

**FACTORS AFFECTING CONSUMER PURCHASE DECISION ON INSURANCE PRODUCT IN  
PT. PRUDENTIAL LIFE ASSURANCE MANADO**

FAKTOR-FAKTOR YANG MEMPENGARUHI KEPUTUSAN PEMBELIAN KONSUMEN TERHADAP  
PRODUK ASURANSI PADA PT. PRUDENTIAL LIFE ASSURANCE MANADO

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**Abstract:** *Marketing Mix is the main factor that could affect the whole marketing system. The absence of marketing mix analysis will affecting negatively on a marketing performance. The research aims to analyze the influence of Product, Price, Promotion, People and Process of the Prudential Life Assurance Manado Area on the Consumer Purchase Decision. Data collected through distribution of questionnaires to 100 consumer of Prudential Life Assurance Manado Area. The research used Classic Assumption test and Multiple Regression analysis, to verify and to prove the research hypothesis. Analysis result shows that product, price, promotion, people and process simultaneously affect the consumer purchase decision. The result shows that Promotion variable has the most significant influence and People variable has the weakest influence in consumer purchase decision. The company is expected to keep the good performance on the promotion strategies, and maximize the performance on other variable, especially in people variable, in this case employee, and every person who involve in product and service production.*

**Keywords:** *marketing, consumer behavior, consumer purchase decision, life insurance*

**Abstrak:** Bauran pemasaran adalah faktor utama yang dapat mempengaruhi sistem pemasaran secara keseluruhan. Tidak adanya analisis bauran pemasaran akan berpengaruh negatif pada kinerja pemasaran. Penelitian ini bertujuan menganalisis pengaruh Produk, Harga, Promosi, People (orang) dan Proses dari Prudential Life Assurance Manado terhadap Keputusan Pembelian konsumen. Data dikumpulkan melalui distribusi kuisioner kepada 100 konsumen Prudential Life Assurance wilayah Manado. Penelitian ini menggunakan uji Asumsi Klasik dan analisis Regresi Berganda, untuk memverifikasi dan membuktikan hipotesis penelitian. Hasil analisis menunjukkan Produk, Harga, Promosi, People (orang), dan proses secara bersama mempengaruhi keputusan pembelian konsumen. Hasil penelitian menunjukkan bahwa variabel Promosi memiliki pengaruh yang paling dominan sedangkan variabel People (orang) memiliki pengaruh yang paling lemah terhadap Keputusan Pembelian konsumen. Manajemen perusahaan diharapkan untuk menjaga kinerja yang baik pada Promosi, dan lebih memaksimalkan kinerja pada variabel lain terlebih variabel People (orang) dalam hal ini karyawan dan semua pihak yang terlibat dalam produksi produk dan layanan.

**Kata kunci:** *pemasaran, perilaku konsumen, keputusan pembelian konsumen, asuransi jiwa*

## INTRODUCTION

### Research Background

Human need a sense of security both for the present and the future. It is because of a sense of security and assurance of the continuity of a life is an absolute thing that always desirable man. Then the man as a customer requires a product that can provide security and ensure the survival, their families and their businesses. We are familiar with the name of the insurance. Insurance plays a vital role in the welfare of human well-being by providing insurance to millions of people against life risks such as uncertain death or accident.

Life insurance is a must for everyone because life is very precious. With a population of 419.596, Insurance companies see Manado as a land of opportunities and a market for this business. There are so many company that can be choose by the customer. That's why each company need to work harder to convince the customer. So the customer believe that their company is the right one for the customer to invest money.

Competition among producers insurance companies are getting sharper. Manufacturers need to change the paradigm of marketing from the old paradigm to the new paradigm. The focus of the new paradigm is not on how to make the product, but how best to meet the needs and desires of consumers. The new paradigm involves consumers in the organization. Even The Indonesia's marketing guru, Hermawan Kertajaya formulate the New Wave Marketing formula, where consumers have the same degree by the manufacturer (horizontal marketing).

Manufacturers in achieving objectives requires a strategy of its own. There are several factors that also affecting on it. These factors are external and internal factors. External factors are factors that are beyond the reach of the company, for example: technological, economic circumstances, government regulations, and socio-cultural environment. Internal factors that involved in the strategy are consist of marketing mix.

