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# Determinants of Active Purchase Intention in Online Insurance Distribution Channels: An Empirical Study on Automobile Insurance Consumers

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## Abstract

**Purpose:** In response to the increasing digitalization of the insurance market, insurance companies have actively established online sales channels and implemented strategic marketing efforts focusing on purchase usefulness and low-price strategies. Utilizing these channels enables companies to enhance consumer satisfaction compared to traditional offline sales. This study aims to analyze how perceived usefulness and trust influence favorable emotions, and how these emotions in turn reinforce active purchase behavioral intentions among insurance consumers in online insurance shopping environments. **Research design, data, and methodology:** Grounded in attitude theory, this study proposes a conceptual framework to investigate the relationships between Perceived Usefulness (PU), Ease of Purchase Service Use (EPSU), Service Trust (ST), and Price Competitiveness (PC) on Favorable Emotions (FE), and the subsequent impact of FE on Active Purchase Intention (API). Data were collected through an online survey targeting consumers who had previously purchased insurance products via online channels. The data were analyzed using the Partial Least Squares (PLS) structural equation modeling approach. **Results:** The analysis revealed that PU, EPSU, and ST significantly influenced FE, while PC did not have a significant effect on either FE or PU. Furthermore, FE was found to have a strong and positive influence on API. These findings offer meaningful insights into the psychological mechanisms underlying consumer behavior in online insurance markets. They also provide practical guidance for insurance companies to develop more effective and consumer-centric online marketing strategies moving forward.

**Keywords :** Purchase Usefulness, Service Trust, Expected Trust, Favorable Emotion, Shopping

**JEL Classification Code:** M10, M30, M31, L89

## 1. Introduction

According to Benlagha and Hemrit (2020), the purchase of insurance products through online sales channels has been steadily increasing due to their convenience and perceived usefulness. These channels offer consumers superior ease of use and functionality compared to

traditional offline distribution methods, particularly in terms of time efficiency, spatial flexibility, and cost-effectiveness (Cheng et al., 2023; Zhao et al., 2023).

In response to this trend, insurance companies are actively enhancing their online sales capabilities. Most domestic insurance companies in Korea have launched dedicated online platforms, particularly for automobile insurance.

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Many of these companies possess strong brand recognition, and by adopting a direct-to-consumer (DTC) model, they can offer competitively priced products. This direct online sales approach reduces operational costs, allowing insurers to provide more affordable options. Consequently, online insurance product malls have emerged as a mainstream distribution channel.

Currently, insurance companies face intense competition across these digital platforms, with consumers often acting as informal brand ambassadors. To gain a competitive edge in the online insurance market, it is crucial to understand consumer sentiment. Leveraging such insights enables firms to enhance both their product offerings and service quality.

Today, insurance consumers actively seek information on various insurance products via online channels, compare alternatives, and make decisions based on perceived value. Hence, it is crucial for insurance companies to understand the psychology of their consumers. Understanding consumer psychology—particularly cognitive, emotional, and behavioral intention factors—therefore becomes essential. As posited by Fishbein and Ajzen (1975) and Ajzen and Fishbein (1980), behavioral intentions are shaped by attitudes, which are themselves influenced by cognitive evaluations. Regulating cognitive perceptions can thus affect both attitudes and subsequent behaviors.

From an insurance company's perspective, recognizing consumers' cognitive processes during the purchase journey is critical. Online consumers appreciate various advantages, especially in terms of convenience. E-commerce users seek a seamless experience that allows for easy product search and transaction completion (Gefen, 2002). Technologies such as artificial intelligence (AI) are increasingly integrated into recommendation systems to enhance this convenience (Sivathanu et al., 2023; Cheng et al., 2023).

Additionally, perceived usefulness (PU) plays a pivotal role, as online purchases often entail lower search costs and improved accessibility compared to offline options also significantly influences consumer choices, with competitive pricing in online insurance platforms contributing to higher customer satisfaction (Cao and Wang, 2024).

