaction.

### 4.2.1 Achievement motive

By Achievement motive aspects distribution, the highest score of achievement motive among these samples in this study was independent and an average score were 4.39. Moreover, the lowest score of achievement motive among these samples in this study was competitive which an average score were about 3.46. These samples though that independent was the greatest achievement motive toward working as a life insurance sale because they recognized that an independence state of desire to run a work in any time by oneself without any controlling by the general rule such as a time mark machine, an order slip, or a supervisor. Generally, the sale had to set themselves in a time of working, a planning, a day-off, and income. The amount of income was depended on the productivity and diligent of each sale. In nature, people enjoy to spend their life with independent in all dimensions so they usually want an independence job. Then independent was an importance achievement motive toward working as a life insurance sale.

**Table 9** Means and standard deviation of achievement motive.

Achievement motive	Mean	S.D.
A desire to freedom in working	4.39	0.51
A desire to reach possible success	3.73	0.86
A desire to struggle a risk and challenge task	3.59	1.00
A desire to act for competition	3.55	1.04
A desire to achieve a success	3.46	0.89

Considerably achievement motive level, most samples had a high level of achievement motive as 50.3 percents, a moderation level of achievement motive as 46.4 percents, and a few of them had a low level of achievement motive for only 3.3 percents. As the high labor skill group, most samples had a high level of achievement motive as 94.8 percents, a few of them had a moderation level of achievement motive as 5.2 percents, and none of them had a low level of achievement motive. As the low labor skill group, most samples had a moderation level of achievement motive as 87.6 percents, a few of them had a high level of achievement motive as 5.9 percents and a low level of achievement motive as 6.5 percents.

**Table 10** Distribution of the labor skill among the life insurance sale by achievement motive level.

	Total	High labor skill	Low labor skill
	N (%)	N (%)	N (%)
	<b>N=306 (100.0)</b>	<b>N=153 (100.0)</b>	<b>N=153 (100.0)</b>
High level	154 (50.3)	145 (94.8)	9 (5.9)
Moderation level	142 (46.4)	8 (5.2)	134 (87.6)
Low level	10 (3.3)	0 (0.0)	10 (6.5)
Total	306 (100.0)	153 (100.0)	153 (100.0)

Most samples with the high labor skill had a high level of achievement motive, and most samples with the low labor skill had a moderation level of achievement motive. Because the achievement motive was the information perception especially training, such as listen the sale experience whom succeed, though the different of status, education, age. So, this training could stimulate and build spirit.

#### 4.2.2 Job satisfaction

By job satisfaction, the highest score of job satisfaction among these samples in this study was the societal value, and an average score were 4.72. Moreover, the lowest score of job satisfaction among these samples in this study was achievement, which an average score were about 3.02.

**Table 11** Means and standard deviation of job satisfaction.

Satisfaction	Mean	S.D.
Societal Value	4.72	0.50
Progress	4.63	0.49
Salary and benefits	4.53	0.57
Work-itself	4.28	0.71
Security	4.21	0.84
Recognition	3.92	0.77
Supervision	3.89	0.98
Peers	3.87	0.85
Working Environment	3.76	0.93
Achievement	3.02	1.28

Considered the job satisfaction level, most samples had a high level of job satisfaction about 77.1 percents and a moderation level of job satisfaction about 22.9 percents, and none of them had a low level of job satisfaction. As the high labor skill, most samples had a high level of job satisfaction as 98.0 percents, a few of them had a moderation level of job satisfaction as 2.0 percents, and none of them had a low level of job satisfaction. For the low labor skill, most samples had a high level of job satisfaction as 56.2 percents, and a moderation level of job satisfaction as 43.0

percents, and none of them had a low level of job satisfaction. Most samples had a high level of job satisfaction because of their experience and other experience with positive impression such as helping a customer during a tragedy. On the other hand, the training program provide a positive attitude toward a being a life insurance sale.

**Table 12** Distribution of the labor skill among the life insurance sale by job satisfaction level

	<b>Total</b>	<b>High labor skill</b>	<b>Low labor skill</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
	<b>N=306 (100.0)</b>	<b>N=153 (100.0)</b>	<b>N=153 (100.0)</b>
High level	236 (77.1)	150 (98.0)	86 (56.2)
Moderation level	70 (22.9)	3 (2.0)	67 (43.8)
Total	306 (100.0)	153 (100.0)	153 (100.0)

### 4.3 The labor skill of the life insurance sale in the life insurance sale

The samples were classified into two sample groups such as a group with the high labor skill in the life insurance sale and the low labor skill in the life insurance sale. The criterion was based on the outcome of the year during B.E 2545-2547 in term of amount of selling a life insurance policy and the position of working in present.

1. The high labor skill group of life insurance sale who sold average 33 life insurance policies, for 3 years, or got the promotion as supervisor and administrator of life insurance.

2. The low labor skill group of life insurance sale who sold average 0-32 life insurance policies, for 3 years, or did not get the promotion as supervisor and administrator of life insurance.

Therefore, the researcher presented a distribution of life insurance policy in term of number and percentage during the last three years and the position of working in present. In addition, the income of samples was presented to clearly indicated the

labor skill of these samples. The presented of labor skill in selling a life insurance policy was extended with an in-depth interview from 10 samples which consisted of 5 samples with high, and 5 samples with low labor skill.

4.3.1 Number of selling a life insurance policy per year in each life insurance sale during the year B.E 2545-2547

4.3.1.1 In the year B.E 2545:

In B.E 2545, the highest number of selling life insurance policy was 225 policies and the lowest number of selling life insurance policy was 2 policies. Most samples sold the life insurance policy less than 32 policies or 63.7 percents. Some of them sold the life insurance policy more than 33 policies were 36.3 percents. Most samples with the high labor skill sold the life insurance more than 33 policies or 71.9 percents, but some of them sold the life insurance policy less than 32 policies this year or 28.1 percents. A few sample with the low labor skill sold the life insurance more than 33 policies, or 0.7 percent. However, most of them sold the life insurance policy less than 32 policies this year, 99.3 percents.

4.3.1.2 In the year B.E 2546:

In B.E 2546, the highest number of selling life insurance policy was 220 policies and the lowest number of selling life insurance policy was 2 policies. Most samples sold the life insurance policy less than 32 policies, or 60.5 percents. Some of them sold the life insurance policy more than 33 policies were 39.5 percents. Most samples with high labor skill sold the life insurance policy more than 33 policies or 78.4 percents, but some of them sold the life insurance policy less than 32 policies this year, or 21.6 percents. A few sample with low labor skill sold the life insurance more than 33 policies, or 0.7 percent. However, most of them sold the life insurance policy less than 32 policies this year, 99.3 percents.

4.3.1.3 In the year B.E 2547:

In B.E 2547, the highest number of selling life insurance policy was about 150 policies and the lowest number of selling life insurance policy was 2 policies. Most samples sold the life insurance policy less than 32 policies, or 59.2 percents. Some of them sold the life insurance policy more than 33 policies were 40.8 percents. Most samples with high labor skill sold the life insurance more than 33

policies, or 79.7 percents but some of them sold the life insurance policy less than 32 policies this year or 20.3 percents. A few sample with low labor skill sold the life insurance more than 33 policies, or 2.0 percents. However, most of them sold the life insurance policy less than 32 policies this year, 98.0 percents.

Most samples with high labor skill sold the life insurance more than 33 policies as 79.7 percents that lesser than it should because some of them got a promotion to be the supervisor of life insurance sale in which mainly emphasized on selling management. Thus, some samples with high expertise sold the life insurance policy in less than 33 policies a year.

4.3.2 The number of life insurance policy were sold in the average three year during B.E 2545-2547

In term of an average number of life insurance policy during the last three years was 94 policies. The high labor skill sold average 147 life insurance policies. The low labor skill sold average 41 life insurance policies.

**Table 13** Distribution of the labor skill among the life insurance sale by number of selling a life insurance policy per year

	<b>Total</b>	<b>High labor skill</b>	<b>Low labor skill</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
	<b>N=306 (100.0)</b>	<b>N=153 (100.0)</b>	<b>N=153 (100.0)</b>
<b>B.E 2545</b>			
2 - 32	195 (63.7)	43 (28.1)	152 (99.3)
33 - 225	111 (36.3)	110 (71.9)	1 (0.7)
<b>B.E 2546</b>			
2 - 32	185 (60.5)	33 (21.6)	152 (99.3)
33 - 220	11 (39.5)	120 (78.4)	1 (0.7)
<b>B.E 2547</b>			
2 - 32	183 (59.8)	33 (20.3)	150 (98.0)
33 - 150	123 (40.2)	120 (79.7)	3 (2.0)
	Mean = 94.29	Mean = 147.19	Mean = 41.39
	S.D. = 81.81	S.D. = 86.56	S.D.17.47

**Table 13** Distribution of the labor skill among the life insurance sale by number of selling a life insurance policy per year (cont.)

	<b>Total</b>	<b>High labor skill</b>	<b>Low labor skill</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
	<b>N=306 (100.0)</b>	<b>N=153 (100.0)</b>	<b>N=153 (100.0)</b>
B.E 2547			
2 - 32	183 (59.8)	33 (20.3)	150 (98.0)
33 - 150	123 (40.2)	120 (79.7)	3 (2.0)
	Mean = 94.29	Mean = 147.19	Mean = 41.39
	S.D. = 81.81	S.D. = 86.56	S.D.17.47

#### 4.3.3 Income per year per life-insurance sale during the year 2545-2547.

##### 4.3.3.1 In the year B.E 2545:

In B.E 2545, the range of income per year in each of life-insurance sale was 8,000 to 12,000,000 baht. About 73.3 percents of samples had an average income less than 500,000 baht per year. The remainder had an average income more than 500,001 baht a year. About 52.3 percents of sample with the high labor skill, a half of samples had an average income more than 500,001 baht per year. About 47.7 percents of sample with high labor skill, the remainder had an average income per year less than 500,000 baht. About 99.3 percents of sample with low labor skill had an average income less than 500,000 baht per year. Only 0.7 percents of sample with low labor skill had an average income per year more than 500,001 baht.

##### 4.3.3.2 In the year B.E 2546:

In B.E 2546, the range of income per year in each life-insurance sale was 10,000 to 12,000,000 baht. About 65.1 percents of samples had an average income less than 500,000 baht per year. About 34.3 percents of samples, the remainder, had an average income more than 500,001 baht per year. About 64.7 percents of sample with high labor skill had an average income more than 500,001 baht per year. About 35.5 percents of sample with high labor skill, the remainder had an average income per year less than 500,000 baht.

About 96.1 percents of sample with low labor skill, most samples had an average income less than 500,000 baht per year. Only 3.9 percents of sample with low labor skill had an average income per year more than 500,001 baht.

#### 4.3.3.3 In the year B.E 2547:

In B.E 2547, the range of income per year in each life-insurance sale was 5,000 to 7,700,000 baht. About 62.1 percents of samples had an average income per year less than 500,000 baht. About 37.9 percents of samples had an average income more than 500,001 baht a year. About 73.9 percents of sample with high labor skill had an average income more than 500,001 baht per year. About 26.1 percents of sample with high labor skill had an average income per year less than 500,000 baht. About 98.0 percents of sample with low labor skill, most samples had an average income less than 500,000 baht per year. Only 2.0 percents of sample with low labor skill had an average income per year more than 500,001 baht.

#### 4.3.3.4 The total income of life insurance sale during the three year period from B.E 2545 to B.E 2547

During the last three years, the average income of these life insurance sales was 1,902,792 baht. During the last three year, the sample with high labor skill had an average income about 3,302,801 baht. During the last three year, the sample with low labor skill had an average income only 502,783 baht.

A few sample with low labor skill had an average income per year more than 500,001 baht because they sold a few life-insurance policy with a high insurance premium or a few life-insurance policy with a high commission. The difference of life-insurance policy had different commission rate.

**Table 14** The number and percentage of the high labor skill and the low labor skill divided by the average income per year.

	<b>Total</b>	<b>High labor skill</b>	<b>Low labor skill</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
	<b>N=306 (100.0)</b>	<b>N=153 (100.0)</b>	<b>N=153 (100.0)</b>
B.E 2545			
8,000 - 500,000	225 (73.5)	73 (47.7)	152 (99.3)
500,001-12,000,000	81 (26.5)	80 (52.3)	1 (0.7)
B.E 2546			
8,000 - 500,000	201 (65.7)	54 (35.3)	147 (96.1)
500,001-12,000,000	105 (34.3)	99 (64.7)	6 (3.9)
B.E 2547			
8,000 - 500,000	190 (62.1)	40 (26.1)	150 (98.0)
500,001-12,000,000	116 (37.9)	113 (73.9)	3 (2.0)
	Mean = 1,902,792	Mean = 3,302,801	Mean =502,783
	S.D. = 2532277.51	S.D = 2950554.34	S.D. =464150.29

#### 4.3.4 The present position in life insurance company

About 46.7 percents of the samples of life-insurance sale, almost a half of these samples worked as a full time. And 37.9 percents of life-insurance sale worked as a supervisor. Only 14.1 percents of them worked part-time sale. And a few of them or only 1.3 percents resigned or quitted this job.

About 75.8 percents of the samples as life-insurance sale worked as a supervisor. About 23.5 percents of life-insurance sales with high labor skill, almost a quarter of these samples, worked as a full time sale. Only 0.7 percent of them worked as a part-time sale. Moreover, none of them resigned or quitted this job.

None of these life-insurance sale samples with low labor skill worked as a supervisor of life-insurance sale. About 69.9 percents of these life-insurance sales with low labor skill worked as a full time sale. About 27.5 percents of them worked as a part-time sale. About 2.6 percents of them resigned or quitted this job. The reason of doing a full time was positive attitude toward the life insurance service. These samples

who worked for three years that was long enough to recognized how good to work as a life insurance sale.