Thus, to achieve the goal of getting a position both in the market and to synergize the penetration element, acquisition, and retention of the insurance company must fully understand the factors that can influence the purchasing decisions of consumers, which is a very important factor to be considered is factor service marketing mix. So this study will focusing on consumer buying behavior in the insurance product, review of aspects of marketing mix in PT. Prudential Life Assurance Manado area and lifted the title "Analysis of Factors Affecting Consumer Purchase Decision On Insurance Products (Study on PT. Prudential Life Assurance Manado area)".

### Research Objectives

This research aims to determine the effect of :

1. Product, price, promotion, people, process on consumer purchase decisions in choosing insurance product.
2. Product on consumer purchase decisions in choosing insurance product.
3. Price on consumer purchase decisions in choosing insurance product.
4. Promotion on consumer purchase decisions in choosing insurance product.
5. People on consumer purchase decisions in choosing insurance product.
6. Process on consumer purchase decisions in choosing insurance product.

## THEORETICAL FRAMEWORK

### Marketing

McDaniel, Lamb & Hair. (2011:3) defined marketing has two facts. First, it is a philosophy, an attitude, a perspective or a management orientation that stresses customer satisfaction. Second, marketing is activities and processes used to implement this philosophy. Burns and Bush (2009:4) defined marketing as an organization function, not a group of persons or separate entity within the firm. Actually, it is also a set of processes and not a single tactic such as creating and end-aisle display.

## Marketing Mix

McDaniel, Lamb & Hair. (2011:43) defined marketing mix as a unique blend of product, place (distribution), promotion, and pricing strategies (often) referred to as the four Ps). According to Lupiyoadi (2006:56) marketing mix is a tool (tools) or tool for marketers which consists of various elements of a marketing program that should be considered that the implementation of the marketing strategy and positioning are applied to running a successful.

## Consumer Behavior

Schiffman and Kanuk (2007:11) defined consumer behavior as the behavior that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs. According to Kumar (2008:2) consumer behavior can be define as the behavior of individuals in regards to acquiring, using, and disposing of products, services, ideas or experiences. Consumer behavior focuses on how individuals make decisions to spend their available resources (time, money, effort) on consumption related items.

## Consumer Buying Decision

Kotler and Keller (2005:155) stated there are four types of buying decision behavior based on the degree of buyer involvement and the degree of differences among brands: *Complex buying behavior*, consumers undertake complex buying behavior when they are highly involved in a purchase and perceive significant differences among brands. *Dissonance-reducing buying behavior*, this type occurs when consumers are highly involved with an expensive, risky purchase, but see little differences among brands. *Habitual buying behavior*, this type occurs under conditions of low consumer involvement and little significant brand differences. *Variety-seeking buying behavior*, consumers undertake this type in situation characterized by low consumer involvement but significant perceived brand differences. McDaniel, Lamb & Hair (2011:199) stated that consumer buying decision generally fall along a continuum of three broad categories: *Routine response behavior*, consumer buying frequently purchase, low cost goods and services; require little search and decision time. *Limited decision making*, requires a moderate amount of time for gathering information and deliberating about an unfamiliar brand in a familiar product. *Extensive decision making*, used when buying an unfamiliar, expensive, or an infrequently bought item.