Therefore, Understanding these cognitive traits is vital for developing effective online marketing strategies. However, academic research on the cognitive dimensions of insurance consumer behavior remains limited. This study adopts attitude theory as a conceptual framework to develop effective online marketing strategies by examining the impact of perceived usefulness (e.g., purchase usefulness, ease of purchase service use, service trust, and price competitiveness) on consumer attitudes and purchase intentions (e.g., positive emotion and proactive buying intention). The findings are expected to provide valuable insights for insurance companies seeking to refine their online distribution strategies

## 2. Theoretical Background and Hypotheses

### 2.1. Conceptual Framework

Information technology (IT) has revolutionized the way consumers purchase products by enabling more convenient information search and transaction processes compared to traditional sales methods. As a result, sales strategies that were once conducted offline have increasingly transitioned to online platforms.

A representative success case of IT application is e-commerce, which has experienced rapid growth by offering consumers enhanced convenience and greater perceived value in their shopping experiences. In response to this trend, numerous studies have examined consumer sentiment to better understand and support the continued expansion of e-commerce. Within this context, attitude theory has frequently served as a conceptual framework for analyzing consumer behavior in online environments.

This study adopts attitude theory to investigate the psychological factors influencing insurance consumers' purchasing decisions within online insurance product sales channels.

According to Hilgard (1980), attitude theory comprises three core components: cognitive characteristics, emotional responses, and behavioral intentions. Based on this theoretical framework, the present study aims to examine (1) how consumers' cognitive characteristics influence their emotional responses when purchasing insurance products online, and (2) how these emotional responses subsequently affect their behavioral intentions.

### 2.2. Application of Classical Attitude Theory

With the rise of e-commerce, companies are increasingly striving to attract new customers and retain existing ones. Understanding consumer psychology in e-commerce platforms is essential for achieving these objectives. In order to develop effective online marketing strategies, a more in-depth analysis of consumer sentiment is required. Recent studies on shopping behavior and psychology have explored consumer attitudes in various e-commerce environments, focusing on the online context.

One of the foundational models in research on consumer emotion and behavior is the Technology Acceptance Model (TAM) proposed by Davis (1989). In the TAM framework, users' cognitive characteristics are assessed in terms of perceived ease of use and perceived usefulness, emotional characteristics are reflected in users' positive attitudes, and behavioral intentions are measured through their intention to adopt technology. This model analyzes how perceived usefulness and ease of use influence users' attitudes and ultimately their intention to adopt a given technology.

The TAM has served as a key theoretical foundation for examining consumer psychology in a variety of online and e-commerce settings. It has been widely applied in studies that explore how technology-related perceptions influence consumer behavior. Lim and Kim (2022) employed classical attitude theory to investigate the impulse purchasing behavior of insurance consumers, further demonstrating the theory's applicability in the insurance domain.

### 2.3. Impacts of Price and Trust in e-Commerce

In e-commerce, price and trust are two critical factors that significantly influence consumers' purchasing psychology and behavior. According to marketing mix theory, businesses strategically utilize elements such as price, product, place, and promotion—across both online and offline channels—to influence consumer decisions and stimulate purchasing intentions.

First, prior studies have consistently demonstrated the impact of price on online consumer psychology. Malhotra and Srivastava (2024) emphasized that price sensitivity plays a vital role in influencing consumers' purchase intentions within omnichannel environment. Similarly, Cao and Wang (2024) highlighted that price influences the development of psychological preferences on online-to-offline (O2O) delivery platforms. Tanhaei, Boozary, and Sheykhan (2024) further demonstrated that consumers' perceptions of pricing during brand interactions on social media significantly affect their behavioral intentions. Additionally, Gupta, Kiatkawsin, Roy, Promsivapallop, and Duggal (2024) explored the psychological mechanisms underlying consumers' willingness to pay premium prices in luxury fine dining context. Collectively, these findings underscore the pivotal role that pricing plays in shaping consumer attitudes and purchasing behavior in digital environments.