**Table 15** The number and percentage of the high labor skill and the low labor skill divided by the present position in life insurance sale.

	<b>Total</b>	<b>High labor skill</b>	<b>Low labor skill</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
	<b>N=306 (100.0)</b>	<b>N=153 (100.0)</b>	<b>N=153 (100.0)</b>
Full time	143 (46.7)	36 (23.5)	107 (69.9)
Part time	43 (14.1)	1 (0.7)	42 (27.5)
Supervisor of insurance sale	116 (37.9)	116 (75.8)	-
Resign	4 (1.3)	-	4 (2.6)

#### 4.4 Factors related to the labor skill of the life insurance sale

To determine the factors related to the labor skill among the life insurance sale in selling the life insurance policy. The data was analyzed the relationship of the related factors toward the labor skill. These factors were gender, age, marital status, number of children, educational level, occupation and position before and after working as a life insurance sale, enthusiastic habit, achievement motive, and job satisfaction.

Multiple Regression Analysis (MRA) was applied to analyze these factors related to the labor skill in selling the life insurance policy. By applied Chi-Square Tests on the bivariate analysis at the significant level 0.05, some variable which was related to the labor skill in selling the life insurance policy such as age, marital status, educational level, occupation and position before and after working as a life insurance sale, enthusiastic habit, achievement motive, and job satisfaction.

**Table 16** The correlation of population factor in gender variable with the labor skill of life insurance sale.

	<b>High labor skill</b>	<b>Low labor skill</b>	<b>Total</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
Male	53 (17.3)	46 (15.0)	99 (32.4)
Female	100 (32.7)	107 (35.0)	207 (67.6)
Total	153 (50.0)	153 (50.0)	306 (100.0)
$X^2 = 0.732$ df = 1 Sig. = 0.392			

From table 16, For a chi-square distribution with the 1 degree of freedom and  $p > 0.05$ , there was no evidence that the labor skill and gender were independence. Thus, the conclusion of the study was that the labor skill of life insurance sale and gender were not indicated to be related, at significant level of 0.05.

**Table 17** The correlation of population factor in aged variable with the labor skill of life insurance sale.

	<b>High labor skill</b>	<b>Low labor skill</b>	<b>Total</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
20-29	20 (6.5)	53 (17.3)	73 (23.9)
30-49	121 (39.5)	97 (31.7)	218(71.2)
50-59	12 (3.9)	3(1.0)	15(4.9)
Total	153 (50.0)	153 (50.0)	306 (100.0)
$X^2 = 12.960$ df = 2 Sig. = 0.000			

From table 17, the chi-square distribution with 2 degree of freedom and  $p < 0.05$ , so there was statically that the labor skill and age were not independence. Thus, the conclusion of the study was that the labor skill of life insurance sale and age appeared to be related, at significant level of 0.05.

**Table 18** The correlation of population factor in marital status variable with the labor skill of life insurance sale.

	<b>High labor skill</b>	<b>Low labor skill</b>	<b>Total</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
Single	77 (25.2)	95 (31.0)	172 (56.2)
Marriage	76 (24.8)	58(19.0)	134(43.8)
Total	153 (50.0)	153 (50.0)	306 (100.0)
$X^2 = 4.302$ $df = 1$ $Sig. = 0.038$			

From table 18, the chi-square distribution with the 1 degree of freedom and  $p < 0.05$ , so there was statically evidence that the labor skill and marital status were not independence. Thus, the conclusion of the study was that the labor skill of life insurance sale and marital status related at significant level of 0.05.

**Table 19** The correlation of population factor in number of children variable with the labor skill of life insurance sale

	<b>High labor skill</b>	<b>Low labor skill</b>	<b>Total</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
1	18 (15.7)	27(23.5)	45 (39.1)
2	29 (25.2)	23 (20.0)	52 (45.2)
3	11 (9.6)	4 (3.5)	15 (13.0)
4	2 (1.7)	1 (0.9)	3 (2.6)
Total	60 (52.2)	55 (47.8)	115 (100.0)
$X^2 = 5.886$ $df = 3$ $Sig. = 0.117$			

For table 19, the chi-square distribution with 3 degree of freedom and  $p > 0.05$ , there was no evidence that the labor skill samples and number of children were independence. Thus, the conclusion of the study was that the labor skill of life insurance sale and number of children were not related, at significant level of 0.05.

**Table 20** The correlation of population factor in educational variable with the labor skill of life insurance sale

	High labor skill	Low labor skill	Total
	N (%)	N (%)	N (%)
Lower Bachelor degree	28 (9.2)	53 (17.3)	81 (26.5)
Bachelor degree	95 (31.0)	82 (26.8)	177 (57.8)
Master degree	30 (9.8)	18 (5.9)	48 (15.7)
Total	153 (50.0)	153 (50.0)	306 (100.0)
$X^2 = 11.671$ df = 2 Sig. = 0.003			

From table 20, the chi-square distribution with 2 degree of freedom and  $p < 0.05$ , there was statically convincing evidence that the labor skill and educational level were not independence. Thus, the conclusion of the study was that the labor of life insurance sale and educational level appeared to be related, at significant level of 0.05.

**Table 21** The correlation of population factor in field of study variable with the labor skill of life insurance sale.

	High labor skill	Low labor skill	Total
	N (%)	N (%)	N (%)
Science and related area	25 (8.2)	27 (8.8)	52 (17.0)
Humanities and social science	23 (7.5)	31 (10.1)	54 (17.6)
Business administration and marketing	105 (32.7)	95 (31.0)	200 (65.4)
Total	153 (50.0)	153 (50.0)	306 (100.0)
$X^2 = 1.762$ df = 2 Sig. = 0.414			

Table 21, the chi-square distribution with 3 degree of freedom and  $p > 0.05$ , there was no evidence that the labor skill samples and area of study were independence. Thus, the conclusion of the study was the labor skill of life insurance sale and field of study were not indicate to be related, at significant level of 0.05.

**Table 22** The correlation of population factor in occupation before working as life insurance sale variable with the labor skill of life insurance sale

	High labor skill	Low labor skill	Total
	N (%)	N (%)	N (%)
Government or State	12 (3.9)	3 (1.0)	15 (4.9)
Enterprises officer			
Owner	28 (9.2)	28 (9.2)	56 (18.3)
Employee and private officer	100 (32.7)	105 (34.3)	205 (67.0)
Never worked in any kind of job	7 (2.3)	7 (2.3)	14 (4.6)
Other: gardening, homemaker, and DJ	6 (2.0)	10 (3.3)	16 (5.2)
Total	153 (50.0)	153 (50.0)	306 (100.0)
$\chi^2 = 6.522$ $df = 4$ $Sig. = 0.163$			

Table 22, the chi-square distribution with 4 degree of freedom and  $p > 0.05$ , there was no evidence that the labor skill samples and occupation before working as a life insurance sale were independence. Thus, the conclusion of the study was that the labor skill of life insurance sale and occupation before working as a life insurance sale were not indicate to be related, at significant level of 0.05.

**Table 23** The correlation of population factor in occupation after working as life insurance salariable with the labor skill of life insurance sale

	High labor skill	Low labor skill	Total
	N (%)	N (%)	N (%)
Government or State Enterprises officer	2 (0.7)	2(0.7)	4(1.3)
Owner	11 (3.6)	18(5.9)	29(9.5)
Employee and private officer	4 (1.3)	26(8.5)	30(9.8)
Never worked in any kind of job	136 (44.4)	100(32.7)	236(77.1)

**Table 23** The correlation of population factor in occupation after working as life insurance salariable with the labor skill of life insurance sale (cont.)

	High labour	Low labour	Total
	skill	skill	
	N (%)	N (%)	N (%)
Other: gardening, homemaker, and DJ	0(0.0)	7(2.3)	7(2.3)
Total	153 (50.0)	153 (50.0)	306 (100.0)
$\chi^2 = 30.315$ $df = 4$ $Sig. = 0.000$			

From table 23, the chi-square distribution with 4 degree of freedom and  $p < 0.05$ , there was statically convincing evidence that the labor skill and occupation after working as a life insurance sale were not independence. Thus, the conclusion of the study was the labor skill of life insurance sale and occupation after working as a life insurance sale appeared to be related, at significant level of 0.05.

**Table 24** The correlation d of population factor in position before working as life insurance sale variable with the labor skill of life insurance sale

	High labor skill	Low labor skill	Total
	N (%)	N (%)	N (%)
Position related sale	78 (25.5)	65 (21.2)	143 (46.7)
Position not related sale	75 (24.5)	88 (28.8)	163 (53.3)
Total	153 (50.0)	153 (50.0)	306 (100.0)
$\chi^2 = 2.219$ $df = 1$ $Sig. = 0.136$			

Table 24, the chi-square distribution with 1 degree of freedom and  $p > 0.05$ , there was no evidence that the labor skill samples and position before working as life insurance sale were independence. Thus, the conclusion of the study was that the labor skill of life insurance sale and position before working as a life insurance sale were not indicate to be related, at significant level of 0.05.

**Table 25** The correlation of population factor in position after working as life insurance sale variable with the labor skill of life insurance sale

	<b>High labor skill</b>	<b>Low labor skill</b>	<b>Total</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
a sale position	7 (2.3)	20(6.5)	27(8.8)
not a sale position	146(47.7)	133(43.5)	279(91.2)
Total	153 (50.0)	153 (50.0)	306 (100.0)
$\chi^2 = 6.865$ $df = 1$ $Sig. = 0.009$			

From table 25, the chi-square distribution with 1 degree of freedom and  $p < 0.05$ , there was statically convincing evidence that the labor skill and position after working as a life insurance sale were not independence. Thus, the conclusion of the study was that the labor skill of life insurance sale and position after working as a life insurance sale appeared to be related, at significant level of 0.05.

**Table 26** The correlation of population factor in enthusiastic habit variable with the labor skill of life insurance sale.

	<b>High labor skill</b>	<b>Low labor skill</b>	<b>Total</b>
	<b>N (%)</b>	<b>N (%)</b>	<b>N (%)</b>
High	62 (20.3)	87 (28.4)	149(48.7)
Intermediate	91(29.7)	66 (21.6)	157(51.3)
Total	153 (50.0)	153 (50.0)	306 (100.0)
$\chi^2 = 8.176$ $df = 1$ $Sig. = 0.004$			

From table 26, the chi-square distribution with 1 degree of freedom and  $p < 0.05$ , there was statically convincing evidence that the labor skill and enthusiastic habits were not independence. Thus, the conclusion of the study was that the labor skill of life insurance sale and enthusiastic habits appeared to be related, at significant level of 0.05.

**Table 27** The correlation of psychological factor in achievement motive variable with the labor skill of life insurance sale.

	High expertise	Low expertise	Total
	N (%)	N (%)	N (%)
High level	0(0.0)	10(3.3)	10(3.3)
Moderation level	8(2.6)	143(43.8)	142(46.4)
Low level	145(47.4)	9(2.9)	154(50.3)
Total	153 (50.0)	153 (50.0)	306 (100.0)
$X^2 = 241.907$ $df = 2$ $Sig. = 0.000$			

From table 27, the chi-square distribution with 2 degree of freedom and  $p < 0.05$ , there was statically convincing evidence that the labor skill and achievement motive were not independence. Thus, the conclusion of the study was that the labor skill of life insurance sale and achievement motive appeared to be related, at significant level of 0.05.

**Table 28** The correlation of psychological factor in job satisfaction variable with the labor skill of life insurance sale.

	High labor skill	Low labor skill	Total
	N (%)	N (%)	N (%)
Moderation level	3 (1.0)	67(21.9)	70(22.9)
High level	150(49.0)	86(28.1)	236(77.1)
Total	153 (50.0)	153 (50.0)	306 (100.0)
$X^2 = 75.870$ $df = 1$ $Sig. = 0.000$			

From table 28, the chi-square distribution with 1 degree of freedom and  $p < 0.05$ , there was statically convincing evidence that the labor skill and work satisfaction were not independence. Thus, the conclusion of the study was the labor skill of life insurance sale and work satisfaction appeared to be related, at significant level of 0.05.

#### Demographic factor:

The demographic factor related to the labor skill among the life insurance sale in selling the life insurance policy. From table 15 to table 26, it was a test of independence for determining factors related to the labor skill among the life insurance sale in selling the life insurance policy. These factors were gender, age, marital status, number of children, educational level, occupation and position before and after working as a life insurance sale, and enthusiastic habit. The result significantly indicated some independence variables related to the labor skill among the life insurance sale in selling the life insurance policy. These independence variables were age, marital status, educational level, occupation before and after working as a life insurance sale, position in before and after working as a life insurance sale, and enthusiastic habit. There were some variables did not relate to the labor skill among the life insurance sale in selling the life insurance policy such as gender, number of children, area of study, occupation in before and after working as a life insurance sale, and position in before and after working as a life insurance sale.

#### Psychological factor

Psychological factor related to the labor skill among the life insurance sale in selling the life insurance policy. These factors were achievement motive and job satisfaction. From table 27 and table 28, it was a test of independence for determining factors related to the labor skill among the life insurance sale in selling the life insurance policy. The result significantly indicated independence variables, which related to the labor skill among the life insurance sale in selling the life insurance policy, were an achievement motive and satisfaction.

#### Multiple Regression Analysis:

For Multiple Regression Analysis (MRA), the researcher analyzed 8 independence variables such as age, marital status, educational level, occupation in before and after working as a life insurance sale, position in before and after working as a life insurance sale, enthusiastic habit, achievement motive, and job satisfaction.

4.4.1 Characteristics of Independence and dependence variable

4.4.4.1 Independent variables as interval scale

Age, enthusiastic habit, achievement motive, and satisfaction variables were independent variables which level of measurement was interval scale.