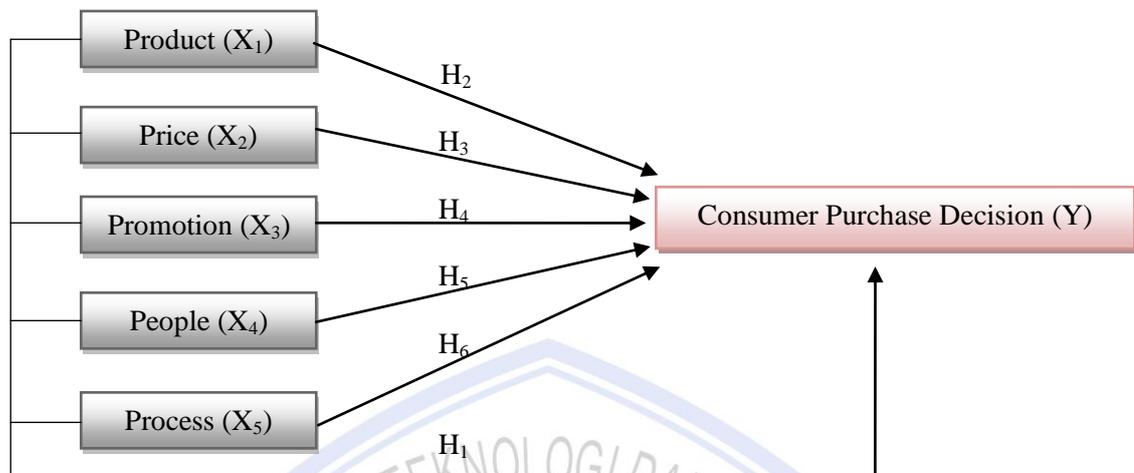
## Life Insurance

Life Insurance is a contract for payment of a sum of money to the person assured, or failing him/her, to the person entitled to receive the same, on the happening of the event insured by the contract (Dash, 2012). Life insurance is a financial instrument used for providing support for survivors, paying estate obligations arising after death, adjusting business losses because of a top personnel's death, accumulating funds for retirement, emergencies and other future uses and also solving income tax problems (Yadav, 2012). The primary purpose of Life Insurance is the protection of the entire family in case of death. Nowadays, Life insurance also acts as a tool to plan effectively about one's future Savings, child's education needs etc. So apart from covering life, it is an effective tool to enhance wealth.

## Previous Research

Mathur & Tripathi (2014) in their article, Factors Influencing Customer's Choice For Insurance Companies- A Study Of Ajmer City conclude that the top 10 most important factors are Computerization and online transactions, Connectivity with bank, Speed and efficiency of transactions, Clear communication, Availability of Premium collection center, Reputation of company, Professionalism and credibility of staff, Fast and efficient counter services, Ease of opening the account, Secured internet banking. Rajkumar & Kannan (2014) in their article Factors Affecting Customer's Preferences for Selection of Life Insurance Companies. An Empirical Study with Reference to Tamilnadu conclude that the factor affecting customer buying decision are persuasive skill of the agent, Tax rebate, Information from internet, advertising, product feature and amount of premium. Customer also prefer to choose public insurance than private insurance. Yadav & Tiwari (2012) in their article A Study On Factors Affecting Customer Investment Towards Life Insurance Policies conclude that demographic factors of the people play a major and pivotal role in deciding the purchase of life insurance policies

## Conceptual Framework



**Figure 1. Conceptual Framework**

Source : processed data, 2015

## Research Hypothesis

This research conducts the hypothesis as follows:

- H<sub>1</sub>: Product, price, promotion, people, process are affecting consumer purchase decision on insurance product simultaneously
- H<sub>2</sub>: Product is affecting consumer purchase decision on insurance product partially.
- H<sub>3</sub>: Price is affecting consumer purchase decision on insurance product partially.
- H<sub>4</sub>: Promotion is affecting consumer purchase decision on insurance product partially.
- H<sub>5</sub>: People is affecting consumer purchase decision on insurance product partially.
- H<sub>6</sub>: Process is affecting consumer purchase decision on insurance product partially.

## RESEARCH METHOD

### Type of Research

The purpose of this research is to know the influence of Marketing Mix on Consumer Purchase Decision. The type of this research is causal research that aim to describe the influence of Variable X on Y. This research is a quantitative method since using multiple regression as a tool to analyze the data.

### Place and Time of Research

Companies that become the object of study are PT. Prudential Life Assurance Manado Area. The study was conducted in May and June 2015.

### Population and Sample

This study will be taken a sample of 100 customer of PT. Prudential Life Assurance Manado Area. To take 100 sample, researcher use the convenience sampling, which is a non-probability sampling technique where subjects are selected because of their convenient accessibility and proximity to the researcher. The subjects are selected just because they are easiest to recruit for the study.