Second, trust also exerts a profound influence on online purchasing psychology. Otopah, Dogbe, Amofah, and Ahlijah (2024) found that trust and commitment significantly affect the adoption of digital banking services. In the context of social media, Istanbuluoglu and Sakman (2024) demonstrated that effectively managing consumer complaints enhances repurchase intentions, particularly when consumers exhibit a high degree of trust in the brand. Similarly, Wen, Ma, and Lyu (2024) revealed that initial online reputations strengthen purchase intentions, emphasizing the foundational role of initial trust in influencing consumer behavior. Moreover, Rahman et al. (2023) identified trust as a key factor in enhancing both perceived usefulness and the intention to use AI-based services like ChatGPT. Correspondingly, Zhang, Anjum, and Wang (2024) found that trust formation in metaverse

shopping environments has a significant impact on consumers' purchase intentions.

Collectively, these studies highlight the indispensable role of trust in fostering positive attitudes, perceived value, and purchasing intentions in online contexts.

### 2.4. Research Hypotheses Development

Online e-commerce has gained popularity among many consumers due to its convenience and perceived usefulness. This trend extends to the insurance industry, where an increasing number of consumers are purchasing insurance products through online sales channels. Within this context, perceived usefulness and ease of use are recognized as key cognitive characteristics that shape consumers' psychological responses. These attributes reflect the consumer's perception of how effectively and conveniently insurance products can be purchased in an online environment. According to Davis (1989), perceived usefulness in TAM has a significant impact on user attitudes. Subsequent studies on e-commerce have also confirmed that perceptions of usefulness positively influence the formation of favorable attitudes toward digital services (Gefen, 2002; Bhattacharjee, 2001). Similarly, both the Theory of Planned Behavior (TPB) and the Theory of Reasoned Action (TRA) emphasize that cognitive characteristics play a critical role in shaping attitudes (Fishbein & Ajzen, 1975; Ajzen & Fishbein, 1980). Bhattacharjee (2001) further argued that recognizing the usefulness of Internet banking services leads to greater satisfaction.

Collectively, these studies suggest that perceived usefulness plays a pivotal role in enhancing consumer attitudes, especially within digital service environments. Based on these theoretical foundations, the following hypothesis is proposed:

**H1:** Consumers' perception of purchase usefulness will have a positive effect on their favorable emotions toward insurance products in online insurance distribution channels.

In e-commerce research, numerous studies have demonstrated that convenient and user-friendly design of websites significantly shapes consumer attitudes. This study builds upon the theoretical foundation of Davis's (1989) TAM. Empirical research in various fields—such as social networking services, online shopping, and mobile commerce—has consistently verified that system usability positively influences users' attitudes toward digital platforms. Drawing from these findings, the current study hypothesizes that the ease of use perceived by consumers within online insurance sales channels contributes to the

formation of positive emotional responses toward insurance products.

Accordingly, the following hypothesis is proposed:

**H2:** Consumers' perceived ease of purchase service use will have a positive effect on the formation of favorable emotional responses toward insurance products in online insurance distribution channels.

In various e-commerce studies, trust has consistently been verified as a crucial factor influencing both consumer satisfaction and purchase intention. McKnight, Choudhury, and Kacmar (2002) emphasized that for e-commerce to thrive consumers must perceive the shopping platform as trustworthy. According to attitude theory, the development of positive emotions and subsequent behavioral change occurs only when trust is established (Hilgard 1980).

In addition, Lim and Kim (2022) found that cognitive characteristics, such as impulse propensity, influenced emotional responses in e-commerce environments, which in turn affected impulsive purchasing behavior. Specifically, a strong impulse tendency triggered emotional pleasure and encouraged unplanned purchases. This suggests that cognitive perceptions—such as trust—can stimulate positive emotional responses, thereby driving consumer behavior.

Likewise, in the context of online insurance sales channels, it is expected that consumers who perceive the service provider as trustworthy will form more favorable emotional responses toward the insurance products offered.

