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Decoding Customer Adoption of Insurtech with a Focus on Trust in Digital Insurance Platforms

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Abstract

The insurance industry has undergone a digital transformation that has reconfigured consumer assessment, buying, and engagement with insurance services. This paper investigates the adoption of InsurTech platforms by customers through a combination of the Extended UTAUT and TAM with a trust-based approach, where trust is used as a mediating factor. The model has included perceived usefulness, ease of use, security, social influence, and enabling settings to describe the behavioral intent towards digital insurance services. Data were collected from 395 respondents residing in Kerala through the convenience method, and the sample was calculated through the Cochran formula, ensuring adequacy for statistical analysis. The structural model (PLS SEM) has a good explanatory power with values of R^2 equal to 0.784 and 0.713, respectively, in trust and behavioral intent. Based on the findings, security perceptions have the greatest effect on trust, followed by usefulness perceptions, and finally perceptions about the ease of use; however, social influence did not significantly affect the research subjects. Behavioral intention is greatly motivated by trust. Measurement model fulfills the criteria of reliability and validity, and all constructs have values above the cut-off criteria for Cronbach's alpha, composite reliability, and average variance extracted. Overall, the research emphasizes that trust is the most important mechanism connecting technological and security perception with InsurTech adoption that can be used to improve customer engagement.

Keywords: InsurTech Adoption, Digital Insurance Platforms, Customer Trust, Behavioral Intention, Technology Acceptance, Perceived Security.

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Introduction

The rapid digitalization of the financial services industry has given rise to InsurTech, which incorporates innovative technologies to improve the efficiency, access, and customer experience of the insurance services (Guzmán Ortiz & Navarro Acosta, 2020; Kaigorodova et al., 2018). The InsurTech platforms utilize the latest innovations to optimize the processes of issuing policies, processing claims, and transforming the conventional insurance sector. Despite these developments, customers are not extensively using InsurTech, especially in developing economies where issues of security, trust and technological complexity still exist (Harris & Goode, 2010). This study aims at analyzing the determinants of InsurTech adoption with a focus on how trust can be used to mediate the relationship between the behavioral intentions of customers towards digital insurance services (Narayanan, 2025).

The digital revolution in the insurance industry has significantly changed how customers access, evaluate, and purchase health insurance services. Despite the increase in platform availability, adoption are limited because of the concerns of data privacy, institutional reliability, and perceived risks. Understanding the psychological and technological determinants of consumer acceptance of digital insurance platforms is thus relevant to both academic and industry studies.

Background and Theoretical Context

Insurance customers are increasingly using online applications to manage policies, pay premiums and submit claims. The success of these services depends heavily on customers' perceptions of usefulness and ease of use. A recent study states that trust reduces uncertainty and perceived risk in technology-mediated settings (Gefen, 2000). When it involves confidential data, such as health and financial information, users need to trust the system's security, reliability, and integrity (Zamharir, 2025). To analyze the behavior of technology adoption, the UTAUT developed by previous study offers a detailed model, which identifies the key determinants as performance and effort expectancy. Building on the TAM, prior studies have highlighted the importance of perceived utility and ease of use as determinants of knowledge acceptance. But when financial situations are highly risky as in insurance, trust has become a very crucial mediating variable, determining user intentions and behavior (Pavlou, 2003). Moreover, the notion of perceived security is also important in forming trust and mitigating uncertainty in online transactions. Hence, it is important to understand that trust can mediate the association of user perceptions and behavioral intent to explain InsurTech adoption.

Key Contribution

- Highlights the mediating role of trust in the link between security perception, usefulness, ease of use, and adoption of the InsurTech platform.
- Shows the insignificant role of social influence in building trust, making personal perception more important.
- Gives recommendations for InsurTech vendors regarding the security, ease of use, and functionality of their platforms.

The organization of this paper includes the following: Section 1 covers the introduction to the digital revolution in insurance and InsurTech. Section 2 deals with the literature review covering such theories as UTAUT, TAM, trust, and the Indian InsurTech setting. Section 3 contains information on the methodology used in this research, involving research design, sampling, and tools for data collection and analysis. Section 4 discusses the results of this research and hypothesis testing. Section 5 suggests recommendations for application in InsurTech adoption, and Section 6 summarizes the research and hints at future research directions.