4.4.4.2 Independent variables as nominal scale

Marital status, educational level, occupation in before and after working as a life insurance sale, position in before and after working as a life insurance sale were independent variables which level of measurement was nominal scale.

Dummy Variable was “1” denoted as independent variable affected the labor skill among the life insurance sale of life insurance sale, selling the life insurance policy. See the following section

X <sub>2</sub>	1	Marital status: single (widow, divorce, and separate)
	0	Marital status: marriage samples (couples)
X <sub>3</sub>	1	Educational level: Bachelor degree and Master degree
	0	Educational level: Lower Bachelor degree
X <sub>4</sub>	1	Position in a post phase: position related sale
	0	Position in a post phase: position not related sale
X <sub>5</sub>	1	Occupation in after working as life insurance sale: government or State Enterprises officer
	0	Occupation in after working as life insurance sale: others
X <sub>6</sub>	1	Occupation in after working as life insurance sale: owner
	0	Occupation in after working as life insurance sale: others
X <sub>7</sub>	1	Occupation in after working as life insurance sale: employee and private officer
	0	Occupation in after working as life insurance sale: others
X <sub>8</sub>	1	Occupation in after working as life insurance sale: still worked as a life insurance sale
	0	Occupation in after working as life insurance sale: others

- Symbol in this analysis

symbol	denoted as
X	Mean
S.D.	standard deviation
N	number of data
R	Multiple Correlation Coefficient
R <sup>2</sup>	Coefficient of determination
b	Raw partial regression Coefficient
β	Standardized partial regression Coefficient
a	Constant (Intercept)
Ŷ	Predicted criterion: The labour skill among the life insurance sale in selling the life insurance policy.
X <sub>1</sub>	Age
X <sub>2</sub>	Marital status
X <sub>3</sub>	Educational level: Bachelor degree and master degree
X <sub>4</sub>	Position after working as life insurance sale: related to_a sale position
X <sub>5</sub>	Occupation after working as life insurance sale: government or State Enterprises officer
X <sub>6</sub>	Occupation after working as life insurance sale: owner
X <sub>7</sub>	Occupation after working as life insurance sale: employee and private officer
X <sub>8</sub>	Occupation after working as life insurance sale: still only worked as a life insurance sale
X <sub>9</sub>	enthusiastic habit
X <sub>10</sub>	achievement motive
*	Significant at $\alpha = 0.05$
**	Significant at $\alpha = 0.01$

#### 4.4.2 The association between independence variables

To test the assumption of MRA (Multiple Regression Analysis) that the independent variables are not correlated with each other, the “inter-correlation analysis” was applied among “8 independent variables” prior to running a multiple regression analysis. Also “inter-correlation analysis” was applied to select independent variables that were not correlated with each other. If these independent variables were correlated with each other, this situation was called “multicollinearity”.

**Table 29** Intercorrelations Matrix of the population factor and psychological factor that related to labor skill of the life insurance sale by Pearson Correlation (N = 306).

Variables	Age	Achievement motive	Job satisfaction	Enthusiastic habit	t_case_ means
Age	1	.320**	.228**	.005	.252**
Pearson Correlation	.	.000	.000	.926	.000
Sig. (2-Tailed)					
Achievement motive		1	.842**	-.333**	.538**
Pearson Correlation		.	.000	.000	.000
Sig. (2-Tailed)					
Job satisfaction			1	-.278**	.476**
Pearson Correlation			.	.000	.000
Sig. (2-Tailed)					
Enthusiastic habit				1	-.193**
Pearson Correlation				.	.001
Sig. (2-Tailed)					
t_case_means					1
Pearson Correlation					.
Sig. (2-Tailed)					

\*. Correlation is significant at the 0.05 level (2-tailed).

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

From table 29, the data indicated inter-correlations among four independent variables which were population factor, age and enthusiastic habit, and psychological factor, achievement motive and job satisfaction. The strongest correlation occurred within the psychological variables between achievement motive and job satisfaction ( $r = 0.842$ ) that higher level of achievement motive was association with higher level of satisfaction. The correlation coefficients among other variables were less than 0.7 which was moderated or low correlation. There is no universally accepted rule of thumb concerning how high is too high. Still, most investigators would probably agree that correlations of  $r > 0.7$  between independent variables should be considered very problematic or classified as the multicollinearity. (Suchart Praserttratin, 2537: 84). Then, the researcher considered eliminating job satisfaction variable from MRA (Multiple Regression Analysis).

**Table 30** Intercorrelations of population factor related to the labor skill of life insurance sale

<b>Independent Variable</b>	<b>N</b>	<b>Mean</b>	<b>Mean Rank</b>	<b>Frieman Test</b>	<b>df</b>	<b>Sig</b>
Marital status	306	.5621	1.10	1141.348	4	.000*
Educational level	306	1.8922	2.48			
occupation in after working as a life insurance sale	306	3.6961	3.90			
position in after working as a life insurance sale	306	1.9118	2.53			

\*  $P < 0.00$

#### 4.4.3 The Model of analysis

In this study, it was more convenient to develop a prediction equation or “the Multiple Linear Regression Model”. The equation was a special case of the mathematical equation for a straight line and was as follows:

$$\hat{Y} = a_1 + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + b_5x_5 + b_6x_6 + b_7x_7 + b_8x_8 + b_9x_9 + b_{10}x_{10}$$

symbol	denoted as
$\hat{Y}$	Independent variable.
a	Constant.
$b_1, \dots, b_{10}$	Partial regression Coefficient for each dependent variable or predictor
$x_1, \dots, x_{10}$	Dependent variable.

Then the predicted model of labor skill of life insurance sale was

$$\begin{aligned} \text{Labor skill of life insurance sale} = & -98.279 + 0.751 (\text{Age}) + 7.720 (\text{Single}) + 4.269 \\ & (\text{higher than Bachelor degree}) - 1.021 (\text{Position} \\ & \text{Related sale}) + 11.825 (\text{Occupation in after} \\ & \text{working as life insurance sale: government and} \\ & \text{state enterprises officer}) + 7.450 (\text{Occupation in} \\ & \text{after working as life insurance sale: owner}) - \\ & 2.915 (\text{Occupation in after working as life} \\ & \text{insurance sale: employee and private officer}) + \\ & 11.626 (\text{Occupation in after working as life} \\ & \text{insurance sale: still only worked as a life} \\ & \text{insurance sale}) - 3.888 (\text{Enthusiastic habit}) + 1.967 \\ & (\text{Achievement motive}) \end{aligned}$$

#### 4.4.4 The results of factors related to labor skill of life insurance sale

The results of Multiple Regression Analysis, which all the predictors, were entered in a single step. The analysis was indicated, Factors related to labor skill of life insurance sale, when all variables were entered into the analysis, all the predictors are entered in a single step,  $R^2 = 0.312$ . The squared multiple correlations can be directly interpreted in terms of percentage of accountable variation. The all predictors or all independent variables can account for about 31.2 percents of the variance in

labor skill of life insurance sale. Then, 31.2 percents of the variance in labor skill of life insurance sale was predictable from gender, age, marital status, number of children, educational level, occupation and position before and after working as a life insurance sale, enthusiastic habit, achievement motive, and job satisfaction.

To Test of  $R^2$ , it was found in the table 30 with  $F = 13.396$ ,  $p < .0001$ . From the output: Sig. = .0000. It can be reported as  $p < .0001$ . Express the  $F$  ratio in terms of the proportions of variance accounted for and not accounted for. It is concluded that there was statically convincing evidence that gender, age, marital status, number of children, educational level, occupation and position in before and after working as a life insurance sale, enthusiastic habit, achievement motive, and job satisfaction accounted for about 31.2 percents of the variance in labor skill of life insurance sale and that this finding is statistically significant.

To test of Regression Coefficients of each independent variable or “predictor”:

The column labeled “Beta” denoted as “Standardized regression Coefficients” and a test statistic was “t-test” at  $\alpha = 0.05$ . These Standardized regression Coefficients were interpreted as relative weighs, indicating how each variable contributed to the value of “ $\hat{Y}$ ” or Predicted criterion: labor skill of life insurance sale.

From the table 30, the Beta shown that “ $X_{10}$  (achievement motive, Beta = .468, at  $\alpha < 0.05$ ) and  $X_1$  (age, Beta = .128, at  $\alpha < 0.05$ ) independent variables” were the most important variables for predicted labor skill among the life insurance sale. Then, there was statically convincing evidence that labor skill of life insurance sale related to “high achievement motive and age 30-49 years old”. On the other hand, there was no evidence that these factors, which were gender, marital status, number of children, educational level, occupation and position before and after working as a life insurance sale, enthusiastic habit, and job satisfaction, accounted for the variance in labor skill of life insurance sale.

**Table 31** The results of “Multiple Regression Analysis” of factors related to labor skill of life insurance sale

<b>The statistical</b>					
Variables	<b>B</b>	<b>S.E.</b>	<b>Beta</b>	<b>t</b>	<b>Sig.t</b>
Constant	<b>-98.279</b>	<b>29.461</b>		<b>-3.336</b>	<b>.001**</b>
X <sub>1</sub>	.751	.350	.128	2.146	.033*
X <sub>2</sub>	7.720	5.122	.083	1.507	.133 <sup>NS</sup>
X <sub>3</sub>	4.269	5.408	.041	.789	.431 <sup>NS</sup>
X <sub>4</sub>	-1.021	9.930	-.006	-.103	.918 <sup>NS</sup>
X <sub>5</sub>	11.825	24.980	.029	.473	.636 <sup>NS</sup>
X <sub>6</sub>	7.459	16.824	.047	.443	.658 <sup>NS</sup>
X <sub>7</sub>	-2.915	16.894	-.019	-.173	.863 <sup>NS</sup>
X <sub>8</sub>	11.626	15.393	.105	.755	.451 <sup>NS</sup>
X <sub>9</sub>	-.388	.643	-.032	-.603	.133 <sup>NS</sup>
X <sub>10</sub>	1.967	.239	.468	8.245	.000**

R<sup>2</sup> = 0.312, Standard Error of Estimation (SEE) = 39.19185,  
Adjusted R<sup>2</sup> = 0.287, F-Statistic = 13.396, Sig.F (P-Value) = 0.000<sup>a</sup>

## Note

B Raw partial regression Coefficient: Unstandardized Coefficients

S.E. Standard

Beta Standardized regression Coefficients

t t-statistics

Sig.t Two-sided p-value

NS No significant

\* Statistically significant at p-value &lt; 0.05

\*\* Statistically significant at p-value &lt; 0.01

## 4.5 Qualitative data analysis

### 4.5.1 Gender

By in depth interview, these sample groups were consisted of two groups of samples with differ in labor skill, the high labor skill group and the low labor skill in selling the life insurance policy. Each group of them consisted of five samples in which three of them were women and two of them were men. The gender distribution among these groups were correspondence with the whole group that there were women more than men were.

### 4.5.2 Age

All samples in a group with high labor skill aged from 30 to 49 years. Three samples in a group with low labor skill aged from 20 to 29 years and two of them aged from 30-49 years. The age distribution among both groups were correspondence with the whole group that most sample with high labor skill aged from 30 to 49 year and most samples with low labor skill aged from 20-29 years.

### 4.5.3 Marital status

There were four married samples and one single sample with high labor skill. Controversy, There were only one married sample and four single samples with low labor skill. The marital distribution among both groups were correspondence with the whole group that most sample with high labor skill were married and most samples with low labor skill were single.

### 4.5.4 Educational level.

Among a group with high labor skill, three samples obtained a bachelor degree and one sample obtained a master degree, and one sample obtained a high school level. Most of them studied in an area that related to selling matters such as marketing, business administration, and accounting but two of them studied in field of area that did not relate to selling matters such as homeland and community and English language. Among a group with low labor skill, two samples obtained a bachelor degree and two samples obtained a master degree, and only one sample obtained a lower bachelor degree. Most of them studied in an area that did not relate to

selling matters such as constructing engineering, English language, and secretary, but two of them studied in an area that related to selling such as marketing management, and economics. The educational distribution among both groups were correspondence with the whole group that most sample with high labor skill studied in field that related to selling and most samples with low labor skill studied in field that not related to selling. In addition, most of them obtained a bachelor degree. Occupation in before working as life insurance sale. Before working as life insurance sale, three samples in high labor skill group had ever worked as an employee or private officer that related to selling such as working in marketing management department and international trading department. The other two samples ever had their own business and had ever worked as the employee that related to selling such as oversea shipping and marketing.

Before working as life insurance sale, three samples in a group with low labor skill had ever worked as an employee or private officer. One sample ever had his or her own business and the other one just finished his/her school and had never worked before being a life insurance sale. Most of them worked in a position that not related to selling such as public relations, personnel officer, and teacher. Before working as life insurance sale, these occupations distribution among both groups were correspondence with the whole group that most samples were employee or private officer.

Occupation after working as life insurance sale, three samples in a group with high labor skill had still worked as the life insurance sale and other two samples had still worked as the life insurance sale but they had their own business more than one business too. After working as life insurance sale, three samples in a group with low labor skill worked as an employee or private officer. Only one sample had still worked as the life insurance sale. The other one sample had also still worked as the life insurance sale but they had their own business. After working as life insurance sale, these occupations distribution among a group with high labor skill were correspondence with the sample that they had still only worked as the life insurance sale.

#### 4.5.5 Field of study and working experience.

Among a group with high labor skill, most samples applied their knowledge in their school and working experience for working as a life insurance sale such as a customer contacts, personal behave, customer relations and socialize, setting a working target, and information management.

#### 4.5.6 Marketing management.

A group with high labor skill, most of their customers were cousins, friend, co-worker, customers in their own business, persons in the yellow pages book or alumni book, and person that referred from other customers. The characteristics of their customers were high purchasing power, positive attitude toward life insurance. "...know a connecting center or people, meet a lot of people, provide a good service, the other customers will suggest their friend to be your customer..." "...it a big market ... we can search a new customer ...there have many Thai that had no life insurance..." "...Some one had a life insurance but they still want a more coverage because they think of how importance of life insurance..." "...we have to make a good customer relation....give a good advise...take a good care... even if this guy is not my customer but he/she will be my customer in one day..."

