

# FACTORS OF MARKETING MIX AND SERVICE QUALITY ON THE DECISION TO BUY LIFE INSURANCE FROM MINGYA INSURANCE BROKERS CO, LTD.

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## Abstract

The purpose of this study is to investigate the marketing mix factors that influence the decision to purchase life insurance from Mingya Insurance Brokers Co., Ltd., and the service quality factors that influence the same decision. The study population included consumers who had purchased life insurance from Mingya Insurance Brokers Co., Ltd., with a total sample size of 385 participants. A questionnaire was used as the primary research instrument for data collection. Descriptive statistics such as frequency, percentage, mean and standard deviation were used to analyze the data. In addition, inferential statistics were applied to test the research hypotheses using Partial Least Squares Structural Equation Modeling (PLS-SEM) to assess the relationships between independent and dependent variables.

The results showed that both marketing mix and service quality had a statistically significant influence on the decision to purchase life insurance from Mingya Insurance Brokers Co., Ltd., with a predictive power of 35.2 percent. Based on these results, it is recommended that Mingya Insurance Brokers Co., Ltd. improve product flexibility, promotional strategies and service accessibility while enhancing data security, responsiveness and reliability to increase consumer confidence and promote the decision to purchase life insurance.

**Keywords:** Marketing Mix, Service Quality, Purchasing Decision, Life Insurance

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## Introduction

The life insurance industry plays an important role in providing financial protection and long-term risk management for individuals and families. As people become more aware of financial planning, the demand for reliable and customized life insurance services continues to grow. In this changing landscape, it is critical for insurance providers who want to remain competitive and responsive to market needs to understand the factors that influence consumers' decisions to purchase life insurance. Mingya Insurance Brokers Co., Ltd. was established on November 18, 2004, with a registered capital of 76.7574 million yuan and is headquartered in Beijing. It is a major player in China's life insurance sector. Specializing in life and non-life insurance for individuals, the company has adopted international best practices by introducing advanced brokerage models and service innovations tailored to the Chinese market. Its strategic market positioning highlights the importance of examining the key factors that influence consumer buying behavior in this specific organizational and cultural context. What sets Mingya apart from traditional insurance providers is its broker-based business model, which emphasizes personalized advice and integrates cutting-edge technological systems. The company utilizes a variety of digital platforms, including a demand analysis system, a product comparison model (a-RBI), a CRM-based customer service system, an efficient e-commerce platform, a multi-functional ERP system and continuous AI-powered operations. These innovations not only increase operational efficiency but also improve the overall service experience by shifting the approach from product-centric selling to holistic needs-based advice and analysis (Mingya Insurance Brokers Co., Ltd., 2024).

Service quality is a key factor influencing customer satisfaction and purchasing decisions. It is generally defined by five core dimensions: Reliability, responsiveness, assurance, empathy and tangible elements (Parasuraman et al., 1988; Zeithaml et al., 2018). At the same time, the marketing mix, which includes product, price, place and promotion, provides a basic framework for the development and evaluation of marketing strategies (Kotler & Keller, 2016). Both service quality and the elements of the marketing mix have a significant impact on consumers' perceptions, trust and ultimate purchasing decisions, particularly for complex and intangible services such as life insurance. Although there is extensive research on these topics globally, there is still a significant gap in understanding how service quality and marketing mix elements influence purchasing decisions specifically in the Chinese life insurance market. Recent studies in the local context have begun to shed light on this dynamic. For example, Yuan and Jiang (2015) found that service quality is an important determinant of customer

loyalty in the Chinese life insurance industry. Similarly, Guan et al. (2020) reported that the marketing mix has a direct and measurable impact on consumers' purchase intentions. These findings are in line with global perspectives such as those of Rundle-Thiele et al. (2021), which confirm the relevance of these constructs in various financial services markets.

The reason for selecting Mingya Insurance Brokers Co., Ltd. as the focus of this research lies in its prominent position within the Chinese insurance brokerage industry and its innovative, customer-centric business approach. By emphasizing individualized advisory services supported by advanced digital tools, Mingya provides an ideal context to study how marketing and service quality factors influence customer behavior in a competitive and technology-driven environment. Furthermore, the company's large customer base and strong commitment to service excellence ensure that the findings will have practical implications for both Mingya and the wider insurance sector. In light of these considerations, this study aims to investigate the influence of marketing mix factors and service quality on the decision to purchase life insurance from Mingya Insurance Brokers Co., Ltd. The results of the study will provide valuable insights and practical recommendations for improving marketing strategies and service performance, thereby supporting customer satisfaction and long-term competitiveness.