Literature Review

UTAUT and TAM in Technology Adoption

Unified Theory of Acceptance and Use of Technology (UTAUT) is one of the best theories that describe the process of users' adoption of new technologies. The model unites factors from previously existing models of acceptance to create a detailed picture of behavior associated with the usage of technology (Lending & Straub, 1997). According to UTAUT, the main determinants of behavioral intention and usage are performance expectancy, effort expectancy, social influence, and facilitating conditions (García de Blanes Sebastián et al., 2022; Ricky, 2024). The model also considers the moderating factors such as gender, age, and knowledge in defining adoption behavior (Hoque & Sorwar, 2017; Rudhumbu, 2022). UTAUT is widely used to study users' perceptions and adoption of new technological solutions, including financial technologies, due to its high explanatory power (Fan & Lee, 2023). Likewise, several variations and extensions of the TAM have been suggested to increase its explanatory ability in various technological situations. TAM2, which considers both the factors of social influence and cognitive instrumental process, has been

mentioned in one particular study. The model was later expanded by a previous study that added determinants of perceived ease of use, including computer self-efficacy and perceived enjoyment. Also, a study confirmed the validity of TAM in various cultural settings and proved its strength and generalizability. A recent study expanded TAM in the e-commerce domain and added trust and perceived risk, noting their roles in online transactions (Pavlou, 2003). These changes show that TAM is still developing and is still a pillar that can be used to understand the adoption of technology on different digital platforms, including emerging sectors such as InsurTech.

Trust in InsurTech and Technology Adoption

Where online and information systems are concerned, trust reduces the risks and uncertainties perceived, and intentions to conduct transactions using automatic systems or anonymous intermediaries (Gefen, 2000; Pavlou, 2003). As shown by recent researches, trust emerges to be a direct antecedent of behavioral intention along with being a moderator, enhancing the effects of perceived usefulness and ease of use (McKnight et al., 2002). Trust is a crucial factor when it comes to technology adoption, especially in an uncertain and perceived risk environment (Harris & Goode, 2010). It indicates the trust of the user in the dependability, safety, and integrity of the digital systems and service providers. Trust, in relation to financial technologies, is even more important, as personal and financial information is sensitive (Bhojak et al., 2024). In the context of InsurTech, trust is a factor that affects the readiness of customers to use digital insurance platforms, particularly when it comes to long-term and risk-related choices. Thus, it is necessary to build trust to improve the behavioral intention and increase the speed at which InsurTech services are adopted.

UTAUT and TAM Extensions with Trust

Research across a variety of national contexts has consistently found that habit, performance expectancy, and price value are among the most powerful predictors of behavioral intention, with trust adding significant predictive power. A recent study found that perceived privacy and compatibility were the key factors in changing adoption intention using traditional UTAUT2 constructs. A previous study used an prolonged form of the UTAUT to analyze the lifestyle and therapy apps and found that perceived risk and trust determine adoption in health contexts (Schomakers et al., 2022). These results were confirmed by a previous study in the context of a mobile diabetes application (Schretzlmaier et al., 2022). TAM extensions add a concept of trust as a significant determinant to the model which will help to explain technology adoption in uncertain and online conditions better (Gefen & Straub, 2004; Mechta et al., 2024). Previous study depicts that trust plays a significant part in behavioral intention of the users as it decreases the perceived risk and increases confidence in digital systems (Kiwanuka & Sibindi, 2025: Pavlou, 2003).

Indian InsurTech Context

The Indian digital health and InsurTech landscape has experienced a major change post the COVID-19 pandemic, with online channels for policy purchase, claims, and customer service having expanded considerably (Amnas et al., 2025; Kalyani & Pathak, 2020). While InsurTech companies and aggregator platforms are increasing market share, scaling the adoption of these solutions requires consumer trust, perceived value, ease of use and digital literacy - constructs that directly map onto extended UTAUT and TAM. Studies on digital health platforms in India consistently point to trust and perceived risk as especially powerful in low-familiarity and high-stakes contexts (Harit, 2021; Sarkar, 2021).

Research Gap

Despite the extensive utilization of both TAM and UTAUT in studies of technology adoption, very few studies have attempted to use both of them simultaneously to analyze the adoption of InsurTech. Whereas the conventional determinants, perceived usefulness and perceived ease of use, have been the primary determinants in past studies, the new determinants, such as perceived security, are comparatively unexplored in these models. Even though trust has been identified as a significant area in technology adoption, its mediating effect between user perceptions and behavioral intention is not effectively investigated in the InsurTech environment. The existing works is also inclined towards highlighting direct associations, not considering the processes underlying the formation of adoption decisions. Thus, this paper fills in these gaps by building upon UTAUT and TAM models and considering the concept of trust as a mediator to offer a more comprehensive insight into customer behavioral intention toward InsurTech services, especially in a dynamic digital environment.