Among a group with low labor skill, most of their customers were cousins, friend, person that referred from other customers, co-worker, persons in the golf club book, and customers from the life insurance sale boot that got from the heading sale. In fact, they had no idea to search for a new customer. Such as, "... I don't know where to search a new one...I met all people I know..." "...I have a many customers' name but I scare to call them ...I don't know them... I scared that these people will... deny... and.... get mad..."

Where as a group with high labor skill did not afraid of any obstacles or problems. They certainly dared to face the fact or failure. They had a positive thinking in searching for a new customer that there had many people without any life insurance policy. They also had a positive attitude toward life insurance. People with having a life insurance policy wanted a more coverage policy because they perceived in an importance of life insurance policy. They behaved to provide a good customer relation with a suggestion on life insurance information even if these people were not their

customers because they believed that this person would become their customers. The strategy to make a new customer was connecting center or person, being a socialize person to meet many people, good behave, and good service in order to have a new customer that referred from other customers. Among a group with low labor skill, they had no idea to search for a new customer and scared to meet the new customer.

#### 4.5.7 Planning.

Among a group with high labor skill, these samples designed a good plan by setting a goal and procedure from simplicity step into the challenging step. "... I list a name of the customer...first, I make an appointment to meet the possible one... and make an appointment to meet the tough one later..." These samples also met a customer as much as possible and searched for a new one too. "... make a good relationship with these customer ...whenever I have a chance..." These samples wrote down a memo and planned for the next step in daily, monthly, and yearly. They made a traveling plan to meet their customer who live in the same area. A group with low labor skill, these samples designed a plan by

"... Not going to feel any sorry or discourage if I miss a present or future goal..."

"... Make an appointment and plan daily..."

"... Defined how many customers to meet each day and write it in the planning book..."

"... Work day by day... make a plan after I get up ..."

"...learn from the company and success person...and apply it for working..."

Both of them had a goal for working. However, the high labor skill group had setting a goal and procedure from simplicity step into the challenging step. So they felt positive and capable in whatever they did without any negative feedback feeling such as any discourage. While the low labor skill group felt discourage whenever they were not capable to do in their planned because they set a tough goal and lacked of a good procedure from simplicity step into the challenging step.

#### 4.5.8 Preparing for meeting a customer.

Among a group with high labor skill, most samples had a good preparation to meet their customer such as making their mind. "...before meeting my customer, I have to make my mind in a good mood with smiling....not making them stress... also, make my mind to face up to fail..." - Clothing: to wear polite and trustable clothes. "... shirt and tie for a man...skirt or pants with suite ..." "...not a wide collar or shot skirt...because people will look for something more than an insurance policy that we offer them..." "...gray, blue, or black suite ... makes a feeling of trustable..." preparing a document, a policy, and presentation. "... prepare ...with a good speech ...especially on closing a selling..." "...make a difference from the other people ....by making a power in talking..."

Among a group with low labor skill, most samples had a preparation to meet their customer by:

1. Finding a customer's information: gender, age, educational level, occupation, health history, marital status, number of children, income per year, and the reason to buy a life insurance policy.
2. In case of lacking a customer's information, these samples had to prepare themselves to find out the information from the customer without making them recognized.
3. Talking with their customer to find out a necessary information for proposing 2-3 alternative policy for them.
4. Preparing a speech.

Among a group with high labor skill, most samples had a good dress and personality with a positive thinking and a good speech that differed from the others. These samples had much experience on presentation, calculation coverage and setting a life insurance policy after having a customer's information. Based on their experience, they did concern in their clothes, personality, positive thinking, and a good speech very much. Among a group with low labor skill, most samples emphasized on preparing a customer's information, and purposing life insurance policy.

#### 4.5.9 Material and method.

Among a group with high labor skill, they used many tools such as paper, expensive pen, calculator, application form, invoice sheet, file and information about marketing share, Palm or PDA with accounting program, rate book, and some pictures about the accident, situation, old people, and notebook compute.

Among a group with low labor skill, they used many tools such as many kind of life insurance policy form, file, application form, invoice sheet, calculator, paper, pen, and health examination form in case of customer's need. Most samples in a group with high labor skill used a high technology tools more than sample in a group with low labor skill such as computer and psychological stuffs such as a picture of a real situation, and a picture of accident.

#### 4.5.10 The procedure for purposing life insurance policy.

Among a group with high labor skill, they set three methods such as

Method I:

1. Finding a customer's dream.
2. Asking their customer for the way to reaching customer's dream. Most customers had no solution.
3. Suggesting their customer about the solution to catch the customer's dream by changing in financial management. These samples had to put much effort on doing this.

4. Suggesting a life insurance policy.

5. Closing the sell.

Method II:

1. Opening their mind to the customer.
2. Finding an information.
3. Setting a problem.
4. Solving a problem.
5. Purposing a life insurance policy.
6. Dealing with customer's argument.
7. Closing the sell.

## Method III:

1. Evaluation a purchasing power of the customer.
2. Evaluating a customer's need.
3. Purposing a life insurance policy with cost and benefits.
4. Closing the sell.

Among a group with low labor skill, they set a method such as the followings:

1. Opening their mind to the customer, knowing a customer, and finding a customer's information.

2. Purposing a life insurance policy.
3. Closing the sell.
4. Dealing with customer's argument.

"...just talking.... without purposing any life insurance policy..."

"...didn't closing the sell....because I am so scared..."

"... try to discuss ....but I failed to answer the customer's question..."

A group with high labor skill, they were able to apply the knowledge derived from the training program and handbook to set an appropriate strategy so they had variety methods. Among a group with low labor skill, they lacked of an experience and did not apply the knowledge derived from the training program and handbook to make an appropriate strategy. Sometimes they forgot to close the selling, which was an important procedure to sell a life insurance policy because they were scared and did not know how to do.

## 4.5.11 Opening a sell.

Among a group with high labor skill, they opened their selling by talking about the life insurance such as "...invite the customer to lunch or dinner... to know and tell the customer about their business..." "...talk about the life insurance and the financial planning of the customer..." "...ask the customer about the possible natural problem especially the accident, the sickness, the death, the necessary of having money for elderly period...." "...initiated the conversation by asking the customer about how much money you want to have when you retire....talk about the customer's dream..." "... talk about the good benefit of life insurance policy..."

Among a group with low labor skill, these samples scared to talk about the life insurance. "...talk about the customer's story before purposing a life insurance policy that the customer prefer..." "... just talk and talk...nothing about the life insurance issues ...sometimes I did not offer any life insurance policy to the customer because the customer had a negative attitude.... Seem like .... I did not do anything for sell at all.

Among a group with high labor skill, they directly told their customer about their business and wanted to talk about life insurance. But group with low labor skill, they were scared to tell their customer about their business because they were scared of customer's denying.

#### 4.5.12 Finding an customer's information and setting a problem.

Among a group with high labor skill, they talked to search a customer's information and create a problem by

1. Inquiring a financial such as income, expenditure, and saving money. Such as "...hey...you work so hard....you earn at least 50,000 baht a month ...Right? ...oh, you must have a lot of saving money.... be a millionaires...", "... how much you pay for family and for children's education?..." "... don't know that you think...but I think ...I wanna have 3,000 baht a month...do you think the same as I do?..."

2. Talking: asking-answering and collecting an information.

3. Talking about the future as "...how much money to save for retires..."

4. Talking about the wish and the possibility to reach a wish.

Among a group with low labor skill, these samples never made any problem to their customer. They usually purposed their business such as "... just talk and talk to search an information ...their customer never recognized..." "...find out the customer's weak point for setting a problem..." "...in case of... familiar... just directly asking ...."

Among a group with high labor skill, they usually talked to search a customer's information without disturbing their customer and made a customer had a happy time to talk. But a group with low labor skill, they lacked of conversation's skill. They usually directly asked the customer and made them unhappy to talk too such as directly asking about the income.

#### 4.5.13 Dealing with customer's argument.

Among a group with high labor skill, most of their customers had no argument because these sales talked about it first before closing their sell. "... I answer when it is necessary...some customer's question is... just ... a word... that they do not want any answer...if customer ask a lot ...it means that he/she is interesting ...so I get a few argument..."

- Notice by the researcher:

In case of the sale had skillfully talking such as fluency talking with good dialogue, the customers had positive feeling with pleasure and did not make any argue that they do not have money or ready because the sales offered the life insurance policy for only the person with a potential purchasing power.

- Example to deal with the argument:

1. Drop a price?

"... no I can't drop anything, ...it's an ethics ... providing a life insurance policy ...have no salary...have only commission that have to separated into 4 budgets, ...for living expenditure, for parents, for personal development, for customer service...which part that you would like me to cut a budget ...???"

2. I have to think about it.

"...sound good...high possibility to sell a life insurance policy ...make them... fill the life insurance policy draft and application form... ...ask them...whatever they think ... and offer them... may I help you to think about it.....tell them ...the true story...that deeply strike their's mind... make them feel this is the right time to make decision..." "...I know that you are not hurry...but I am so hurry...because I have to compete with a guy who knock at the door of every house...this guy is named "god of Death"..." "...what do you think...think about buy ...one or two...millions...Right?

...ok... I will be back to get an answer ...tomorrow or the next two days...?

3. Who would be a beneficiary?

"...long life ... is the best way to get the benefit ...if you don't have anyone.....May be...set a public benefit as a beneficiary...is so good ...merit..."

Among a group with low labor skill, most of their customers lacked of skill to deal with the argument such as taking much time to find the right answers, inability to

answer the customer's question in case of facing to the customer, quitting in case of inability to answer the customer's question. Having a lot of customer's arguments because the sale did not focus on the customer's problem.

These arguments were having many life insurance policies. Taking long-term period, having a cousin as a life insurance sale, asking his/her family, spending money for something else, think about it.

#### 4.5.14 Closing the selling.

Among a group with high labor skill, most sales closed the selling by filling and endorsing in the life insurance policy draft and application form, asking for the identification card, and offering a free service of health examination. In case of a new customer, using picture with a good speech was an important tool to induce customer to buy a life insurance policy in immediately.

For a group with low labor skill, most sales did not close the selling. In first, they usually waited until their customer made their own decision. In later, they provided the life insurance policy draft and application form to their customer and asked for history, health condition, family's member information for filling and endorsement.

Both groups had a similar process to close their selling but a group with low labor skill did not close the selling, which was the most importance procedure.

#### 4.5.15 Timing to meet a customer: number per customer and duration of time.

Among a group with high labor skill, most sales met their customer only one time and spent for 45 minutes. Some of them met their customer only one time too but spent for 15 minutes before having a meal. For a group with low labor skill, these sales met their customer 1-4 times. Most of them met their customer 2-3 times and spent for 1-2 hours. Some of them met their customers 5 times and spent for 2 hours in each time because they spent much time for opening mind phase. In case of customer had no time, some of them had to wait until their customer vacant that was about 3 times and spent for 3-4 hours in each time.

Among a group with high labor skill, most sales met their customer less than a group with low labor skill did. Also, a group with high labor skill spent less time to deal with the customer than a group with low labor skill did.

#### 4.5.16 Achievement motive

Based on the in depth interview in term of goal among a group with high labor skill, most sales set both short-term and long-term goal. The short-term goal was “...Be a heading of life insurance sale within the year 2005...” “...Be a super star this year by having a minimum income for 7,000,000 million a year...” “...Having all life insurance certificates...” “...having 30 sales within one year...” “...having a minimum income for 1,000,000 baht a year within the year 2005...”

The long-term goal was “...be a big header of a region...EDD...which is the highest position with 20 extended sales within 9 years...” “...be the biggest header of the life insurance company...” “...be a big header of a region...EDD...which consisted of 50 team work offices and having many agencies around the country...”

Based on the in depth interview in term of goal among a group with low labor skill, most sales did not set any short-term and long-term goal.

- The short-term goal was

“...just do it...without any goal...at first, I wished to make much money, to be sale header, to have at least a million baht a year... after start...I am discouraged and have no goal ...”

- The long-term goal was

“... no specific goal... at first, I have an ambition to be the biggest boss of this life insurance company....after done for a while...I have no skill in selling and scare to do it ...right now, I have full-time job...I am so lazy to do it anymore...”

Among a group with high labor skill, most sales set a specific short-term and long-term goal. For the group with low labor skill, most sales lacked of skill and did not define a specific goal. These sales were so discourage after failure in the first phase of working as a life insurance sale.

#### 4.5.17 Job Satisfaction.

Based on the in depth interview satisfaction toward working in term of frequency of working among a group with high labor skill, most sales worked everyday. Some of them had only one day off and had at least 12 working-hours. They usually worked on a meeting at least 3 customers and served their customer such as sending a life insurance policy, celebrating a customer's birthday, visiting a customer, meeting a customer on a special day, claiming a life insurance. During 8.00-11.00 am, it was a time to meet the customer, set a meeting date, call a customer for meeting, or record their meeting. On Tuesday at 6.00-11.00 pm, Wednesday and Thursday at 8.00-11.00 am, it was a time for seminar, which was very importance. As "...I have to joint the seminar at least one time a week to encourage my spirit and activity..." "...During a seminar period, I will not meet any customer..."

Based on the in depth interview satisfaction toward working in term of frequency of working among a group with low labor skill, most sales worked 5 days a week. Actually, they had no idea to search a new customer. As "... I have no idea ...which customer ...to sell a life insurance policy... I just walk around the department stores and make a wish to meet some... after walk and walk...I am so lazy to work..." "... I have to take care my children, need to pick them at school, and tech them to do their homework,...I do my job whenever I have a time..." "... I have a full time job...after working, I am so exhausted ... going out in case of the customer's call on life insurance policy..."