### **Research Objectives**

1. To examine the marketing mix factors that influence the decision to purchase life insurance from Mingya Insurance Brokers Co., Ltd.
2. To investigate the service quality factors that influences the decision to purchase life insurance from Mingya Insurance Brokers Co., Ltd.

### **Research Hypothesis**

1. Marketing mix influences the decision to purchase life insurance of Mingya Insurance Brokers Co., Ltd.
2. Service quality factors influence the decision to purchase life insurance of Mingya Insurance Brokers Co., Ltd.

### **Literature Review**

#### **Concepts and theories related to marketing mix factors**

Marketing mixed factors were considered crucial elements, as the success of a business organization depended on them. A business needed to create an appropriate

marketing mix to develop marketing strategies that best responded to consumer needs (Ismail et al., 2023). Urasyanandana (2021) stated that the marketing mix consisted of four factors, commonly referred to as product, price, place, and promotion. Kotler and Keller (2016) explained that the marketing mix was a tool composed of the following elements: product referred to goods or services that a company produced to meet the needs of a target group and aimed to satisfy consumers; price was the amount of money determined for buying, selling, and exchanging to obtain the desired products or services; place or distribution referred to the channel used to move products to consumers, including activities such as transportation, warehousing, and inventory management; and promotion referred to marketing communication activities designed to motivate consumers to make purchases, focusing on the interaction between sellers and buyers.

### **Concepts and theories related to service quality**

Service quality was defined as an activity that occurred when there was communication between consumers and service staff, products, or the systems used by service providers (Johnson & Karlay, 2018). Good service quality was expected to be free from defects, to understand customer needs, and to respond appropriately (Kitapci et al., 2014). Zeithaml et al. (2018) discussed the development of a tool for measuring service quality in service businesses, aiming to assess customer perceptions and provide guidelines for continuous service improvement. Parasuraman et al. (1988) emphasized that the essence of service quality was creating differentiation in business. They developed the RATER model, which included five key dimensions: reliability, assurance, tangibility, empathy, and responsiveness.

### **Concepts and theories related to purchase decision-making**

Purchase decision-making referred to the process of choosing a product from two or more alternatives. Consumer behavior involved consideration of both psychological aspects, such as thoughts and feelings, and physical behaviors. Purchasing was understood as a cognitive and behavioral process that occurred over time, leading to actual purchases and behavioral patterns that were sometimes influenced by others (Vrtana & Krizanova, 2023). Kavitha et al. (2023) stated that internal and external factors shaped consumer behavior. The decision to purchase life insurance was a complex process influenced by several indicators, including risk protection, access to complete information, value assessment, financial security, tax benefits, and retirement planning. These indicators were consistent with established consumer behavior theories and reflected both the technical and financial aspects of risk transfer in insurance (Olivieri & Pitacco, 2015).

### Relevant research

Santoso et al. (2019) conducted a quantitative research study titled Effect of Promotion Mix on Insurance Product Purchase Decisions: The Case of Zurich Kediri, Indonesia. The study aimed to examine the impact of the promotion mix, which included advertising, sales promotion, personal selling, and publicity, on purchasing decisions. The findings revealed that each component significantly influenced consumers' purchase decisions, both individually and collectively.

Al-Amin et al. (2023) conducted a quantitative study titled The Effect of Claim Service Quality on the Decision to Buy Sharia Insurance Products: A Case Study on Sharia Insurance in Indonesia. This study investigated the effect of claim service quality on purchasing decisions. The results indicated that claim service quality significantly influenced the decision to buy Sharia insurance products, explaining 60 percent of the variation in the decision, with the remaining 40 percent attributed to other factors outside the scope of the study. The findings suggested that improving claim service quality played a critical role in increasing customer satisfaction and purchase intention.

Sitohang and Hutapea (2023) conducted a quantitative study titled The Influence of Claim Service Quality on the Decision to Purchase a Loss Insurance Policy at PT Sampo Insurance Indonesia. The objective of the study was to determine the degree to which claim service quality affected customers' decisions to purchase insurance policies. The findings showed that claim service quality had a significant effect, with an  $R^2$  value of 60.5 percent. The t-test results confirmed this relationship with a t-value of 10.796 and a significance level of 0.000, indicating a strong influence of claim service quality on purchasing decisions.