Research Objectives

- To examine the effect of the perception of ease of use, usefulness, security, and social influences on customer's trust in InsurTech.

- To investigate the effect of trust and facilitating conditions on customers' intentions to adopt InsurTech technologies.

Research Questions

- How does the perceived ease of use, usefulness, security, and social influence affect trust in InsurTech applications?
- To what extent is the effect of user perceptions on behavioral intention mediated by trust?
- What effect do facilitating conditions have on the behavioral intention of adopting digital insurance platforms?
- What is the influence of social influence on trust and adoption intentions with regards to InsurTech?

Hypothesis Development

According to the extended UTAUT and TAM framework and the theoretical impact of trust on technology adoption, the following hypotheses have been put forward:

H1: The customer perception of ease of use on InsurTech platforms positively affects their trust in the service.

H2: Customer perception of usefulness on InsurTech platforms positively affects their trust in the service.

H3: The customer perception of security on InsurTech platforms positively affects their trust in the service.

H4: Social factors and social pressure positively affect the customers' trust in InsurTech platforms.

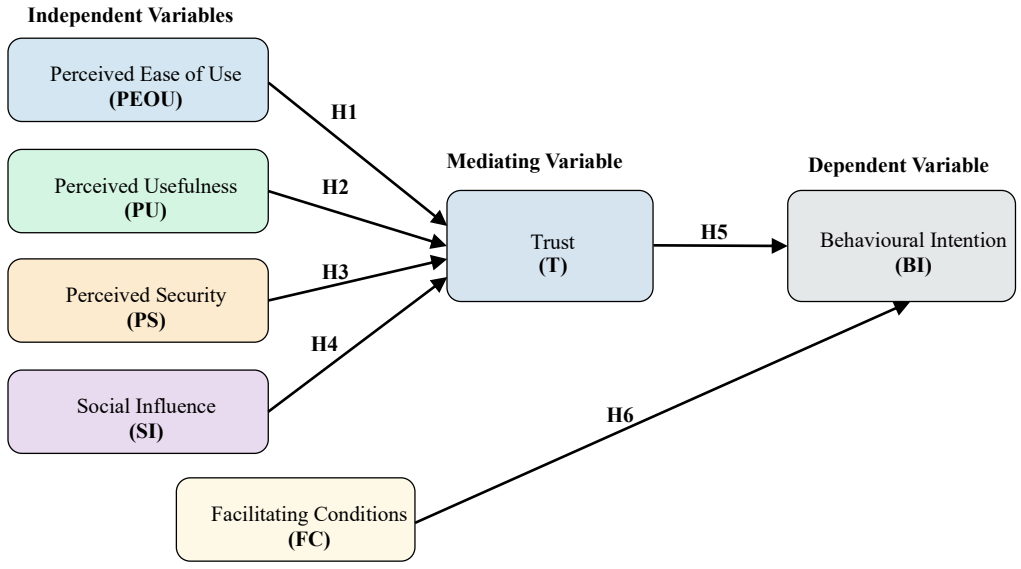
H5: Higher levels of trust in InsurTech platforms positively affect the intention of customers to adopt them.

H6: Favorable conditions for the adoption of InsurTech platforms positively affect the customer intention to adopt the service.

Research Methodology

Research Design

This study investigates the drivers of customer adoption of InsurTech services, which rely on an extended incorporation of the TAM and UTAUT models. For collecting primary data, a questionnaire using five-point Likert scale method was employed. The data were processed with the help of PLS-SEM and measurement, as well as structural model evaluation with bootstrapping to provide the significance of the relationship and the mediating effect of trust.



Trust (T) mediates the effect of the four perceptions/
social constructs on Behavioural Intention (BI).

Fig. 1: Conceptual Framework for Customer Adoption of InsurTech Platforms

Fig. 1 illustrates the conceptual model linking independent variables Perceived Ease of Use (PEOU), Perceived Usefulness (PU), Perceived Security (PS), Social Influence (SI), and Facilitating Conditions (FC) to customer Behavioral Intention (BI) to adopt InsurTech platforms. Trust (T) acts as a mediating variable, conveying the influence of PEOU, PU, PS, and SI on BI. Hypotheses H1–H6 indicate the proposed relationships among constructs, highlighting the pivotal role of trust in connecting user perceptions to adoption behavior.