Based on these discussions, the following hypothesis is proposed:

**H3:** Consumers' services trust will have a positive effect on the formation of favorable emotional responses toward insurance products in online insurance distribution channels.

Consumers' perception of price competitiveness refers to the significant influence that factors such as lower prices, favorable payment conditions, or discounts exert on their decisions to purchase insurance products through online sales channels. In today's digital shopping environment, pricing strategies play a vital role in shaping consumers' purchasing decisions. Generally, consumers seek out products that they perceive to offer the greatest value, often comparing prices across various e-commerce platforms. Cao and Wang (2024) found that pricing plays a key role in determining purchase intention on online-to-offline (O2O) delivery platforms. Also, Malhotra and Srivastava (2024) emphasized that product pricing significantly influences purchase behavior in omnichannel retail settings. Accordingly, when competitive pricing is offered through online insurance sales platforms, it is expected that

consumers will develop favorable emotional responses, which may ultimately lead to positive purchase decisions. Based on these discussions, the following hypothesis is proposed:

**H4:** Consumers' perception of price competitiveness will have a positive effect on the formation of favorable emotional responses toward insurance products in online distribution channels.

A representative study utilizing attitude theory is Davis's (1989) introduction of the Technology Acceptance Model (TAM), which focuses on analyzing cognitive, emotional, and behavioral intention characteristics. However, the original TAM has been criticized for not sufficiently addressing the complexities of cognitive dimensions such as perceived ease of use and perceived usefulness. In response, numerous studies have proposed extended versions of TAM to more comprehensively explain the technology adoption process by incorporating additional factors that influence cognitive perceptions.

As previously noted, various cognitive characteristics interact with one another. For example, recent technology adoption research has identified elements such as service trust, positive perceptions, and internal/external influencing factors as determinants of perceived usefulness. In particular, e-commerce research has shown that trust enhances perceived usefulness (Mou, Shin, & Cohen, 2017). Similarly, positive beliefs—such as perceived price advantage—contribute to consumers' perceptions of competitiveness. The economic attribute of price competitiveness has also been shown to reinforce the perceived usefulness of platforms, such as O2O delivery services (Cao & Wang, 2024).

Building on these insights, this study proposes the following research hypotheses:

**H5:** Consumers' perceived service trust will have a positive effect on the perceived purchase usefulness of insurance products in online insurance distribution channels.

**H6:** Consumers' perceived price competitiveness will have a positive effect on the perceived purchase usefulness of insurance products in online insurance distribution channels.

In terms of shopping convenience, consumers in e-commerce environments prefer platforms where they can easily search for desired products and proceed smoothly through the purchasing process (Gefen, 2002). Today, cutting-edge technologies such as artificial intelligence (AI) are being utilized in product recommendation systems to enhance the convenience and efficiency of digital shopping experiences (Sivathanu et al., 2023).

Additionally, e-commerce consumers seek various benefits by minimizing search costs and purchasing products that are tailored to their individual needs, rather than relying on offline alternatives. When it comes to service reliability, consumers expect dependable service delivery from e-commerce providers throughout the purchasing process. This includes specialized, automated, courteous, and reliable responses to their inquiries.

Moreover, when companies offer more competitive prices than their online competitors, consumer satisfaction tends to increase. Therefore, price competitiveness has been shown to enhance purchase intentions in online shopping contexts.

Drawing from these discussions and the theoretical foundation of attitude theory, the following hypothesis is proposed:

**H7:** Consumers' favorable emotions will have a positive effect on their active purchase intentions toward insurance product in online insurance distribution channels.

### 2.5. Research Model

In this study, the research model illustrated in Figure 1 was developed based on the hypotheses outlined in the preceding section.