The relationship between marketing mix factors and service quality played a crucial role in shaping consumers' decisions to purchase life insurance. The marketing mix, which consisted of product, price, place, and promotion, formed a foundational framework that influenced consumer perceptions and buying behavior, especially in the context of complex financial services such as life insurance (Kotler & Keller, 2016; Ismail et al., 2023; Urasyanandana, 2021). At the same time, service quality, represented by dimensions such as reliability, responsiveness, assurance, empathy, and tangibles (Parasuraman et al., 1988), contributed to building customer trust and satisfaction, both of which were essential in high-involvement decision-making processes (Zeithaml et al., 2018). Empirical findings demonstrated that both marketing strategies and service performance had significant and positive effects on consumers' purchasing decisions (Santoso et al., 2019; Al-Amin et al., 2023; Sitohang & Hutapea, 2023). Therefore, combining a well-designed marketing mix with high

service quality was essential for enhancing customer engagement and strengthening the likelihood of purchasing life insurance.

### Conceptual Framework

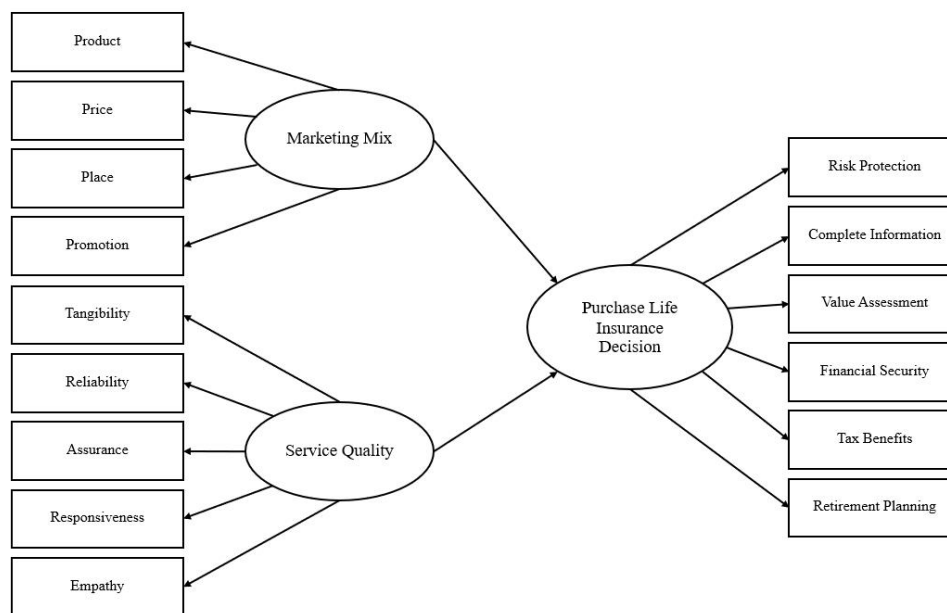


Figure 1. The Conceptual Framework

### Research Methodology

1. The population for this research comprises consumers who have purchased life insurance from Mingya Insurance Brokers Co., Ltd. Due to the company's privacy policies, the exact number of policyholders cannot be disclosed in order to protect both corporate and customer information. As a result, the precise population size is unknown; however, it can be reasonably assumed to be large. To determine an appropriate sample size, this research adopts a dual-method approach. Initially, the sample size was calculated following the recommendation of Hair et al. (2010), which suggests that the minimum sample size should be 20 times the number of observed variables in the model. With 15 observed variables in this research, the calculation results in a minimum of 300 respondents. In order to ensure greater statistical reliability, Cochran's formula (1977), which is suitable for large or unknown populations, was also applied. This formula indicates that a sample size of 385 respondents is sufficient to achieve the desired level of confidence and precision. Therefore, this research confirms the use of a sample size of 385 respondents. A non-probability sampling technique with purposive sampling will be employed, and data will be collected through online questionnaires, including screening questions to ensure the inclusion of appropriate participants.

2. The research instrument used in this study was a questionnaire developed based on a comprehensive review of relevant literature on the marketing mix, service quality, brand value, and consumer purchase decision theories. These theoretical foundations were applied to guide the development and refinement of the instrument to ensure its suitability for the research objectives. The questionnaire was divided into four parts: (1) general information about the respondents, (2) respondents' opinions on the marketing mix, (3) respondents' opinions on service quality, and (4) respondents' opinions on the decision to purchase life insurance from Mingya Insurance Brokers Co., Ltd. The reliability of the questionnaire was assessed using Cronbach's alpha coefficient, which measures the internal consistency of items within the same construct. A Cronbach's alpha value above 0.70 is generally considered acceptable for reliability. The reliability analysis, conducted on a pilot sample of 30 respondents using computer software, indicated that the questionnaire components had Cronbach's alpha values ranging from 0.870 to 0.934, demonstrating high internal consistency.