Sampling and Data Collection

The primary data collection has been done from 395 respondents who live in Kerala, and the method used is convenience sampling. Statistical tools to determine the sample size needed have been considered in this study, applying equation (1) for large samples.

$$n = \frac{Z^2 \times p \times q}{e^2} = \frac{(1.96)^2 \times 0.5 \times 0.5}{(0.05)^2} = 384.16 \quad (1)$$

Therefore, a large population of about 395 respondents is considered as the appropriate sample size and is regarded as sufficient to perform statistical analysis and structural model methods.

Measurement Instruments

The questionnaire included modified questions based on existing research references on UTAUT and TAM. Every construct, PEU, PU, PS, SI, FC, T, and BI were measured through multiple indicators on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree).

Data Validation and Cleaning

Data validation and cleaning were done to determine the accuracy and consistency of responses that were gathered using the questionnaire on InsurTech adoption. The missing values, outliers, and incomplete responses were detected and eliminated, and the final dataset was filtered to make sure that it is appropriate to use it in the PLS-SEM analysis.

Data Analysis Technique

The models were performed with the help of PLS-SEM. The examination was done in 2 phases, which comprised checking the measurement framework on validity and reliability, and then operational framework on testing the relations of hypothesis. Bootstrapping is used to identify the implication of path constants and to test facilitating role of trust on behavioral intention towards InsurTech adoption.

Research Findings

Results obtained from the research provide insight into the practical connections among perceived ease of use, usefulness, and security and the intention to use the InsurTech application. In addition, the results from PLS-SEM reveal that trust is an significant component in understanding the effect of perceived usability, usefulness, and security on customers' adoption intentions.

Table 1: Construct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
BI	0.907	0.908	0.931	0.729
FC	0.874	0.882	0.914	0.727
PEU	0.869	0.872	0.905	0.657
PS	0.886	0.895	0.917	0.688
PU	0.894	0.899	0.922	0.704
SI	0.860	0.863	0.915	0.782
T	0.903	0.904	0.928	0.721

(Source: Primary data analysis)

Table 1 depicts construct validity and reliability. The measurement model has excellent validity and reliability, which are above the recommended levels. The values of Cronbach's alpha (0.860-0.907) are more than the minimum of 0.70, indicating high internal uniformity, and the values of composite reliability (above 0.70) further confirm the construct reliability with low measurement error. Moreover, the values of the AVE (0.657- 0.782) are greater than the acceptable cutoff of 0.50, which means that there is adequate convergent rationality since each construct explains the majority of the adjustment that is produced by the indicators on the construct. Thus, the above results prove that the measurement model is very reliable and valid, which justifies the additional analysis of the organizational model.

Table 2: Outer Loadings

	BI	FC	PEU	PS	PU	SI	T
BI1	0.811						
BI2	0.888						
BI3	0.872						
BI4	0.826						
BI5	0.869						
FC1		0.870					
FC2		0.827					
FC3		0.903					
FC4		0.806					
PEU1			0.797				
PEU2			0.798				
PEU3			0.881				
PEU4			0.809				
PEU5			0.763				
PS1				0.864			
PS2				0.825			
PS3				0.876			
PS4				0.809			
PS5				0.767			
PU1					0.797		
PU2					0.887		
PU3					0.872		
PU4					0.788		
PU5					0.848		
SI1						0.859	
SI2						0.913	
SI3						0.879	
T1							0.874
T2							0.849
T3							0.839
T4							0.891
T5							0.789

(Source: Primary data analysis)

Table 2 depicts that the measurement model outer loadings reveal high reliability of the pointers in all constructs because all of the loading factors are above the advised figure of 0.70. The high loadings of the BI items (0.811 - 0.888) indicate a consistent measure of the adoption intention, and the FC (0.806-0.903) and SI (0.859-0.913) items also indicate strong measures of the respective constructs. Likewise, PEU (0.763-0.881), PU (0.788-0.887), and PS (0.767-0.876) all show satisfactory loadings, and this implies that all indicators are reliable in capturing user perceptions with regard to InsurTech adoption.

The mediating construct, Trust in InsurTech (T), has also high loadings (0.789 -0.891), which proves its stability and significance in the model. All indicator loadings exceed the acceptable level of 0.70; therefore, no items need to be removed, and the framework shows a huge level of internal constancy and convergent validity. In general, these findings validate the fact that constructs are well operationalized, which can serve as a strong basis to conduct further validity and reliability analysis as well as operational framework analysis.