### Data Collection Method

1. Questionnaire, The collection of data by using a list of questions that have been made in order to obtain the data in the study, where the questionnaire is submitted relevant matters relating to the objectives and research.
2. Library Study, Data collection techniques to collect data through books, literature, various articles were searched through websites, magazines, and newspapers related to this research.
3. Observation, Direct observations made by the authors of the research object in order to obtain material and data necessary.

### Data Analysis Method

#### Reliability Test

The reliability of a measure is established by testing for both consistency and stability. Consistency indicates how well the items measuring a concept hang together as a set, Cronbach's alpha is a reliability coefficient that indicates how well the items in a set are positively correlated to one another (Sekaran and Bougie 2009).

#### Validity Test

The validity test is the degree to which a test procedure accurately measures what it was designed to measure. According to Zikmund (2003:14) validity is the ability of a measure to measure what it is supposed to measure. If it does not measure what it is designated to measure, there will be problems. Constructing validity is the assesment of validity (truth that an item is measuring something that actually measurement) based on the pattern of linkages between items that measure the questions.

#### Classic Assumption

- a. Normality Test
- b. Multicollinearity Test
- c. Autocorrelation
- d. Heteroscedasticity

#### Multiple Regression Method

Data then inserted into the statistical tools SPSS version 20.0. This method has been chosen to measure the effect of Product ( $X_1$ ) Price ( $X_2$ ), Promotion ( $X_3$ ). People ( $X_4$ ), and Process ( $X_5$ ) on Consumer purchase Decision ( $Y$ ),

$$Y = b_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

- $Y$  = Consumer Purchase Decision  
 $X_1$  = Product  
 $X_2$  = Price  
 $X_3$  = Promotion  
 $X_4$  = People  
 $X_5$  = Process  
 $b_0$  = Intercept  
 $b_1, b_2,$  = The regression coefficient of each variable

#### The coefficient of determinant ( $R^2$ )

The coefficient of determination indicates how much percentage variation in the dependent variable can be explained in independent variables.  $R^2$  value lies between 0 and 1. If  $R^2$  greater, the greater the variation in the independent variable. This means that the more precise the regression line represent the results of actual research. The coefficient of determination expressed in a certain percentage.

#### Test partially (t-test)

This test is intended to determine individual independent variables have an influence on the dependent variable assuming constant value independent variables.

**Simultaneously (F-test)**

This test is intended to determine whether the independent variables simultaneously influence to dependent variable.

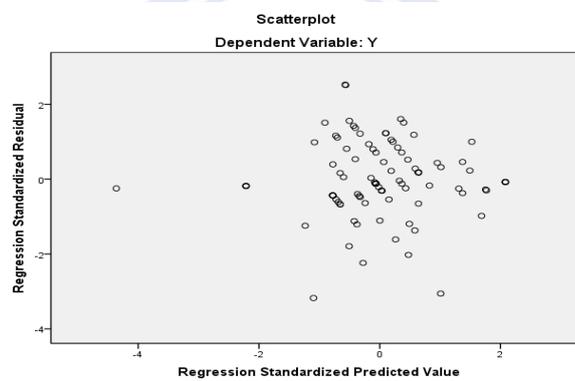
**RESULT AND DISCUSSION**

**Validity and Reliability Test**

Result shows that the validity test of variable Product ( $X_1$ ), Price ( $X_2$ ), Promotion ( $X_3$ ), People ( $X_4$ ), Process ( $X_5$ ), Consumer Purchase Decision (Y) are bigger than r value. The table shows the total number for  $X_1 - Y$  are above 0.3, means that all the indicators are valid. Cronbach's Alpha > 0.6, indicated that all research instrument indicator of variable are reliable.

**Classic Assumption**

**Heteroscedastisity Test**



**Figure 1. Heteroscedastisity Result.**

*Source: SPSS Output, 2015*

Based on the figure above it can be seen that there is no established pattern, in other words the graph describing the plot spread above and below the number 0 (zero) on the Y-axis. This proves that the independent variable are free of Heteroscesdastisity.