3. The data were analyzed using both descriptive and inferential statistical methods. Descriptive statistics included frequency distribution, percentage, mean, and standard deviation to summarize the respondents' demographic characteristics and overall responses. Inferential statistics were applied to test the research hypotheses using Partial Least Squares Structural Equation Modeling (PLS-SEM). This technique was employed to examine the influence between independent and dependent variables.

## Results

The analysis of the respondents' general data showed that the majority were female (51.43%) and aged between 31 and 40 years (42.08%). Most were married or cohabiting (86.49%), held a bachelor's degree (58.18%), had an average monthly income between CNY 6,001 and 8,000 (33.51%), and were employed in the private sector (48.31%).

**Table 1.** Mean and standard deviation of marketing mix, service quality, and purchasing decisions

Marketing mix	$\bar{X}$	SD	Level of opinion
- Product	2.32	0.59	Low
- Price	2.24	0.61	Low
- Place	2.23	0.62	Low
- Promotion	2.35	0.59	Low

**Table 1.** Mean and standard deviation of marketing mix, service quality, and purchasing decisions (Cont.)

Service Quality	$\bar{X}$	SD	Level of opinion
- Tangibility	2.32	0.60	Low
- Reliability	2.22	0.63	Low
- Assurance	2.26	0.58	Low
- Responsiveness	2.29	0.57	Low
- Empathy	2.19	0.64	Low
Purchase life insurance decision	$\bar{X}$	SD	Level of opinion
- Risk Protection	2.25	0.74	Low
- Complete Information	2.21	0.77	Low
- Value Assessment	2.19	0.76	Low
- Financial Security	2.18	0.76	Low
- Tax Benefits	2.25	0.73	Low
- Retirement Planning	2.22	0.75	Low

**Table 2.** The test results for structural integrity and component weight

Factors	Loading	AVE	Dijkstra-Henseler's rho ( $\rho_A$ )	Jöreskog's rho ( $\rho_c$ )	Cronbach's alpha ( $\alpha$ )
Marketing mix		.623	.839	.867	.794
- Product	.923				
- Price	.702				
- Place	.728				
- Promotion	.786				
Service Quality		.531	.784	.849	.778
- Tangibility	.716				
- Reliability	.722				
- Assurance	.800				
- Responsiveness	.724				
- Empathy	.674				
Purchase life insurance decision		.743	.938	.945	.930
- Risk Protection	.974				



**Table 2.** The test results for structural integrity and component weight (Cont.)

Factors	Loading	AVE	Dijkstra-Henseler's rho ( $\rho_A$ )	Jöreskog's rho ( $\rho_c$ )	Cronbach's alpha ( $\alpha$ )
- Complete Information	.835				
- Value Assessment	.784				
- Financial Security	.807				
- Tax Benefits	.872				
- Retirement Planning	.887				

According to Table 2, all observed variables in the model had factor loading values greater than 0.5, ranging from 0.702 to 0.974, which indicated their reliability in measurement. The Dijkstra-Henseler's rho ( $\rho_A$ ) values ranged from 0.784 to 0.938, Jöreskog's rho ( $\rho_c$ ) values ranged from 0.849 to 0.945, and Cronbach's alpha ( $\alpha$ ) values ranged from 0.778 to 0.930. All of these values exceeded the reliability threshold of 0.7. Furthermore, the latent variables demonstrated discriminant validity, with Average Variance Extracted (AVE) values above 0.5, ranging from 0.531 to 0.743, which met the established criteria (Henseler et al., 2016).

**Table 3.** A comparison of discriminant validity according to the Fornell-Larcker criterion

Factors	Marketing mix	Service Quality	The decision to purchase life insurance
Marketing mix	<b>.789</b>		
Service Quality	.703	<b>.728</b>	
Purchase life insurance decision	.339	.302	<b>.862</b>

\* Note: The values on the diagonal represent the square root of the AVE ( $\sqrt{AVE}$ ).

According to Table 3, the model exhibited discriminant validity, as the square root of the AVE for each latent variable was greater than the correlations among the variables. This finding aligned with the criteria established by Henseler et al. (2016), which stated that the correlation between each latent variable should not exceed the square root of its corresponding AVE. In this model, the correlations between latent variables range from 0.302 to 0.703.