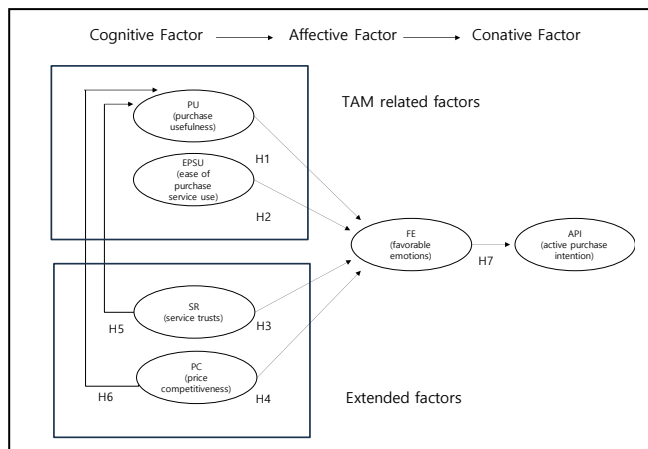


Figure 1: Research Model

## 3. Survey and Measurement

### 3.1. Variables

This study employed measurement items that have been validated in prior research. The key variables included in the study are Perceived Usefulness (PU), Ease of Purchase Service Use (EPSU), Service Trust (ST), Price Competitiveness

(PC), Favorable Emotions (FE), and Active Purchase Intention (API). The conceptual definitions of each construct and the development process for their measurement items are as follows:

First, Perceived Usefulness (PU) in the context of online insurance channels refers to the extent to which insurance consumers recognize the convenience and effectiveness of purchasing insurance products through online distribution platforms. Measurement items for PU were adapted from Davis (1989) to reflect the context of online insurance product use.

Second, Ease of Purchase Service Use (EPSU) represents the degree to which consumers perceive the use of online insurance platforms as easy and user-friendly. The original items from Davis (1989) were modified to align with the specific characteristics of online insurance services in this study.

Third, Service Trust (ST) refers to the degree of confidence that consumers place in the service quality and reliability provided by online insurance sellers. The measurement items were adapted from the works of Teo and Liu (2007), Plank, Reid, and Pullins (1999), and Gefen (2002), with modifications tailored to the online insurance context.

Fourth, Price Competitiveness (PC) indicates consumers' perception of price advantages when purchasing insurance products via online channels compared to offline options. Items were developed and refined based on the studies of Jeon and Jeon (2023), Jeong (2016), Park and Heo (2013), Malhotra and Srivastava (2024), and Cao and Wang (2024).

Fifth, Favorable Emotions (FE) refer to the positive emotional responses or attitudes that consumers experience while interacting with online insurance platforms. Measurement items were constructed with reference to the attitude-related constructs found in Fishbein and Ajzen (1975), Ajzen and Fishbein (1980), and Davis (1989), and were adapted to the context of this study.

Sixth, Active Purchase Intention (API) captures consumers' psychological readiness and intent to proactively purchase insurance products through online channels. This construct was adapted from variables developed by Davis (1989) and McKnight et al. (2002), modified to suit the specific domain of online insurance consumption.

### 3.2. Survey

As detailed earlier, this study developed a structured questionnaire using measurement items derived from a comprehensive review of prior research. A seven-point Likert scale was employed to capture respondents' levels of agreement with each item.

The survey was administered via email to individuals who had previously purchased insurance products through online sales channels. As a result, a total of 2,067 valid responses were collected.

The demographic characteristics of the respondents are summarized in the following section.

**Table 1: Demographic Information**

Feature	Criteria	Frequency
Gender	Male	1803(87.23%)
	Female	264(12.77%)
Age	Average Age	46.45
Academic Ability	High school graduates and undergraduates	502
	College Graduate	331
	university graduate	942,
	a graduate school graduate	290
Insurance Product Buying Frequency	1	437
	2	299
	3	376
	4	326
	5	315
	6	128
	7	186

## 4. Empirical Analysis Results

### 4.1. Measurement Model

In this study, the measurement model and structural model were analyzed using the Partial Least Squares (PLS) approach. To evaluate the reliability and validity of the research constructs, the measurement model was assessed following the guidelines of Hair, Hult, Ringle, and Sarstedt (2017).