**Multicollinearity Tes**

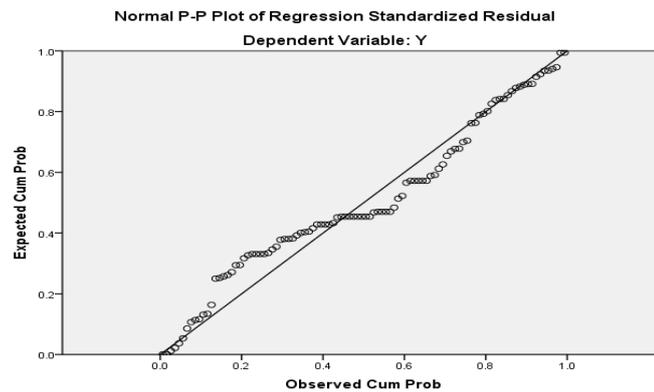
**Table 1. Multicollinearity Test Table**

Variable	VIF
$X_1$	2.962
$X_2$	2.700
$X_3$	1.803
$X_4$	3.390
$X_5$	3.420

*Source: SPSS Output, 2015*

Table 1 shows the calculation of Multicollinearity. Moreover, it can be known through the VIF and tolerance, whereby if the value of VIF and tolerance to be around the number <10 then the regression model above are free from multicollinearity. Based on the results in the table above can be seen by SPSS output does not occur because the symptoms of multicollinearity VIF value of  $X_1 - X_5$  is below numbers < 10, this means that there is no connection between the independent variables. Thus, multicollinearity assumptions are met (free of multicollinearity).

## Normality Test



**Figure 2. Normality Test Result.**

*Source: SPSS Output, 2015*

From the figure above it can be seen that the points spread and spread around the diagonal line in the direction diagonal lines. This proves that the model Regression in test normality assumption was met.

## Regression Analysis

In calculating the regression between independent variables and dependent variable, with the help of a computer program package Based on the statistical software SPSS Version 19.0, of the data processing on the attachment is as follows:

**Table 2. Unstandardized Coefficient Beta Table**

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.	Collinearity Statistics	
		B	Std.Error	Beta				Tolerance	VIF
1	(Constant)	.139	.350			.397	.693		
	X1	.320	.132	.194		2.428	.017	.338	2.962
	X2	.352	.115	.233		3.060	.003	.370	2.700
	X3	.409	.092	.278		4.456	.000	.555	1.803
	X4	.285	.139	.175		2.046	.044	.295	3.390
	X5	.278	.131	.182		2.115	.037	.292	3.420

a. Dependent Variable: Y

*Source: SPSS Output, 2015*

From the analysis, obtained by linear regression equation as follows

$$Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

$$Y = 0.139 + 0.320 X_1 + 0.352 X_2 + 0.409 X_3 + 0.285 X_4 + 0.278 X_5 + e$$

From the multiple linear regression equation above, it can inform the interpretation as follows:

1. Constant value of 0.139 means that if the variables in this research of Variable  $X_1 - X_5$  simultaneously increased by one scale or one unit will increase the Y at 0.139 point.

2. Coefficient value of 0.320 means that if the variables in this research of  $X_1$  increased by one scale or one unit, it will improve and increase Y at 0.320.
3. Coefficient value of 0.352 means that if the variables in this research of  $X_2$  increased by one scale or one unit, it will improve and increase Y at 0.352.
4. Coefficient value of 0.409 means that if the variables in this research of  $X_3$  increased by one scale or one unit, it will improve and increase Y at 0.409.
5. Coefficient value of 0.285 means that if the variables in this research of  $X_4$  increased by one scale or one unit, it will improve and increase Y at 0.285.
6. Coefficient value of 0.278 means that if the variables in this research of  $X_5$  increased by one scale or one unit, it will improve and increase Y at 0.278.

Thus, if there is any change in factors measuring of  $X_1 - X_5$  will change dependent variable Y.

### Coefficient Correlation (R) and Determination ( $R^2$ )

#### Coefficient Correlation (R)

The correlation coefficient is used to measure the The Influence of independent variable on dependent variable. The correlation coefficient values can be seen in the table below:

**Table 4. Coefficient Correlation (R) and ( $R^2$ ) table**

Model	R	R Square
1	.893 <sup>a</sup>	.798

Source: SPSS Output, 2015

Based on the analysis of correlation (r) is equal to 0.893 indicating that the Correlation of The Influence of  $X_1 - X_5$  on Y has a strong relationship.