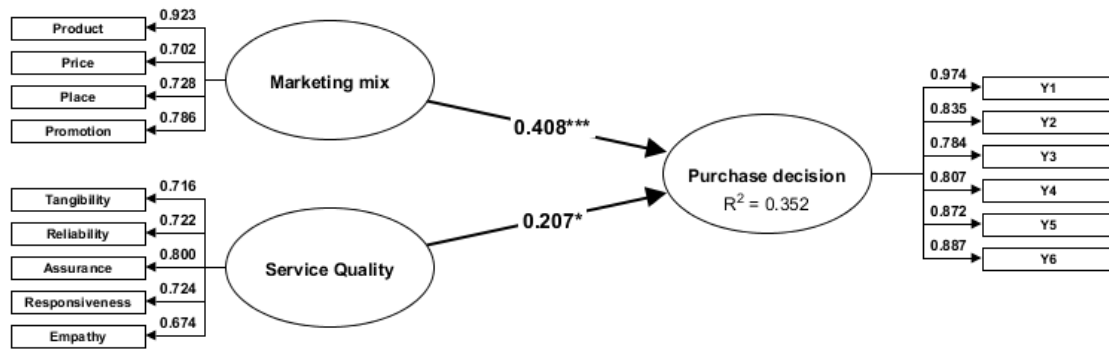


Figure 2. Shows the results of hypothesis testing

Table 4. The effects of the marketing mix and service quality on the decision to purchase life insurance.

Factors	The decision to purchase life insurance			
	Beta	t-test	p-value	Cohen's $F^2$
- Marketing mix	.408	5.387	.000***	0.076
- Service Quality	.207	2.550	.006**	0.020

\*\*\* Statistical significance at .001 level

\*\* Statistical significance at .01 level

\* Statistical significance at .05 level

According to Table 4, the marketing mix and service quality had statistically significant influences on the decision to purchase life insurance from Mingya Insurance Brokers Co., Ltd., with a predictive power of 35.2% ( $R^2 = 0.352$ ). The ranking of influences was as follows:

1. The marketing mix had a statistically significant influence on the decision to purchase life insurance from Mingya Insurance Brokers Co., Ltd. at the .000 level, with an effect size of 0.408 ( $\beta = .408$ ) and a Cohen's  $F^2$  value of 0.076.

2. Service quality had a statistically significant influence on the decision to purchase life insurance from Mingya Insurance Brokers Co., Ltd. at the .006 level, with an effect size of 0.207 ( $\beta = .207$ ) and a Cohen's  $F^2$  value of 0.020.

## Discussion

The study found that the marketing mix had the greatest influence on the decision to buy life insurance from Mingya Insurance Brokers Co., Ltd., with the product component being the most important. Consumers emphasized comprehensive coverage and suitability when selecting a life insurance policy, confirming that product quality is critical to the purchase

decision (Kotler & Keller, 2016). Advertising followed as the second most important influencing factor, as effective advertising and sales promotion campaigns attracted potential customers and accelerated purchase decisions (Santoso et al., 2019). The place component, which emphasized accessibility through multiple sales channels, also played a crucial role, as convenient access strengthened customers' confidence in the company's offering (Muhammad et al., 2019). Although price had the least influence, it still played a role as customers evaluated value for money when making purchasing decisions (Lim et al., 2020). While price was not the most important factor, fair pricing combined with comprehensive insurance coverage boosted customer confidence and long-term satisfaction.

Service quality was the second most important factor influencing the decision to buy life insurance, especially in terms of assurance. Consumers placed a high value on data protection and reliability of the company, as trust is crucial in the financial services industry (Zeithaml et al., 2018). Responsiveness also played an important role, as fast and efficient service creates trust and customer satisfaction (Parasuraman et al., 1988). Reliability, defined as the company's ability to consistently fulfill promises, further strengthened consumer trust (Pakurár et al., 2019). In addition, recognizability, which refers to accessible and well-structured service locations, influenced customers' perceptions of professionalism and reliability (Parasuraman et al., 1988). While empathy contributed to customer satisfaction, it had a relatively low impact on the purchase decision, as insurance buyers tend to prioritize efficiency and safety of services over personal interaction (Ann et al., 2019). These findings are consistent with previous research highlighting trust, service quality and customer satisfaction as important factors in the life insurance market (Bista & Upadhyay, 2023; Al-Amin et al., 2023; Sitohang & Hutapea, 2023).