Among a group with high labor skill, most sales had much enthusiastic activity by working everyday, spending many hours a day to work, and searching an additional knowledge by joined the seminar. Among a group with low labor skill, most sales spent less time on working, did not concerning in selling a life insurance policy, and did not pay much attention in seminar.

## CHAPTER 5

### DISCUSSION

From the study of factor related to the labor skill in life insurance sale, the objectives of this study were:

1. To study the labor skill of the life insurance sale.
2. To study the related factors to the labor skill of the life insurance sale.

The result of quantitative analysis including the interview, the researcher was discussed as following:

#### 5.1 Population factor

##### 5.1.1 Gender

There was no relationship between gender and labor skill in life insurance sale. This finding was not fit the hypothesis that female had positively correlated to labor skill in life insurance sale more than male. However, the sex ratio of male: female in a study that female was more than male was in both groups and this finding was that corresponded with the concept of Wanee Sungapong (2001: 66). By Wanee's concept, both male and female had capability to sale the life insurance but female had much patient, delicate, psychological, and human relationship more than male. In generally, the life insurance sale should have the high-level of communication skill with human relation. These characteristics were defined as the skill of female traits. On the other hand, male has ability of mathematics or calculation better than female. Then, in this study, there had a woman more than a man as a life insurance sale.

According to gender was not related to life insurance sale, both male and female were able to work. However, female traits generally enhances on life insurance sale as it mentions in the previous paragraph. On the other hand, male traits also enhances on working as life insurance sale too. Male traits such as brave with problem

solving skill was the importance characteristic to make these males dare to meet their customers because they did not worry about any disappointment and they prefer a challenge matters toward their ability. These relevant were correspondence with the theory of Leventhal & Lane (1970), B. Bass & G.H. Duntzman (1963 quoted in Wiruch Jeambarnjornng, 1980); McClelland (1963 quoted in Wasana Kutiyawong, 1997: 19)

Furthermore, male traits such as mathematics skill was significantly and rapidly used for presenting the accuracy insurance policy, the insurance premium, and benefit to their customer especially in the form of the amount of money revenue. However, the importance characteristics to work as the life insurance sale in both male and female gender were diligence, having a long-term planning, having a skill in organization, having an achievement motive. Then both male and female gender had equally skill to work as the life insurance sale.

#### 5.1.2 Age

Statically, there found that the labor skill in life insurance sale and age was related, positively correlated following the hypothesis. The hypothesis of this research expected high labor skill group with aged between 30-49 years was positive correlated with labor skill in life insurance sale more than aged 50-59. Most of high labor skill group were aged between 30-49 years and some of them were aged between 50-59 years. Considerably the aged distribution, low labor skill group were the same as the group of high labor skill.

This finding in this study was corresponded with the result from the study of Banlang Tubtaing (1994: 96) that the life insurance sale with aged between 23-45 years was defined as the suitable group of life insurance sale.

#### 5.1.3 Marital status

In this study, there was no correlated between marital status and labor skill in life insurance sale. this finding was not fit the hypothesis of this study that a married life insurance sale had a positive correlation with labor skill in life insurance sale more

than a single life insurance sale.

This result was not corresponded with the result form the study of Preeya and Suratchana that marital status affected on success achievement as the salesperson. The married salesperson trended to sell the product more than the single salesperson. In addition, the married salesperson with children trended to sell the product more than the single salesperson without any children.

The reason in which marital status was no association with labor skill in life insurance sale was based on the responsibility development, ambition, contributing condition such as the attempt, or time conflict derived from taking care of the children such as delivery to school, teaching a home-work, teaching and training the children, taking care of family.

On the other hand, working as the life insurance sale was a high risk of accident because of travel for meeting the customer and travel for seminar. Then most married life insurance sale were not feel free to work. As they were not satisfied to work, the single life insurance sale was able to quit working without any effect on anybody, because they had not taking any responsibility on anyone. They were able to make any decision without any worry on the effect. As a single, this sale had flexibility and freedom to work or to quit because they had no need to share a time with their family as it was as the marital couple. Thus, both single, marital, couple life insurance sale had equally labor skill in working as the life insurance sale.

#### 5.1.4 Educational level

In this study, the educational level and labor skill in life insurance sale was no positive correlation and this finding was not fit the hypothesis that the higher educational level had positive tendency on labor skill in life insurance sale more than the lower educational level as considering the undergraduate level as the standard criteria.

Among high labor skill group, most of them obtained the bachelor degree 31.0 percents and some obtained the master degree about 9.8 percents, and the rest obtained the lower than bachelor degree about 9.2 percents. This proportion finding was greater than low labor skill group.

Among low labor skill group, most of them obtained the bachelor degree about 26.8 percents, some obtained the lower than bachelor degree about 17.3 percents, and the rest obtained the master degree about 5.9 percents. The finding in this study was not corresponded with the human capital theory that referred by Chuta Manuspibul (1994: 41-43). The human capital theory indicated that education was an increasing factor of the effectiveness of production or labor skill of individual. The following was each individual chooses the occupation based on the benefit or return. In this aspect, the education was the tool for increasing the human capital. In addition, the education was defined as the product fund.

The educational level was negative correlation with labor skill in life insurance sale because the life insurance sale with graduate educational level had much choice of working more than the life insurance sale with undergraduate level or lower level. By training, the life insurance sale with any educational level had chance to enhance their labor skill.

#### 5.1.5 Occupation

There was no evidence indicated the correlation between the labor skill and occupation in before and after working as a life insurance sale. This finding was not corresponded with the hypothesis that occupation before and after working as a salesperson was positive related to labor skill of these life insurance sales.

##### 5.1.5.1 Occupation before working as life insurance sale.

In this study, the result shown that the occupation before working as life insurance sale was not correlated with labor skill in life insurance sale. About 65.4 percents, most high labor skill group had ever worked in the position of employee or private officer. Also about 68.6 percents, most low labor skill group had ever worked in the position of employee or private officer.

##### 5.1.5.2 Occupation after working as life insurance sale.

In this study, the result shown that the occupation after working as life insurance was not correlated with labor skill in life insurance sale. About 88.9

percents, most high labor skill group still worked in the position of life insurance sale. Also about 65.4 percents, most low labor skill group still worked in the position of life insurance sale.

In the issue of occupation before and after working as the life insurance sale, Chawalit Santavakomol (1999: 16) presented that occupation before and after working as the life insurance sale was not clearly defined the correlation with labor skill in life insurance sale. However, there were suggestive on the characteristics of sales executive by self-learning from working experience and creative thinking.

#### 5.1.6 Enthusiastic habit

In this study, there was no correlation between enthusiastic habit and labor skill in life insurance sale. This finding was not fit the hypothesis that the high enthusiastic habit had a positive correlation with labor skill in life insurance sale. The high labor skill group had an enthusiastic habits in the high level while the low labor skill group had an enthusiastic habits in the moderate level. There was a slightly difference. This finding was corresponded with the concept of Wanee Sungapong (2001: 165) that the life insurance sale had knowledge and was accepted by the general people. Also, this finding was corresponded with the concept of Suwanee Opasapan (2001: 187) that the interesting characteristics of life insurance sale were commonly enthusiastic in learning and self-developing. In addition, this was corresponded with concept of Komgrith Srisawadt (2001: 67) presented the characteristics of the salesperson with successfulness were commonly prefer learning and self-developing.

Furthermore, this was corresponded with Allan Tan's concept (2000: 1-3) that presented the characteristics as the perfect life insurance sale were having an excellence knowledge about the product and sale skill. Moreover, this was corresponded with Kriksana Kritamanorom (2002: 31) presented the method of successful as the life insurance sale. The sale must have the knowledge about the type of insurance policy and the art of selling with correctly practicing derived from the header and company. These sales had not to make themselves as the glass with full

water. They had to make themselves as the glass without water or with only a half of water in order to receive the new knowledge.

It also seemed that it was corresponded with the concept of Preeya Wonchaoporn (1991: 193). It presented the salesperson's preparation especially the life insurance sale with successfulness by searching the information that necessary for selling and planning. The necessary information for purposing was the necessary prospects to know precisely about the company information, competitive products, and marketing. The necessary information for successfully marketing was marketing plan by preparing the expected customer's name, the interviewing marketing, and the presenting sell with and appropriate direction.

This was corresponded with Sasanun Vivatanachat (2000: 57). The concept was addressed on the achievement that the salespersons had not only an appropriate personality and technique but also knowledge about the product, company policy, client, market, and competitors. The knowledge was the basic feature for setting the product to suit the need of customers. By customer view, the salespersons were the experts who had knowledge with skillful and able to recommend as defined as the good advisor. Thus, the salespersons with knowledge and perception were creator of assurance in the products and themselves. There was no correlation between enthusiastic habit and labor skill in life insurance sale because both high and low labor skill in working as the life insurance sale were concerned in the importance of learning, searching and information for selling the life insurance.

## **5.2 Psychological factor**

### **5.2.1 The achievement motive**

The labor skill in life insurance sale and achievement motive appeared to be positively correlated that was fit the hypothesis. People with high achievement motive had a positive correlation with high labor skill group more than people with low achievement motive. The high labor skill group had a high level of achievement motive with the average value was about 94.8 percents. A low labor skill group had a moderate level of achievement motive with the average value was about 87.6 percents.

By aspects distribution, the data indicated that a desire to freedom in working aspect was defined as the most achievement motive and an average score was about 4.3856. This finding was corresponded with the study of Mc Clellan (referred by Wasana Chatiyawong, 1997: 20) that the high labor skill group was not significantly diligence to perform a routine work but they were diligence to perform a creative work or a unique work that searching a new way of solving problem.. and this finding was also corresponded with the study of Daranee Wongyuno (1982, quoted in Wasana Katiyawong , 1997: 20) that the high labor skill person preferred to achieve the success with independently and without any order from anyone. For a desire to achieve a success was average as 3.7288, corresponded with Daranee Wongyuno (1982, quoted in Wasana Katiyawong, 1997: 20), that found person who having high achievement motive always believed in their capability to reach successful if they paid attention, not opportunity or miraculous.

For a desire to struggle a risk and challenge task, that was moderated and average was 3.5871, correlated with the study of Mc Clellan (Wasana Katiyawong, 1997: 19) that found person who had high achievement motive need to do the hardly working, because they were high self confidence. Moreover they believed the hardly working lead to satisfaction, contrast with the person who had low achievement motive frequently avoided the hardly working because they afraid the ruined. Thus, person who had high achievement motive was uneasy when they had lower achievement than the standard, they would try better for their satisfaction.

For a desire to reach possible success was moderate, as 3.5512, related with the study of Mc Clellan (Wasana Katiyawong, 1997: 18) found the setting criteria made motivation to reach the succeed. When successful, they would be proud. This criterion was evaluated by personal or other person. The person who setting the high criterion, they tried to attain the criteria, and high achievement motive than person who had no criteria, related with the research of William James (Thawil Tarapoch & Sarun Dumrisuk, 2000: 154) that found person who working by no fire, using capability only 20-30 percents. And these workers would use 80-90 percents of their ability when they acted in the right way.

For a desire to act for competition was moderate, average as 3.4597, related with the study of Ac Clellan (Wasana Katiyawong, 1997: 19) found when they know the result of their practice, person who had high achievement motive need to do better than in the future.

### 5.2.2 Job satisfaction

This research found job satisfaction was not related with labor skill in life insurance sale that was not corresponded with the hypothesis of this research. That assumed job satisfaction was positively correlation with high labor skill in life insurance sale, higher than person who low labor skill in life insurance sale. Mostly of samples with high labor skill had high job satisfaction were 98.0, in the high proportion than person who low labor skill, had high job satisfaction were 56.2 percents.

For the classification of job satisfaction, the societal value was the high job satisfaction, at the average of 4.7168, The next were the progress, salary and benefits, work-itself, security, recognition, supervision, peers and working environment was the high job satisfaction, that had average as 4.6264, 4.5305, 4.2821, 4.2059, 3.9237, 3.8867, 3.8671 and 3.7582, respectively. And, the achievement was the medium job satisfaction that had average 3.0174. This results was not related with Rachadaporn Deanpongpan (1995: a) found the life insurance sale who working in this occupation for a long time, often was not changing occupation. Because their job satisfaction in independent, challenge and good income.

The job satisfaction was not related with labor skill in life insurance sale, because this group worked in this job longer, for 3 years, until met the benefit, accepted the advantage of life insurance and met societal value that was the high satisfaction. The inferior to progress, that equally, the beneficial depend on capability, and freedom to definite working style, holiday and working hour. For the acceptance, they would receive, if they had the great achievement. And, the controlling and command, it was likely relative working. In the part of colleague, they help together and passed on knowledge, experience to the other. For the working environment, it was clean, neat and tidy, and had facilities, not by oneself. And the achievement, it depended on setting goal and reached the goal.

## CHAPTER 6

### CONCLUSIONS AND RECOMMENDATIONS

The study of factor related to labor skill in life insurance sale was the survey study including collected data by in-depth interview method. The objective of this study was to study the factor related to the labor skill in life insurance sale.

#### **Population and samples in the research**

Population in this study was the life insurance sale who initiated worked in this life insurance company in Bangkok, for three years, and initiated performed coding of the life insurance policy during December 1, 2001 – November 30, 2002. The samples were classified into 2 groups. The criterion was determined by the total number of selling a life insurance policy in each year for 3-year period during December 1, 2001 – October 31, 2004. The criterion of this life insurance company was based on “ABCD Vendor View”. Then, the subjects were classified into 2 groups such as a group of high labor skill in life insurance sale and a group of low labor skill in life insurance sale.