#### Coefficient Determination ( $R^2$ )

To determine the contribution The Influence of  $X_1 - X_5$  on Y can be seen that the determinant of the coefficient ( $R^2$ ) in the table above.  $R^2$  value of 0.798 in this study may imply that the contribution of Independent variable on dependent variable of 79.8 % while the remaining 20.2% is affected by other variables not examined in this study.

#### Hypothesis Testing

Hypothetical Formula which is examined with the significance stage used in this research is 5% or  $\alpha = 0,05$ . Therefore, the result of this research is:

#### Simultaneously Test

**Table 5. ANOVA**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	58.011	5	11.602	74.059	.000 <sup>a</sup>
	Residual	14.726	94	.157		
	Total	72.738	99			

a. Predictors: (Constant)  $X_1, X_2, X_3, X_4, X_5$

b. Dependent Variable: Y

Source: SPSS Output, 2015

Value of 74.059 of  $F_{\text{Count}}$  significant 0.000. Because the  $\text{sig} < 0.05$  means the confidence of this prediction is above 95% and the probability of this prediction error is below 5% which is 0.000. Therefore  $H_0$  is rejected and accepting  $H_a$ . Thus, the formulation of the hypothesis that The Influence of  $X_1 - X_5$  on Y Simultaneously, accepted. Or hypothesis 1 is accepted.

**Partially Test****Table 6. Partial Test Analysis Table (t-test)**

Model	t	Sig.
X <sub>1</sub>	2.428	.017
X <sub>2</sub>	3.060	.003
X <sub>3</sub>	4.456	.000
X <sub>4</sub>	2.046	.044
X <sub>5</sub>	2.115	.037

Source: SPSS Output, 2015

Based on the calculations in the table above, the interpretation as follows:

1.  $t_{\text{count}}$  for X<sub>1</sub> 2.428 greater than the value of 1.984  $t_{\text{table}}$  means X<sub>1</sub> has significant influence partially on Y. The sig. value at 0.017 means that prediction of X<sub>1</sub> influence on Y doing errors is 1.7%, thus the confidence of this prediction is above 95%. Therefore, H<sub>2</sub> is accepted.
2.  $t_{\text{count}}$  for X<sub>2</sub> 3.060 greater than the value of 1.984  $t_{\text{table}}$  means X<sub>2</sub> has significant influence partially on Y. The sig. value at 0.003 means that prediction of X<sub>2</sub> influence on Y doing errors is 0.3%, thus the confidence of this prediction is above 95%. Therefore, H<sub>3</sub> is accepted.
3.  $t_{\text{count}}$  for X<sub>3</sub> 4.456 greater than the value of 1.984  $t_{\text{table}}$  means X<sub>3</sub> has significant influence partially on Y. The sig. value at 0.000 means that prediction of X<sub>3</sub> influence on Y doing errors is 0.0%, thus the confidence of this prediction is above 95%. Therefore, H<sub>4</sub> is accepted.
4.  $t_{\text{count}}$  for X<sub>4</sub> 2.046 greater than the value of 1.984  $t_{\text{table}}$  means X<sub>4</sub> has significant influence partially on Y. The sig. value at 0.044 means that prediction of X<sub>4</sub> influence on Y doing errors is 4.4%, thus the confidence of this prediction is above 95%. Therefore, H<sub>5</sub> is accepted.
5.  $t_{\text{count}}$  for X<sub>5</sub> 2.115 greater than the value of 1.984  $t_{\text{table}}$  means X<sub>5</sub> has significant influence partially on Y. The sig. value at 0.037 means that prediction of X<sub>5</sub> influence on Y doing errors is 3.7%, thus the confidence of this prediction is above 95%. Therefore, H<sub>6</sub> is accepted.