Despite the influence of the marketing mix and service quality, the overall decision to purchase life insurance showed relatively low average scores for all factors. This suggests that while these elements contributed to consumer confidence, they may not have been enough to drive strong purchase intentions. Customers were still hesitant to purchase life insurance, possibly due to affordability issues, lack of urgency or insufficient knowledge of the benefits. These findings suggest that companies should have focused on better educating customers, increasing perceived value and addressing consumer concerns about financial commitment. In addition, improved customer engagement strategies and more personalized service could have increased interest in life insurance.

In summary, this study confirms that both the marketing mix and service quality have a significant influence on the decision to buy life insurance, although the overall purchase intention remains modest. Product scope, advertising effectiveness and accessibility were found to be the strongest influencing factors of the marketing mix, while assurance, responsiveness and reliability were the most influential dimensions of service quality. However, given the moderate purchase intent, companies were advised to refine their marketing and service strategies to better meet consumer expectations, increase awareness and build trust in order to increase the uptake of life insurance.

### **Suggestions**

Mingya Insurance Brokers Co, Ltd. should focus on improving the key components of the marketing mix. The company should develop more comprehensive and flexible insurance products tailored to the different needs of customers, allowing individuals to choose insurance coverage that suits their financial situation and lifestyle. Promotional strategies should also be strengthened by offering strategic discounts, additional benefits and personalized incentives to encourage a faster purchase decision. These promotional messages should be communicated consistently across multiple channels, including social media platforms, the company's website and direct communication to increase customer reach and engagement. In terms of distribution, it is important to expand and diversify access points by improving digital infrastructure, introducing user-friendly mobile applications to manage policies and partnering with financial institutions. While price is not the most important factor in consumer decisions, ensuring competitive, transparent pricing that reflects the value of the product is critical to consumer confidence and long-term satisfaction.

Service quality should be improved to increase customer trust and loyalty. Security should be given high priority by implementing strong data security measures and actively communicating to customers what is critical to building trust in the handling of personal and financial information. Improving responsiveness through faster and more efficient service systems, such as AI-enabled chatbots and real-time support tools, would enable faster resolutions and a more positive customer experience. Maintaining reliability by ensuring consistent service performance and delivering on contractual promises is also key to boosting trust. Improvements in accessibility, such as enhancing the design and atmosphere of service locations to appear more professional and welcoming, would positively influence customer perceptions. Finally, fostering empathy through personalized customer service and ongoing

employee training will help build meaningful relationships and support long-term customer loyalty. All in all, refining marketing and service strategies in line with consumer expectations will strengthen the company's competitiveness and promote the acceptance of life insurance products.

### **The new body of Knowledge found in this study**

This study expands the understanding of consumer decision making in the life insurance industry by demonstrating the relative influence of marketing mix and service quality on purchase decisions. The results confirm that product quality and comprehensive coverage are the most important factors in life insurance purchases, underscoring the importance of tailored and flexible policy offerings. While promotions and accessibility also play an important role, price sensitivity is relatively low, suggesting that consumers prioritize value over cost when choosing a life insurance policy. These findings are in line with existing marketing theories (Kotler & Keller, 2016; Santoso et al., 2019) and extend them by emphasizing that targeted promotions and multi-channel distribution strategies can improve customer retention in the financial services sector.

Furthermore, this study refines the application of service quality models by confirming that assurance, responsiveness and reliability are important determinants of trust in life insurance providers. The study highlights that data security, efficient customer service and consistent service quality significantly influence consumer trust, emphasizing the need for digital transformation of customer interactions. Furthermore, the lower influence of empathy suggests that while face-to-face interactions contribute to long-term satisfaction, immediate service efficiency is a higher priority when making financial decisions. These findings have practical implications for insurance companies who need to refine their customer engagement strategies, digital service delivery and contract structures to better meet consumer expectations and drive market growth.

### **Future Research**

Future research should investigate other factors that influence the decision to purchase life insurance, including psychological and social factors and consumers' perception of risk, in order to improve understanding and enable more targeted marketing strategies. Comparative studies between online and offline marketing approaches in the life insurance sector are also recommended to gain insights into consumer behavior across different channels to enable more effective campaign design. In addition, investigating the impact of technological advances such as artificial intelligence and automation on service quality could shed light on how innovations

improve service delivery and customer satisfaction. Finally, research that focuses on long-term customer retention and loyalty, particularly in relation to post-sales services and customer care, would provide valuable insights for life insurance companies looking to build lasting customer relationships.

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