Table 3: R^2 Mean, STDEV, T Values and P Values

	Original Sample(o)	Sample mean (M)	Standard Deviation (STDEV)	T statistics	P values
BI	0.713	0.720	0.067	10.598	0.000
T	0.784	0.799	0.051	15.322	0.000

(Source: Researcher's compilation)

The values of R-Squared (R^2) denote a high degree of explanation of the model shown in table 3. The R^2 of Behavioral Intent is 0.713, representing that 71.3% of its variance is influenced by the independent variables and trust, indicating a considerable degree of predictive accuracy. Equally, Trust in InsurTech (T) has a stronger $R^2 = 0.784$ value, which states that the model explains the 78.4% change in trust. These factors emphasize the significance of the ease of use,

usefulness, security, social influence, and facilitating conditions in developing customer trust. Furthermore, the significance of the customer's trust as a mediator is emphasized.

Table 4: R^2 adjusted Mean, STDEV, T values, and p values

	Original Sample(o)	Sample mean (M)	Standard Deviation (STDEV)	T statistics	P values
BI	0.707	0.714	0.069	10.289	0.000
T	0.774	0.790	0.053	14.507	0.000

(Source: Researcher's compilation)

The adjusted R^2 values of BI (0.707) and T (0.774) are marginally lower, indicating that the model has a good predictive relevance without overfitting. Additionally, the high T-statistics (BI = 10.598; T = 15.322) are above the threshold value of 1.96, and the p-values are important (0.000), which proves that the framework has an important descriptive control. In general, results in table 4 indicate that the model is sound, and has a high predictive power, and supports necessity of mediating part of trust in predicting behavioral intention towards InsurTech adoption.

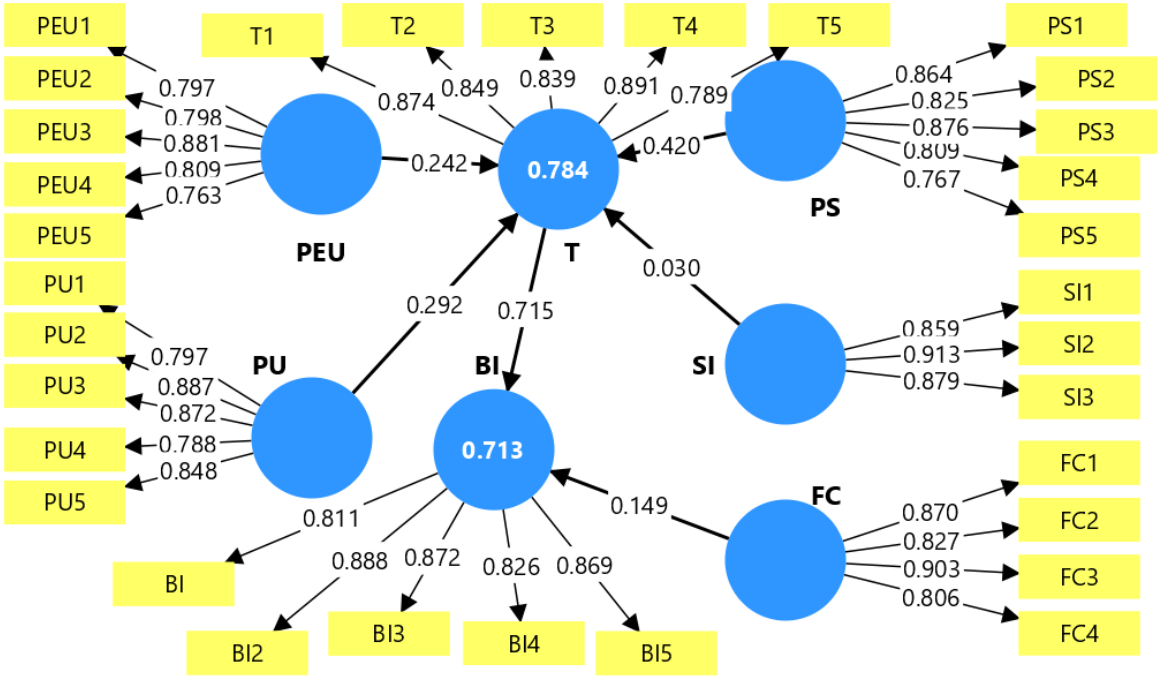


Fig. 2: PLS SEM

The framework in fig. 2 is effective at explaining customer adoption of InsurTech, with Trust (R^2 = 0.784) and Behavioral Intention (R^2 = 0.713) having a high value of variance described by the framework. The findings show that PEU, PU, PS, and SI have a combined outcome on trust, and trust and enabling settings do on behavioral intent. This underscores the strength of the model to encompass key determinants of InsurTech adoption. PS is the strongest predictor (β = 0.420) of trust, followed by PS (β = 0.292) and perceived ease of use (β= 0.242), which means that security, functionality, and ease of interaction play a important part in increasing the trust of users in digital insurance platforms. Social influence, in contrast, has a negligible impact (β = 0.030), indicating that the development of trust towards InsurTech is more a matter of personal beliefs and less a matter of social pressures.