**Discussion**

The data analysis shows that partially product has significant influence on consumer purchase decision. The product is something that can be offered to the market to get attention, to be purchased, used or consumed which can fulfill a desire or need. The other variable that has a significant influence on consumer purchase decision is price. In insurance product, price has become the main important beside the product itself. Price is a redeemable value consumers with the benefits of owning or using a product or service whose value is set by buyers and sellers through bargaining, or set by the seller for the same price to a buyer. At this variable is a very expensive consumers of their decision when choosing a product for in the marketing process greatly affects the price significantly in determining the choice of consumer behavior in the transaction because the price is usually the price is considered as an indicator in interpreting a quality of a product, in other words the price is directly proportional to product quality. This finding supported by Rajkumar (2014) that product and price are affecting consumer purchase decision.

Promotion also plays an important role. Prudential insurance is one of top brand insurance, so its very easy to stimulate consumer mind based on promotional factor. Promotional activity is an activity to persuade and educate the market with the purpose of having a positive response or action buyers who repeatedly made by consumers. In promotion activities contained therein, namely advertising, personal selling, sales promotion and publicity (public relations). However, keep in mind that the promotion process is not only done person to person alone but promotion can also be done by utilizing the existing technological developments such as using the media TV, radio, newspapers and the Internet. This finding supported by Rajkumar (2014) that information from the internet and advertising are affecting consumer purchase decision.

Personal selling for the insurance product is one of the key factors lead to success. People is one variable that has a significant influence on consumer purchase decision of Prudential Insurance. This factor is the most dominant element is the personal approach, where both the ranks of front office, back office (administrative

staff), sales marketing, supervisors, and managers, all are required to serve customers optimally. Prudential Insurance choose the best agent as a representative of their insurance product. This finding supported by Mathur (2014) that professionalism and credibility of staff are affecting consumer purchase decision. Also supported by Rajkumar (2014) that persuasive skill of agent are affecting consumer purchase decision.

## CONCLUSION AND RECOMMENDATION

### Conclusion

The conclusion of this research conclude as follows:

1. Product, price, promotion, people, process simultaneously affect towards consumer purchase decisions in choosing insurance product on Prudential Life Assurance Manado Area.
2. Product affect significantly towards consumer purchase decisions in choosing insurance product on Prudential Life Assurance Manado Area. When the company can make the product that can satisfy customer need, then the product itself will be the reason for customer to do purchase.
3. Price affect significantly towards consumer purchase decisions in choosing insurance product on Prudential Life Assurance Manado Area. When the price is set in the right position which are match with the income of the customer, then the customer will able to purchase the Insurance product.
4. Promotion affect significantly towards consumer purchase decisions in choosing insurance product on Prudential Life Assurance Manado Area. When the promotion strategies become better, than the number of sales will automatically increase.
5. People affect significantly towards consumer purchase decisions in choosing insurance product on Prudential Life Assurance Manado Area. The quality of service are depend on the ability of the staff and employee. That's why it is important to keep the good quality of people in the company.
6. Process affect significantly towards consumer purchase decisions in choosing insurance product on Prudential Life Assurance Manado Area. When the process (buy, claim, etc) become clear and easier customer will satisfy with the services and become the loyal customer.

### Suggestions

From the conclusions that have been raised previously, then the next author will present suggestions as inputs for the company, as follows:

1. To support the number of consumers who can be further increased to achieve a good idea PT. Manado Area Prudential Life Assurance (especially the marketing team) is more creative in creating new strategies, new innovations by giving gifts directly to consumers in the form of new gadgets, and differentiation are able to make PT. Prudential Life Assurance Manado Area as a market leader and be able to continue to compete with a company that is engaged in other insurance. But to keep in mind is to keep the quality of products given PT. Prudential Life Assurance is a company engaged in the field of services.
2. Although the promotion factor is a major factor in consumer decision making, does not mean that other factors (primarily in the marketing mix) ruled out, given the marketing mix is not something separate but stand as a unity. In this case PT. Manado Area Prudential Life Assurance (in particular) still need to maintain the continuity of the five factors and especially the people factors which need more attention and new improvement.
3. For further research is expected to be examined by other variables outside these variables have been studied in order to obtain results that varied which can influence the purchase decisions of consumers.

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