According to Nunnally (1978), the reliability of constructs is considered acceptable when both Composite Reliability (CR) and Cronbach’s Alpha (CA) values are 0.70 or higher. In this study, the CR and CA values for all key constructs—Perceived Usefulness (PU), Ease of Purchase Service Use (EPSU), Service Trust (ST), Price Competitiveness (PC), Favorable Emotions (FE), and Active Purchase Intention (API)—exceeded the recommended threshold of 0.70.

Therefore, it can be concluded that all constructs used in this study demonstrate satisfactory internal consistency and reliability (Hair et al., 2017).

**Table 2: Reliability and Validity**

Variables	CA	CR (rho_a)	CR (rho_c)	AVE
API	0.946	0.946	0.965	0.903
FE	0.939	0.943	0.957	0.847
PC	0.752	0.822	0.857	0.668
PU	0.916	0.916	0.947	0.856
ST	0.945	0.945	0.965	0.902
EPSU	0.899	0.900	0.952	0.909

In addition, the discriminant validity of the research constructs was assessed using the Average Variance Extracted (AVE). According to Hair et al. (2017), an AVE value of 0.50 or higher indicates that convergent validity has been achieved. Furthermore, discriminant validity is considered to be established when the square root of each construct’s AVE is greater than the correlation coefficients with other constructs.

In this study, all AVE values exceeded the threshold of 0.50, and the square roots of the AVEs were consistently higher than the corresponding inter-construct correlations. Therefore, it can be concluded that the constructs in this study have sufficiently established discriminant validity (Hair et al., 2017).

**Table 3: Correlation Results**

Variables	API	FE	PC	PU	ST	EPSU
API	0.950*					
FE	0.795	0.920*				
PC	-0.017	-0.011	0.819*			
PU	0.724	0.790	-0.020	0.853*		
ST	0.511	0.597	-0.023	0.627	0.950*	
EPSU	0.625	0.642	-0.021	0.754	0.497	0.953*

※ \* Square root of AVE value

### 4.2. Structural Model Results

In this study, hypotheses were tested through Partial Least Squares (PLS) structural model analysis. The analysis results of the research model are summarized in Table 5.

Regarding the explanatory power of the structural model, the R<sup>2</sup> values were as follows: 0.632 for API of insurance products, 0.645 for FE, and 0.394 for PU. Hence, the overall explanatory power of this research model was deemed very high (Hair et al., 2017).

**Table 4: SEM Results**

Path coefficients	Beta	t-values	p-values	Results
[H1] PU → FE	0.613	24.110***	0.000	Accepted
[H2] EPSU → FE	0.099	4.165***	0.000	Accepted
[H3] ST → FE	0.163	8.076***	0.000	Accepted
[H4] PC → FE	0.007	0.402	0.687	Rejected
[H5] ST → PU	0.627	41.961***	0.000	Accepted
[H6] PC → PU	-0.006	0.293	0.769	Rejected
[H7] FE → API	0.795	77.237***	0.000	Accepted

※ R-squares: API (0.632), FE (0.645), PU(0.394)  
 ※ \*p<0.05, \*\*p<0.01, \*\*\*p<0.001

The structural model analysis was conducted to test the hypotheses proposed in this study. The results are as follows:

First, the analysis showed that Perceived Usefulness (PU) had a significant positive effect on Favorable Emotions (FE) ( $\beta = 0.613, t = 24.110, p < .001$ ). Therefore, H1 was