1. A high labor skill in life insurance sale was consisted of 433 persons who sold at least 33 life insurance policies per year, for three years. In addition, these sales had a promotion to be a supervisor as administrator of life insurance agency.

2. A low labor skill in life insurance sale was consisted of 842 persons who sold less than 33 life insurance policies per year, for three years. In addition, these sales did not get any promotion to be a supervisor or administrator of life insurance agency.

In this study, the total population was 1,275 people, the sample size in each group was equal to 153 persons, and then the total sample was 306 cases.

Variables in this research:

Independence variables

1. Population factors such as gender, age, marital status, educational level, occupation, and enthusiastic habits
2. Psychological factors such as achievement motive and job satisfaction

Dependence variables was labor skill in life insurance sale

Research instruments

The instruments to collect the information for survey research were questionnaires by respondents answering by themselves and analyzed by using the SPSS/PC version 13. To descriptive the general characteristics of population and samples by using frequency, arithmetic mean, percentage, and standard deviation. To analyze the correlation between independence variables, population factors and psychological factors, and dependent variables as labor skill in life insurance sale, the statistical analysis was using Chi-Square Tests, ( $X^2$ ), Pearson Correlation, and Multiple Regression Analysis. In part of the in-depth interviews, the additional data was collected and analyzed to determine the cause and effect for discussion with the data from the questionnaires.

## 6.1 Research conclusion

### 6.1.1 Population factor

This research found: samples in this study were the life insurance sale who worked in the life insurance company in Bangkok, 306 persons. Mostly of samples were female, 67.6 percents, and male as 32.4 percents. The oldest aged was 59 years old, and youngest was 23 years old. The high labor skill consisted of 79.1 percents of age between 30 and 49 years, and a few of them were age between 50-59 years, 7.8 percents. While sample who had the low labor skill aged 30-49 years, 63.4 percents,

and only 2.0 percents of age between 50 and 59 years.

The samples in this study that widow, divorce and separate, were 56.2 percents, and the single and marriage, as couples, were 43.8 percents. The mostly samples had high labor skill were single, including widow, divorce and separate, as 50.3 percents, and 49.7 percents of marriage. Where as the low labor skill consisted of 62.1 percents of single, including widow, divorce and separate, and 37.9 percents of marriage. Most sample had two children about 35.4 percents, and a few of them had four children only 7 percents. And the sample had the high labor skill had two children about 37.2 percents and had four children only 2.5 percents. Where as the low labor skill had only one child about 39.1 percents and had four children only 1.4 percents.

Mostly samples in this study lower bachelor degree were 57.8 percents. A few or only 15.7 percents of sample obtained master degree. For 62.1 percents of the high labor skill group were bachelor degree, and 18.3 percents of samples were lower than bachelor degree. Whereas the low labor skill group were of 53.6 percents of bachelor degree and 11.8 percents of master degree

The samples had high labor skill consisted of 68.6 percents obtained a study in field of Business administration and marketing, whereas 15.0 percents of samples obtained a study in field of Humanities and social science. For the low labor skill group consisted of 62.1 percents obtained a study in field of business administration and marketing, and 17.6 percents obtained a study in field of science and related area.

Before working as life insurance sale, most of them worked as an employee and private officer as 67.0 percents. And, the sale who never worked in any kind of job was only 4.6 percents. For the high labor skill, 65.4 percents of them had ever worked as employee or private officer, and 3.9 percents had ever worked as a homemaker, gardening, and DJ. Whereas the mostly of low labor skill group had ever worked as employee or private officer, 68.6 percents. And 2.0 percents of the low labor skill had ever worked as government or State Enterprises officer.

Mostly of samples had position before working as life insurance sale not related to sale, 53.3 percents, but the inferior was related to sale as 46.7 percents.

About the high labor skill, mostly of them had ever worked as a sale, were 51.0. The next had never worked as sale as 49.0. About 57.5 percents of the low labor skill group had never worked as a sale. On the other hand, 42.5 percents of the low labor skill group had ever worked as a sale, but never worked as a sale were 57.5.

Mostly of samples still only worked as a life insurance sale about 77.1 percents and a few samples worked as a government office and state enterprises were 1.3 percents. The 88.9 percents of high labor skill still only worked as a life insurance sale and 1.3 percents had ever worked as a government office and state enterprises officer. Whereas 65.4 percents of the low labor skill group still only worked as a life insurance sale and 1.3 percents of the low labor skill group had ever worked as a government office and state enterprises officer.

After working as life insurance sale, most of their position was related to sale, as 91.2 percents, but the less of them was not related to sale, 8.8 percents. And the high labor skill had ever worked as a sale, were 95.4 percents of. In addition, 4.6 percents of the high labor skill had never worked as sale. About 86.9 percents of the low labor skill had never worked as a sale. On the other hand, about 13.1 percents of the low labor skill had ever worked as a sale.

Most of the samples, as 51.3 percents, were enthusiastic habit as a high level and intermediate level about 48.7 percents. The most of high labor skill had high enthusiastic habit as 59.5 percents. And the intermediate level was 40.5 percents, respectively.

The analytical of correlation by independent variable in population factor, found aged variable had positively correlated with the labor skill in life insurance sale (Beta = .128). For gender, marital status, educational level, and occupation before and after working as life insurance sale were not correlated with labor skill in life insurance.

### 6.1.2 Psychological factors

The analytical of achievement motive found the mostly of samples was independent and they had an average of achievement motive score were 4.39. And, the lowest score of achievement motive was competitive which an average score were about 3.46.

Considerably achievement motive level, most samples had a high level of achievement motive as 50.3 percents, a moderation level of achievement motive as 46.4 percents, and a few of them had a low level of achievement motive for only 3.3 percents, respectively. And, 47.4 of low labor skill in life insurance had moderate achievement motive as 43.8

The analytical of job satisfaction, found the highest score of job satisfaction was the societal value as average score were 4.7168. Moreover, the lowest score of job satisfaction was achievement had average score were about 3.0174.

For analytical of job satisfaction level, the most of samples had a high level of job satisfaction about 77.1 percents, and a moderation level of job satisfaction about 22.9 percents. For the high labor skill, most samples had a high level of job was 49.0, that high proportion than the low labor skill who had high level of satisfaction at 28.1.

The analytical of correlation by independent variable in psychological factor, found achievement motive variable had positively correlated with the labor skill in life insurance sale (Beta = .468). For job satisfaction was not correlated with labor skill in life insurance.

The aged and achievement motive variables predicted labor skill in life insurance sale as 31.2 percents,  $R^2 = 0.312$ . Thus, the life insurance sale had high labor skill if they had high achievement motive, and aged 30-49 years old.

Besides, the independent variables that was not influenced to dependent variables, confidence level at 95.0, were single ( $X_2$ ), Bachelor degree and master degree ( $X_3$ ), Position after working as life insurance sale that related to a sale position ( $X_4$ ), Occupation after working as life insurance sale as government or State Enterprises officer ( $X_5$ ), Occupation after working as life insurance sale as owner ( $X_6$ ), Occupation after working as life insurance sale as employee and private officer

( $X_7$ ), Occupation after working as life insurance sale as still only worked as a life insurance sale ( $X_8$ ), enthusiastic habit ( $X_9$ ).

## 6.2 Research suggestion

Based on the result of this research, the researcher has some suggestion as the following:

### 6.2.1 For the life insurance company

The result of this research indicated that the population factor, as age, and the psychological factor, as achievement motive, had a positive correlation with the labor skill in life insurance sale (there was no statistically correlation between gender, marital status, educational level, occupation before and after working as life insurance sale, enthusiastic habits, and job satisfaction and labor skill). Thus, the organization or sale executive management team has to consider the personal by these aspects because these aspects had much influence on successful life insurance business than the others. This business was significantly depended on the life insurance sale or representative as the fundamental of business management. Then the recruitment of the life insurance sale was considered as the financial and resource expenditure such as money, consuming time in training and developing the sale technique. If the administrator does not concern in these aspects, the outcome will be failure. Therefore, the recruitment should be significantly consider with the systematically standard criteria by using the form of selection and primarily considering the population factor that related to the labor skill in life insurance sale. After that, the environmental organization which is consisted of company's policy, the management system, and providing the appropriate return for enhancing the motivation, the positive attitude toward working unit, the ensuring the life insurance sale representative in term of wellbeing, progress, and satisfied benefit or profit. Having the high labor skill in life insurance sale is considered as the strategy to increase productivity with raising the new customer and preserving the old customers. Thus, the company has to set a meeting or transfer the policy as the practical direction for the life insurance sale in

suitable and in the same direction because perceiving the company's goal was the strategy to reduce the missing, conflict, enhancing the achievement motive.

#### 6.2.2 For the new life insurance sale

Based on the result of this study, there have many people to work as a life insurance sale because of high return, freedom to plan a working process, and freedom to set an income by themselves. In fact, this occupation is considered by notably required characteristics of diligence with self-discipline to work because there was no regulator in working and timing. Generally, working as the life insurance sale is based on the satisfaction but it was based on neither income nor have nothing to do. These requirements in working of this occupation were intention, service mind, devoting, positive attitude toward this business and the company, including understanding the privilege, the life insurance policy, strategy, and management of organization. The most importance characteristic of sale is the thoughtful of customer's need with patient toward the negative attitude of people on life insurance sales.

2.3 For developing the population quality with labor skill in life insurance sale  
From the result of this study, the labor skill in life insurance sale was derived from having a knowledge and training in all dimension that was not only the life insurance aspect but also the selling technique. This wisdom was useful for applying in working with successfulness achievement. Significantly, the practical training was importance for working with enthusiasm. Without the regular learning, the life insurance sale would lose of self-confidence even if they were working in this business for a long period. Certainly working as the life insurance sale, need to update the information and situation frequently, especially an economic and financial. Then, the sale required knowledge related to many financial products that used for suggestion their customers with impressively trust because they were considered as the friend and cousins of their customers. Without any achievement, the sales would not able to work. The goal and incentive of working, as it formed as the commission, was temporary able to contribute the sales to work hard. The inclusive contributing of working as the life insurance sale was virtual reward such as work affection, helping people, and worth.

Then, the training to enhance the working value was the most importance.

### 6.2.3 Recommendation for the further research

#### 1. To perform a scrutinizing study

The researcher recognized that each organization had difference in the organization administrative direction and method. These direction and methods affected “quantitative of personal” in term of “high or low labor skill in life insurance sale” that considered as the number and level. This also direct reflected on the organization achievement in the higher level. Thus, the researcher recognized that there should perform an in-depth scrutinize study and investigation in each organization or study the organization that having the life insurance sale with similarly management.

#### 2. To perform a comparative study

There should perform a comparative study of the labor skill in life insurance sale in both Thailand and other countries for using as the internationally development direction of the labor skill in life insurance sale.

#### 3. To perform a study of the knowledge management

There should perform a study of knowledge management that emphasized on learning at “the second order learning” and “tactics skills” especially “tactic knowledge”. The method was applied by gathering the life insurance sale with successful achievement and considered the wisdom and experience of these sales by using the various techniques for intensively understanding the labor skill.

#### 4. To perform a study among the other experiencing target population

There should have a study among the life insurance sale who initiated worked in this life insurance company more than three years. In this study, the target population was the life insurance sales with three years experience because the labor skill was not determined of one year working. The result in this study including the interviewing indicated that some skill in insurance sales quitted after working for three

years. Then the successful achievement for the three years was not guarantee the successfulness.

5. To perform a study based on the ratio of high to low labor skill samples

In this study, the sample size of both high and low labor skill groups were equal. In the fact, the sample size in both high labor skill group and low labor skill group was not equal in the phenomenal; the ratio was 30 high skill labors to 70 low skill labors from 100 populations. Then, the sample size should be defined by the ratio of population.

6. To perform a study by considered the educational level or status

In this study, the researcher did not acquired of educational level before working as the life insurance sale. It was possible that some respondents obtained the higher degree of education during the period of working as the life insurance sale. Then, some educational level information was possibly error.