Trust is a very important factor that shapes behavioral intention, and its effect is positive (β = 0.715) which validates that it is a mediating factor in the model. The facilitating conditions play a less powerful but positive role (β= 0.149), which means that they support adoption. Overall, the results indicate that the most important mechanism connecting technological and security perceptions to the adoption intention is trust, with the perceived security being the most important factor, then usefulness and ease of use.

The outcomes of the hypothesis testing show that most of the relationships proposed are supported, as shown in table 5. There is a positive significant effect of PEU, PU, and PS on Trust, with the greatest effect of Perceived Security. The influence of trust, in its turn, is very strong and significant on Behavioral Intention, which proves its important mediating role, yet the effect of Enabling Settings on Behavioral Intent is positive, albeit to a smaller degree.

Nonetheless, Trust is not influenced significantly by Social Influence, so H4 is rejected, which indicates that outside social issues are not the key contributors to establishing trust in InsurTech in the given scenario.

Table 5: Hypothesis Testing Results Summary

Hypothesis	Path Relationship	Path Coefficient (β)	Result	Decision
H1	PEU→ T	0.242	Significant	Supported
H2	PU→ T	0.292	Significant	Supported
H3	PS→ T	0.420	Significant	Supported
H4	SI→ T	0.030	Not Significant	Not Supported
H5	T→ BI	0.715	Significant	Supported
H6	FC→ BI	0.149	Significant	Supported

(Source: Researcher's compilation)

Suggestions and Implications

The results evidently suggest that perceived security is the most impactful force of trust; thus, InsurTech providers need to focus on more sophisticated cybersecurity solutions, including data encryption, multi-factor authentication, and an accessible privacy policy, to increase user trust. Enhancing the usableness of platform is also a major feature; clear interfaces, easier navigation, and easy design can go a long way in boosting trust and adoption (Akiogbe et al., 2025; Alalwan et al., 2017). Businesses must also strive to improve the functional value of their services by providing quicker processing of claims, recommendations that are personalized, and an effective policy management tool (Braun & Jia, 2025; Singhal et al., 2025; Shridhar & Udayakumar, 2024). Though social influence was not significant, awareness campaigns and customer education programs can still be used to enhance familiarity with InsurTech services. Also, enhancing the facilitating conditions by supporting the customers, providing technical support, and digital literacy can further facilitate adoption.

The paper has practical and theoretical implications. In theory, it builds upon the extended UTAUT and TAM by incorporating trust and perceived security in it, thus offering a more comprehensive approach to the interpretation of technology acceptance in the high-risk financial setting. It further supports the robust of trust as a main facilitating variable in the digital ecosystem. In practice, the results indicate that InsurTech companies ought to change their emphasis on the promotion of technology to a trust-based platform. These insights can also be used by policymakers and regulators to come up with policies that will promote transparency, security, and consumer protection in online insurance services.

Conclusion

The current study concludes that the utilization of InsurTech platforms by customers is mainly based on trust, which aids as a intermediating feature between perception of technology and behavioral intent. The findings indicate that PS, PU, and PEU has important event on trust, whereas social influence does not produce significant effects. Trust, in its turn, is a strong factor of the intent of users to accept digital insurance services, with the facilitating conditions having a supportive role. The model has high explanatory power and measurement properties, and the validity of the model is supported. In general, the research points out that the creation of trust with the help of safe, effective, and convenient platforms plays a main part in speeding up the procedure of adopting InsurTech in the new digital markets. This study can be extended in future research with the addition of other variables like the perceived risk or service quality, or user experience to have a more complete picture of InsurTech adoption. The comparative analysis between various areas (regions) or groups of people can deliver additional details of the variability of adoption behavior in several settings. Moreover, longitudinal research might be implemented to investigate the changes in trust and behavioral intention throughout the period when users acquire the experience of using InsurTech platforms.

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