supported. Second, the effect of Ease of Purchase Service Use (EPSU) on FE was not statistically significant ( $\beta = 0.099$ ,  $t = 4.165$ ), indicating that H2 was not supported. Third, Service Trust (ST) was found to have a significant positive effect on FE ( $\beta = 0.163$ ,  $t = 8.076$ ,  $p < .001$ ), thus H3 was supported. Fourth, the impact of Price Competitiveness (PC) on FE was found to be insignificant ( $\beta = 0.007$ ,  $t = 0.402$ ), and therefore, H4 was not supported. Fifth, the relationship between Service Trust (ST) and Perceived Usefulness (PU) was significant ( $\beta = 0.627$ ,  $t = 41.961$ ,  $p < .001$ ), indicating that H5 was supported. Sixth, the hypothesis that Price Competitiveness (PC) influences PU was not supported, as the effect was statistically insignificant ( $\beta = -0.006$ ,  $t = 0.293$ ), and thus, H6 was rejected. Finally, the analysis revealed that Favorable Emotions (FE) had a strong and significant positive effect on Active Purchase Intention (API) ( $\beta = 0.795$ ,  $t = 77.237$ ,  $p < .001$ ). As such, H7 was supported.

## 5. Conclusions

### 5.1. Discussions

This study derived the following key findings from an analysis of consumer sentiment in the context of online insurance product distribution channels.

First, both Perceived Usefulness (PU) and Ease of Purchase Service Use (EPSU) were found to significantly influence the formation of Favorable Emotions (FE) within online insurance channels. As with general e-commerce environments, the purchase of insurance - typically a high-involvement and high-cost product—requires a more deliberate and informed decision-making process. Therefore, providing a convenient and useful shopping environment is critical. To support this, insurance providers must develop online sales platforms and implement marketing strategies that enhance PU and EPSU, thereby facilitating the formation of favorable emotional responses among consumers.

Second, the study confirmed that Service Trust (ST) in sellers offering insurance products through online channels had a significant positive effect on FE. This underscores the critical role of consumer trust in e-commerce environments, especially for complex and risk-laden products such as insurance. Accordingly, online insurance providers should establish service policies and systems that build trust, such as transparent communication, responsive customer service, and data protection.

Third, contrary to expectations, the hypothesis that Price Competitiveness (PC) would positively influence FE was not supported. This result may be attributed to the nature of auto insurance, which tends to be costly due to its function of covering unforeseen accidents. In such contexts,

consumers may prioritize the content and comprehensiveness of coverage over price. Furthermore, auto insurance pricing varies significantly depending on car types and risk profiles—factors that were not sufficiently classified in this study. Therefore, the rejection of this hypothesis may reflect a limitation in variable granularity, suggesting the need for future research incorporating control variables such as vehicle type and income level.

Fourth, to extend the Technology Acceptance Model (TAM) framework, this study examined the effects of ST and PC on PU. The results indicated that while ST significantly influenced PU, PC did not. This implies that trust-related factors are more salient than economic factors in determining perceived usefulness within the online insurance purchase context. The non-significant impact of PC suggests that lower price alone does not necessarily enhance consumers' perception of usefulness, especially when purchasing high-stakes products like insurance.

Fifth, the study demonstrated that FE has a strong and significant impact on Active Purchase Intention (API). This finding aligns with Davis's (1989) assertion that attitudinal factors—particularly positive emotional responses—play a critical role in shaping behavioral intentions to adopt technology. Accordingly, insurance companies should recognize the importance of affective factors over purely cognitive ones in influencing consumer decision-making. Marketing strategies should be designed to foster emotional engagement - through personalization, empathetic communication, and user-centric platform design.

### 5.2. Implications

This study offers important implications for practitioners operating in the online insurance product distribution market, especially in light of its ongoing growth and digital transformation.

First, while price has traditionally been a key focus in online insurance sales, the findings of this study indicate that service-related factors—such as trust, ease of use, and emotional satisfaction—are perceived as more important by consumers. This highlights the need for insurance companies to move beyond price-driven strategies and adopt a differentiated marketing approach that emphasizes service quality and user experience.

Second, the study identified and prioritized multiple dimensions of usefulness, including Perceived Usefulness (PU), Ease of Purchase Service Use (EPSU), Service Trust (ST), and Favorable Emotions (FE). Based on these priorities, it is recommended that insurers develop comprehensive marketing strategies that balance price competitiveness with enhanced service delivery. This dual focus can help strengthen customer loyalty and promote repeat purchases in a competitive digital marketplace.