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## ตาราง 1 สถิติคนกลางประกันภัย

ประเภท	พ.ศ.2541	พ.ศ.2542	พ.ศ.2543	พ.ศ.2544	พ.ศ.2545
ตัวแทนประกันชีวิต	184,437	217,548	279,896	329,079	366,022
ตัวแทนประกันวินาศภัย	40,067	43,177			
-ประเภทรวม			26,102	30,013	31,206
-ประเภท พ.ร.บ. กลุ่มครองฯ			5,477	9,970	10,879
-ประเภทสุขภาพและอุบัติเหตุ			199	467	860
นายหน้าบุคคลธรรมดา					
-ประกันชีวิต	1,908	2,009	1,005	1,302	2,228
-ประกันวินาศภัย	4,956	5,897	4,497	6,532	7,989
นายหน้านิติบุคคล					
-ประกันชีวิต	68	70	69	71	117
-ประกันวินาศภัย	318	264	279	298	333

ที่มา: กรมการประกันภัย, 2546

ภาควิชาศึกษาศาสตร์  
คณะสังคมศาสตร์และมนุษยศาสตร์  
มหาวิทยาลัยมหิดล ศาลายา  
อ.พุทธมณฑล จ. นครปฐม

22 มีนาคม 2548

เรียน ท่านผู้บริหารหน่วย และตัวแทนประกันชีวิต

เนื่องด้วยดิฉัน นางสาวณิชรีชร์ สุวรรณรงค์ ตัวแทนประกันชีวิตบริษัทอเมริกันอินเตอร์เนชั่นแนล แอสซัวร์นส์ หน่วยนำทอง 462 และเป็นนักศึกษาปริญญาโท มหาวิทยาลัยมหิดล ได้ทำวิทยานิพนธ์เรื่องปัจจัยที่สัมพันธ์กับทักษะแรงงานด้านการขายประกันชีวิต แบบสอบถามนี้จัดทำขึ้นเพื่อศึกษาปัจจัยที่สัมพันธ์กับทักษะแรงงานด้านการขายประกันชีวิต เพื่อเป็นแนวทางในการพัฒนาการทำงานของตัวแทนประกันชีวิต โดยเฉพาะทักษะการขายประกันชีวิต และเพื่อให้ผู้บริหารหน่วย และตัวแทนทุกท่านได้ทราบข้อดีและข้อบกพร่องในการทำงานเพื่อนำมาปรับปรุงแก้ไขต่อไป ซึ่งข้อมูลที่ทุกท่านตอบจะเก็บไว้เป็นความลับ และนำมาเพื่อวิเคราะห์โดยรวมเพื่อหาข้อสรุปของการศึกษาเท่านั้น

จึงเรียนมาเพื่อโปรดให้ความร่วมมือในการตอบแบบสอบถาม กรุณาตอบทุกข้อตามความเป็นจริงของท่านโดยไม่ต้องลงชื่อ-นามสกุลในแบบสอบถามแต่อย่างใด เมื่อท่านตอบแบบสอบถามครบถ้วนสมบูรณ์แล้วกรุณานำส่งที่ หน่วยนำทอง 462 อาคาร AIC ชั้น 12 ห้อง 1216 เบอร์โทรศัพท์ 01-4079382 และขอขอบพระคุณเป็นอย่างสูงมา ณ โอกาสนี้ที่ให้ความร่วมมือ

ณิชรีชร์ สุวรรณรงค์  
ผู้วิจัย

(ตัวอย่างร่างแบบสอบถาม)

□□□ 1

แบบสอบถาม

เรื่อง ปัจจัยที่สัมพันธ์กับทักษะแรงงานด้านการขายประกันชีวิต

**คำชี้แจง** แบบสอบถามนี้มีจุดมุ่งหมายเพื่อศึกษาถึงปัจจัยที่สัมพันธ์กับทักษะแรงงานด้านการขายประกันชีวิต โดยได้มุ่งเน้นศึกษาในเชิงวิชาการ ผู้วิจัยได้แบ่งแบบสอบถามออกเป็น 3 ส่วน จึงขอความอนุเคราะห์ท่านได้โปรดกรอกแบบสอบถามทุกส่วน ทุกข้อ ตามความเห็นและข้อเท็จจริงในปัจจุบัน

**ส่วนที่ 1 ข้อมูลส่วนบุคคล**

โปรดเขียนเครื่องหมาย ✓ ลงใน □ หน้าข้อความที่ท่านเห็นว่าตรงกับความเป็นจริงของท่านมากที่สุด และเติมข้อความในช่องว่างให้ครบถ้วนตรงกับความเป็นจริง

สำหรับผู้วิจัย

1. เพศ  ชาย  หญิง  2

2. อายุของท่านตั้งแต่ปีที่เกิดจนถึงวันที่กรอกแบบสอบถามนับเป็นปีเต็มโดยไม่มี  
การปิดเศษของเดือน อายุ.....ปี  3

3. สถานภาพสมรส  โสด  4-5  
 สมรสแล้ว จำนวนบุตร.....คน  
 หม้าย จำนวนบุตร.....คน  
 หย่าร้าง จำนวนบุตร.....คน  
 แยกกันอยู่ จำนวนบุตร.....คน

สำหรับผู้วิจัย

4. ระดับการศึกษา  ต่ำกว่าระดับปริญญาตรี สาขา.....   6-7  
 ระดับปริญญาตรี สาขา.....  
 ระดับปริญญาโท สาขา.....  
 ระดับปริญญาเอก สาขา.....
5. ก่อนการเป็นตัวแทนประกันชีวิตท่านทำอาชีพอะไร  8  
 ข้าราชการ / พนักงานรัฐวิสาหกิจ  
 เจ้าของกิจการ  
 ลูกจ้าง / พนักงานบริษัท  
 ตัวแทนประกันชีวิตเป็นอาชีพแรก  
 อื่นๆ โปรดระบุ.....
6. เมื่อเป็นตัวแทนประกันชีวิตแล้วท่านทำอาชีพอะไร  9  
 ข้าราชการ / พนักงานรัฐวิสาหกิจ  
 เจ้าของกิจการ  
 ลูกจ้าง / พนักงานบริษัท  
 เป็นตัวแทนประกันชีวิตเพียงอาชีพเดียว  
 อื่นๆ โปรดระบุ.....
7. ตำแหน่งงานในบริษัทประกันชีวิตในปัจจุบัน  10  
 ตัวแทนประกันชีวิตเต็มเวลา(full time)  
 ตัวแทนประกันชีวิตบางเวลา (part time)  
 ระดับหัวหน้าหน่วยขึ้นไป  
 ลาออกจากการเป็นตัวแทนประกันชีวิตแล้ว

สำหรับผู้วิจัย

8. จำนวนลูกค้าที่เข้าพบเพื่อขายใน 1 สัปดาห์โดยไม่จำเป็นต้องขายได้  11  
จำนวน.....คน

9. จำนวนกรรมธรรม์ประกันชีวิตและรายได้ที่ท่านขายได้ในแต่ละปีบัญชี  12-14

9.1 รายได้โดยเฉลี่ยต่อปี ในปีพ.ศ.2545.....บาท  
พ.ศ. 2546.....บาท  
พ.ศ. 2547.....บาท

9.2 จำนวนกรรมธรรม์ที่ขายได้ในปีพ.ศ. 2545.....กรรมธรรม์  15-17  
พ.ศ. 2546.....กรรมธรรม์  
พ.ศ. 2547.....กรรมธรรม์

10. ใน 1 สัปดาห์ ท่านได้รับข้อมูลข่าวสารด้านประกันชีวิตหรือด้านอื่นๆที่สามารถนำมาใช้ในการขายประกันชีวิตจากสื่อต่างๆต่อไปนี้มากน้อยเพียงใด

ประเภทของสื่อ	4 วันขึ้นไป	1-3 วัน	ไม่ได้รับเลย	
โทรทัศน์				<input type="checkbox"/> 18
วิทยุ				<input type="checkbox"/> 19
หนังสือพิมพ์				<input type="checkbox"/> 20
หนังสือคู่มือต่างๆ				<input type="checkbox"/> 21
วารสาร				<input type="checkbox"/> 22
อินเทอร์เน็ต				<input type="checkbox"/> 23
ป้ายโฆษณา				<input type="checkbox"/> 24
แผ่นพับใบปลิว				<input type="checkbox"/> 25
การฝึกอบรมและการเข้าฟัง วิชาการในสโมสรต่างๆ				<input type="checkbox"/> 26
อื่นๆ (โปรดระบุ) .....				<input type="checkbox"/> 27

## ส่วนที่ 2 วัดแรงจูงใจใฝ่สัมฤทธิ์

เห็นด้วยอย่างยิ่ง	หมายถึง เห็นด้วยกับข้อความนั้นมากที่สุด
เห็นด้วย	หมายถึง เห็นด้วยกับข้อความนั้นน้อยถึงปานกลาง
ไม่แน่ใจ	หมายถึง ไม่แน่ใจกับข้อความนั้น
ไม่เห็นด้วย	หมายถึง ไม่เห็นด้วยกับข้อความนั้นน้อยถึงปานกลาง
ไม่เห็นด้วยอย่างยิ่ง	หมายถึง ไม่เห็นด้วยกับข้อความนั้นมากที่สุด

โปรดเขียนเครื่องหมาย ✓ ลงในช่องว่างที่ท่านเห็นว่าตรงกับความรู้สึกของท่านในปัจจุบันมากที่สุด

ข้อความ	เห็นด้วย อย่างยิ่ง	เห็นด้วย	ไม่ แน่ใจ	ไม่เห็น ด้วย	ไม่เห็นด้วย อย่างยิ่ง	สำหรับ ผู้วิจัย
1. ท่านทุ่มเทกับการทำงานเพื่อให้ได้ผล ตามที่ต้องการ						<input type="checkbox"/> 28
2. ท่านชอบงานที่มีอิสระทางด้าน ความคิด						<input type="checkbox"/> 29
3. ท่านชอบงานที่มีอิสระทางด้านเวลา						<input type="checkbox"/> 30
4. ความก้าวหน้าของท่านมีผลมาจากการ ทุ่มเทการทำงานของท่าน						<input type="checkbox"/> 31
5. ท่านชอบแข่งขันการทำงานกับผู้อื่น						<input type="checkbox"/> 32
6. ท่านมักจะร่วมกิจกรรมกับบริษัททุก ครั้งที่มีการจัดการแข่งขัน						<input type="checkbox"/> 33
7. ท่านแสดงความคิดเห็นในการทำงาน กับหัวหน้าของท่านอย่างเต็มที่						<input type="checkbox"/> 34
8. ท่านสามารถคิดวางแผนการทำงาน เพื่อให้บรรลุเป้าหมายได้ด้วยตนเอง						<input type="checkbox"/> 35
9. ท่านรู้สึกไม่สบายใจเมื่อทำงานต่ำกว่า มาตรฐาน						<input type="checkbox"/> 36
10. การวางแผนทำงานของท่านเป็นการ วางแผนที่สามารถปฏิบัติให้บรรลุผลได้						<input type="checkbox"/> 37
11. เมื่อท่านทำงานไม่ได้ตามที่คาดหวัง ท่านรู้สึกท้อแท้หมดกำลังใจ						<input type="checkbox"/> 38

ข้อความ	เห็นด้วย อย่างยิ่ง	เห็น ด้วย	ไม่ แน่ใจ	ไม่เห็น ด้วย	ไม่เห็น ด้วย อย่างยิ่ง	สำหรับ ผู้วิจัย
12. ท่านกระตือรือร้นในการทำงานที่ ได้รับมอบหมาย						<input type="checkbox"/> 39
13. ท่านชอบพัฒนาความรู้ความสามารถ ในการทำงาน						<input type="checkbox"/> 40
14. ท่านตั้งเป้าหมายในการทำงานให้ยาก ขึ้น เพื่อเป็นการทดสอบความสามารถ						<input type="checkbox"/> 41
15. ท่านตั้งใจทำงานเพื่อให้ได้มาตรฐาน ดีกว่าที่ผ่านมา						<input type="checkbox"/> 42

## ส่วนที่ 3 วัดความพึงพอใจในงาน

เห็นด้วยอย่างยิ่ง	หมายถึง เห็นด้วยกับข้อความนั้นมากที่สุด
เห็นด้วย	หมายถึง เห็นด้วยกับข้อความนั้นน้อยถึงปานกลาง
ไม่แน่ใจ	หมายถึง ไม่แน่ใจกับข้อความนั้น
ไม่เห็นด้วย	หมายถึง ไม่เห็นด้วยกับข้อความนั้นน้อยถึงปานกลาง
ไม่เห็นด้วยอย่างยิ่ง	หมายถึง ไม่เห็นด้วยกับข้อความนั้นมากที่สุด

โปรดเขียนเครื่องหมาย ✓ ลงในช่องว่างที่ท่านเห็นว่าตรงกับความรู้สึกของท่านในปัจจุบันมากที่สุด

ข้อความ	เห็นด้วย อย่างยิ่ง	เห็นด้วย	ไม่ แน่ใจ	ไม่เห็น ด้วย	ไม่เห็น ด้วย อย่างยิ่ง	สำหรับ ผู้วิจัย
1. งานขายประกันชีวิตที่ท่านทำอยู่ เป็นงานที่มีคุณค่า						<input type="checkbox"/> 43
2. ท่านภูมิใจที่ได้ทำงานขายประกัน ชีวิต						<input type="checkbox"/> 44
3. งานขายประกันชีวิตของท่านเป็น งานที่ทำให้กระตือรือร้นตลอดเวลา						<input type="checkbox"/> 45
4. รายได้ที่ท่านได้รับจากการขาย ประกันชีวิตมีความเหมาะสมกับ ความสามารถของท่าน						<input type="checkbox"/> 46
5. รายได้ของท่านส่วนหนึ่งมาจาก ความขยัน						<input type="checkbox"/> 47
6. ท่านมีโอกาสดำเนินรายได้เพิ่มขึ้น เรื่อยๆ						<input type="checkbox"/> 48
7. งานขายประกันชีวิตที่ท่านทำอยู่มี โอกาสก้าวหน้าขึ้นเรื่อยๆ						<input type="checkbox"/> 49

ข้อความ	เห็นด้วย อย่างยิ่ง	เห็นด้วย	ไม่ แน่ใจ	ไม่ เห็น ด้วย	ไม่เห็น ด้วย อย่างยิ่ง	สำหรับ ผู้วิจัย
8. งานขายประกันชีวิตที่ท่านทำอยู่ เป็นงานที่ทำให้ท่านได้มีโอกาส พัฒนาความรู้ความสามารถ						<input type="checkbox"/> 50
9. ทุกคนมีโอกาสก้าวหน้าเท่าเทียม กัน						<input type="checkbox"/> 51
10. หัวหน้างานของท่านเป็นคนมี ไหวพริบปฏิภาณดี						<input type="checkbox"/> 52
11. หัวหน้างานของท่านเปิดโอกาส ให้ท่านแสดงความคิดเห็นเสมอ						<input type="checkbox"/> 53
12. หัวหน้างานของท่านไม่ดูถูก ความคิดเห็นของลูกน้อง						<input type="checkbox"/> 54
13. เพื่อนร่วมงานของท่านคอยให้ ความช่วยเหลือและให้คำแนะนำซึ่ง กันและกันเป็นอย่างดี						<input type="checkbox"/> 55
14. เพื่อนร่วมงานของท่านมีความ รับผิดชอบในหน้าที่เป็นอย่างดี						<input type="checkbox"/> 56
15. เมื่อท่านเดือดร้อน เพื่อนร่วมงาน มักให้ความช่วยเหลือท่านอยู่เสมอใน ทุกๆเรื่อง						<input type="checkbox"/> 57
16. ท่านรู้สึกว่างานขายประกันชีวิตที่ ทำอยู่มีความสำคัญต่อหน่วยงาน						<input type="checkbox"/> 58
17. ท่านได้รับการยกย่องนับถือจาก คนในหน่วยงาน						<input type="checkbox"/> 59
18. คนในหน่วยงานมักจะขอ คำแนะนำจากท่านอยู่เสมอ						<input type="checkbox"/> 60