In addition to its practical relevance, this study offers meaningful academic implications for the development of online insurance marketing strategies.

First, despite the rapid expansion of the online insurance market, research on the psychological behavior of online insurance consumers remains limited. This study contributes to filling that gap by providing empirical evidence and theoretical insights that lay the foundation for future research on consumer psychology in digital insurance contexts. As online sales channels continue to grow, this study serves as a valuable starting point for further investigations into cognitive and emotional dimensions of insurance consumer behavior.

Second, by applying attitude theory to analyze the e-shopping behavior of insurance consumers, this study confirms the theoretical applicability and robustness of the model in a new and specialized context. It demonstrates that attitude theory is a useful framework for understanding consumer decision-making processes in the domain of online insurance, thereby extending its academic relevance beyond traditional product categories.

### 5.3. Limitations and Future Study Directions

Despite its meaningful contributions, this study has several limitations that should be addressed in future research.

First, online sales channels offer a wide range of insurance products, including accident insurance, automobile insurance, and life insurance. However, this study did not account for the distinctive characteristics of each insurance type, which limits the generalizability of the findings. Future studies should examine the consumer purchasing psychology associated with different categories of insurance products, allowing for a more nuanced understanding of consumer behavior in diverse online insurance contexts.

Second, although price competitiveness (PC) is often considered a critical factor in online distribution strategies, this study did not find a statistically significant effect of PC on either Favorable Emotions (FE) or Perceived Usefulness (PU). Several potential explanations exist. For example, automobile insurance products typically involve higher costs and are more focused on coverage benefits for post-accident situations, rather than price alone. In such cases, consumers may prioritize coverage reliability over price when selecting such products.

To address this limitation, future studies should consider incorporating control variables such as the scope of coverage, consumer risk perception, and economic factors influencing price sensitivity. Including these variables would enable a more comprehensive and accurate analysis of the relationship between price competitiveness and

consumer perception. Ultimately, this would contribute to a richer understanding of consumer sentiment and behavior in the online insurance market.

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## Appendixes

### [Appendix 1] Items

Variables	Measure Items
Service Trust (ST)	<ul style="list-style-type: none"> <li>- Online insurance companies are trying to provide various pre- and post-service services</li> <li>- Online insurance companies try to give customers trust in their services.</li> <li>- Online insurance companies try to form a good image by providing various services.</li> </ul>
Perceived Usefulness (PU)	<ul style="list-style-type: none"> <li>- The use of online insurance sites helps us to purchase insurance conveniently.</li> <li>- The use of online insurance sites provides useful information for insurance subscription.</li> <li>- The use of online insurance sites provides various information for me to sign up for insurance, helping me to choose the optimal insurance.</li> <li>- Online insurance purchases through the website save time.</li> <li>- Online insurance purchases through website overcome spatial limitations.</li> </ul>
Ease of Purchase Service Use (EPSU)	<ul style="list-style-type: none"> <li>- Online insurance sites are convenient to use.</li> <li>- It is convenient to purchase products through online insurance.</li> </ul>
Price Competitiveness (PC)	<ul style="list-style-type: none"> <li>- Online insurance companies provide me with opportunities to save money.</li> <li>- Online insurance companies provide a variety of comparative information about prices, enabling economic choices.</li> <li>- Insurance companies offer discounted insurance product prices.</li> </ul>
Favorable Emotions (FE)	<ul style="list-style-type: none"> <li>- It is a good idea to buy insurance online website.</li> <li>- Using online insurance companies causes me a lot of interest in buying insurance products.</li> <li>- I think it's very wise to make a subscription insurance product of online website.</li> <li>- I think it's very wise to buy insurance online.</li> </ul>
Active Purchase Intention (API)	<ul style="list-style-type: none"> <li>- I will purchase insurance products through an online insurance website.</li> <li>- I will continue to use online insurance website in the future.</li> <li>- I have a plan to purchase insurance products through an online insurance website.</li> </ul>