ข้อความ	เห็นด้วย อย่างยิ่ง	เห็นด้วย	ไม่ แน่ใจ	ไม่เห็น ด้วย	ไม่เห็น ด้วย อย่างยิ่ง	สำหรับ ผู้วิจัย
19. ท่านสามารถทำงานได้สำเร็จตามเป้าหมายที่วางไว้						<input type="checkbox"/> 61
20. ท่านสามารถแก้ไขปัญหาที่เกิดขึ้นได้จนสำเร็จ						<input type="checkbox"/> 62
21. ท่านประสบผลสำเร็จในงานที่ได้รับมอบหมาย						<input type="checkbox"/> 63
22. อุปกรณ์และเครื่องมือรวมถึงเอกสารที่ใช้ในการทำงานมีเพียงพอแก่ความต้องการ						<input type="checkbox"/> 64
23. ท่านสามารถใช้อุปกรณ์ในสำนักงานได้ทุกเวลาที่ท่านต้องการ						<input type="checkbox"/> 65
24. ระบบงานของหน่วยงานของท่านทำให้ท่านทำงานได้ถูกต้อง รวดเร็ว						<input type="checkbox"/> 66
25. ท่านมั่นใจว่าบริษัทประกันชีวิตที่ท่านทำงานอยู่มีความมั่นคง						<input type="checkbox"/> 67
26. ท่านจะยึดอาชีพตัวแทนประกันชีวิตนี้เลี้ยงตนเองและครอบครัวตลอดไป						<input type="checkbox"/> 68
27. อาชีพตัวแทนประกันชีวิตเป็นอาชีพสุดท้ายที่ท่านทำ						<input type="checkbox"/> 69
28. ท่านมีโอกาสช่วยสังคมได้มากจากการทำงานขายประกันชีวิตนี้						<input type="checkbox"/> 70
29. ท่านมีโอกาสทำให้ครอบครัวหนึ่งอยู่รอดได้อีกกระยะหนึ่งเมื่อหัวหน้าครอบครัวจากไป						<input type="checkbox"/> 71
30. ท่านมีโอกาสทำให้เด็กเรียนหนังสือต่อไปได้เมื่อบิดาหรือมารดาของเด็กคนนั้นเสียชีวิต						<input type="checkbox"/> 72

(ตัวอย่างร่างแบบสัมภาษณ์)

□□□ 1

แบบสัมภาษณ์

เรื่อง ปัจจัยที่สัมพันธ์กับทักษะแรงงานด้านการขายประกันชีวิต

วันที่..... เดือน..... พ.ศ. 2548

ชื่อผู้ให้สัมภาษณ์..... เบอร์โทรศัพท์.....

ส่วนที่ 1 ข้อมูลส่วนบุคคล

โปรดเขียนเครื่องหมาย ✓ ลงใน □ หน้าข้อความที่ท่านเห็นว่าตรงกับความเป็นจริงของท่านมากที่สุด และเติมข้อความในช่องว่างให้ครบถ้วนตรงกับความเป็นจริง

สำหรับผู้วิจัย

1. เพศ  ชาย  หญิง  2

2. อายุของท่านตั้งแต่ปีที่เกิดจนถึงวันที่กรอกแบบสอบถามนับเป็นปีเต็ม โดยไม่มีการปิดเศษของเดือน อายุ.....ปี  3

3. สถานภาพสมรส  โสด   4-5

สมรสแล้ว จำนวนบุตร.....คน

หม้าย จำนวนบุตร.....คน

หย่าร้าง จำนวนบุตร.....คน

แยกกันอยู่ จำนวนบุตร.....คน

สำหรับผู้วิจัย

4. ระดับการศึกษา  ต่ำกว่าระดับปริญญาตรี สาขา.....   6-7  
 ระดับปริญญาตรี สาขา.....  
 ระดับปริญญาโท สาขา.....  
 ระดับปริญญาเอก สาขา.....
5. ก่อนการเป็นตัวแทนประกันชีวิตท่านทำอาชีพอะไร  8  
 ข้าราชการ / พนักงานรัฐวิสาหกิจ  
 เจ้าของกิจการ  
 ลูกจ้าง / พนักงานบริษัท  
 ตัวแทนประกันชีวิตเป็นอาชีพแรก  
 อื่นๆ โปรดระบุ.....
6. เมื่อเป็นตัวแทนประกันชีวิตแล้วท่านทำอาชีพอะไรนอกจากการเป็นตัวแทนประกันชีวิต  9  
 ข้าราชการ / พนักงานรัฐวิสาหกิจ  
 เจ้าของกิจการ  
 ลูกจ้าง / พนักงานบริษัท  
 เป็นตัวแทนประกันชีวิตเพียงอาชีพเดียว  
 อื่นๆ โปรดระบุ.....
7. ตำแหน่งงานในบริษัทประกันชีวิตในปัจจุบัน  10  
 ตัวแทนประกันชีวิตเต็มเวลา(full time)  
 ตัวแทนประกันชีวิตบางเวลา (part time)  
 ระดับหัวหน้าหน่วยขึ้นไป  
 ลาออกจากการเป็นตัวแทนประกันชีวิตแล้ว

สำหรับผู้วิจัย

8. จำนวนลูกค้าที่เข้าพบเพื่อขายใน 1 สัปดาห์โดยไม่จำเป็นต้องขายได้  
จำนวน.....คน  11

9. จำนวนกรรมธรรม์ประกันชีวิตและรายได้ที่ท่านขายได้ในแต่ละปีบัญชี  12-14

9.1 รายได้โดยเฉลี่ยต่อปี ในปีพ.ศ.2545.....บาท  
พ.ศ. 2546.....บาท  
พ.ศ. 2547.....บาท

9.2 จำนวนกรรมธรรม์ที่ขายได้ในปีพ.ศ. 2545.....กรรมธรรม์  15-17  
พ.ศ. 2546.....กรรมธรรม์  
พ.ศ. 2547.....กรรมธรรม์

**ส่วนที่ 2 ทักษะแรงงานในการขายประกันชีวิต**

1. ท่านเรียนและทำงานด้านไหนมา เกี่ยวข้องกับการขายหรือไม่

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2. ท่านนำเอาวิชาที่เรียนมาและประสบการณ์การทำงานมาใช้ในการทำงานนี้อย่างไร

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3. ท่านมีวิธีการหาตลาดอย่างไร

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4. ท่านมีวิธีการวางแผนการทำงานอย่างไร

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5. ท่านวางเป้าหมายในงานนี้หรือไม่ อย่างไร ทั้งในระยะใกล้ และระยะไกล

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6. ท่านเตรียมตัวก่อนเข้าพบลูกค้าหรือไม่ อย่างไร

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10. ท่านมีวิธีการพูดคุยหาข้อมูลลูกค้า และสร้างปัญหาให้กับลูกค้าอย่างไร

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11. ลูกค้าของท่านมีข้อโต้แย้งอะไรบ้าง และท่านมีวิธีการตอบข้อโต้แย้งเหล่านั้นอย่างไร

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12. ท่านมีวิธีการปิดการขายอย่างไร

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13. ในการขายแต่ละครั้งท่านสามารถปิดการขายได้ทุกครึ่งหรือไม่ อย่างไร และท่านปิดการขายได้หรือไม่ได้เพราะเหตุใด

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14. โดยเฉลี่ยแล้วลูกค้า 1 คน ท่านต้องเข้าพบกี่ครั้งจึงจะขายได้ และในแต่ละครั้งท่านใช้เวลานานเท่าใด

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## (ตัวอย่างหนังสือขอความอนุเคราะห์เพื่อขอข้อมูล)

มหาวิทยาลัยมหิดล

10 พฤษภาคม พ.ศ. 2547

เรื่อง ขอความอนุเคราะห์ในการให้ข้อมูลเพื่อประกอบการทำวิทยานิพนธ์

เรียน เจ้าหน้าที่ฝ่ายทะเบียนกรมการประกันภัย

เนื่องด้วย ดิฉันนางสาวณิชรีย์ธร สุวรรณรงค์ นักศึกษาปริญญาโท สาขาประชากรศึกษามหาวิทยาลัยมหิดล ทำวิทยานิพนธ์เรื่องปัจจัยที่สัมพันธ์กับทักษะแรงงานด้านการขายประกันชีวิต ซึ่งจะศึกษาผู้ที่ประสบความสำเร็จในอาชีพตัวแทนประกันชีวิตโดยนับจากจำนวนราย หรือจำนวนกรมธรรม์ที่ขายได้ ผลของการวิจัยครั้งนี้จะทำให้ทราบถึงปัจจัยตลอดจนถึงวิธีการที่จะทำให้ตัวแทนประกันชีวิตประสบความสำเร็จในอาชีพ ซึ่งจะเป็นประโยชน์ต่อผู้ที่อยู่ในอาชีพตัวแทนประกันชีวิตต่อไป

ในการทำวิทยานิพนธ์ครั้งนี้จะสำเร็จไม่ได้หากขาดข้อมูลดังต่อไปนี้

1. จำนวนตัวแทนประกันชีวิตทั้งหมดของบริษัทที่ออกกรมธรรม์ตัวแทนในระหว่างปี พ.ศ. 2544-2545 และ พ.ศ. 2545-2546
2. รายชื่อตัวแทน เบอร์โทรสัทพ์ และหน่วยงานที่ตัวแทนคนนั้นสังกัดอยู่ โดยเรียงลำดับ ผลงานตามจำนวนกรมธรรม์(cases)ที่ขายได้จากมากไปหาน้อย ระหว่างปีพ.ศ. 2544-2545 และ พ.ศ.2545-2546

ฉะนั้นดิฉันจึงขอความกรุณาท่านให้ข้อมูลดังกล่าวแก่ดิฉันเพื่อที่จะสามารถทำการวิจัยให้สัมฤทธิ์ผลและเป็นประโยชน์ต่อตัวแทนประกันชีวิตต่อไป

ขอแสดงความนับถือ

(นางสาวณิชรีย์ธร สุวรรณรงค์)

(ตัวอย่างหนังสือขอบคุณ)

มหาวิทยาลัยมหิดล

21 พฤษภาคม พ.ศ. 2547

เรื่อง ขอบพระคุณในความอนุเคราะห์ในการให้ข้อมูลจำนวนตัวแทนประกันชีวิตทั้งหมดของแต่ละบริษัทที่ออกรหัสตัวแทนในระหว่างปี พ.ศ. 2544-2545 และ พ.ศ. 2545-2546 เพื่อประกอบการทำวิทยานิพนธ์

เรียน คุณลัดดาวรรณ เจ้าหน้าที่ฝ่ายทะเบียนกรมการประกันภัย

เนื่องด้วย ดิฉันนางสาวฉวีรัชนี สุวรรณรงค์ นักศึกษาปริญญาโท สาขาประชากรศึกษา มหาวิทยาลัยมหิดล ทำวิทยานิพนธ์เรื่องปัจจัยที่สัมพันธ์กับทักษะแรงงานด้านการขายประกันชีวิต ซึ่งจะศึกษาผู้ที่ประสบความสำเร็จในอาชีพตัวแทนประกันชีวิตโดยนับจากจำนวนกรมธรรม์ที่ขายได้ ผลของการวิจัยครั้งนี้จะทำให้ทราบถึงปัจจัยตลอดจนถึงวิธีการที่จะทำให้ตัวแทนประกันชีวิตประสบความสำเร็จในอาชีพ ซึ่งจะประโยชน์ต่อผู้ที่อยู่ในอาชีพตัวแทนประกันชีวิตต่อไป ในการวิจัยครั้งนี้ดิฉันได้รับความอนุเคราะห์จาก คุณลัดดาวรรณ เจ้าหน้าที่ฝ่ายทะเบียนกรมการประกันภัยเป็นอย่างดีในการให้ข้อมูลจำนวนตัวแทนประกันชีวิตทั้งหมดของแต่ละบริษัทที่ออกรหัสตัวแทนในระหว่างปี พ.ศ. 2544-2545 และ พ.ศ. 2545-2546 ทำให้ดิฉันรู้สึกซาบซึ้งในความกรุณาของท่านเป็นอย่างยิ่ง

ฉะนั้นดิฉันจึงขอบพระคุณในความกรุณาของท่านที่ให้ข้อมูลดังกล่าวแก่ดิฉันเพื่อที่จะสามารถทำการวิจัยให้สัมฤทธิ์ผลและเป็นประโยชน์ต่อตัวแทนประกันชีวิตต่อไป

ขอแสดงความนับถือ

(นางสาวฉวีรัชนี สุวรรณรงค์)

## BIOGRAPHY

<b>NAME</b>	Miss Nichareethorn Suwannarong
<b>DATE OF BIRTH</b>	7 May 1978
<b>PLACE OF BIRTH</b>	Khonkaen Province, Thailand
<b>INSTITUTIONS ATTENDED</b>	Le Collège Charles Lemoyne, Quebec, Canada, 1994-1995: Secondary Level Khonkaen University, 1996-2000: Bachelor of Arts (French) Mahidol University, 2001-2006: Master of Arts (Population Education)
<b>PRESENT POSITION</b>	English teacher, Rajamangala University of Technology Isan, Khonhaen Campus. Insurance Agency, American International Assurance Company, Bangkok
<b>HOME ADDRESS</b>	226/24 Muangthongammarin Village Prachasamosorn Road, Muang, Khonkaen, Thailand