

Assessing What Matters Most in Health Insurance Choices: An IPMA Study of Customer Attitude and Perceived Credibility As Mediators

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Abstract

This study investigates the influence of perceived value, digital platform quality, and trust on purchase intention toward health insurance, emphasizing the mediating roles of customer attitude and perceived credibility. Drawing from the Theory of Planned Behavior and service quality literature, this research adopts a quantitative approach, collecting data from 421 policyholders across South India using a structured questionnaire. Structural Equation Modeling (PLS-SEM) was employed to examine the hypothesized relationships, followed by Importance-Performance Map Analysis (IPMA) to prioritize managerial actions. The results reveal that trust and perceived value significantly impact purchase intention, both directly and indirectly through the mediators. Digital platform quality influences purchase intention mainly through enhanced perceived credibility and positive attitudes. IPMA findings further suggest that while trust and customer attitude are of high importance, their performance remains suboptimal, indicating a gap that insurers need to address. The study provides valuable insights for policymakers and insurance companies aiming to enhance consumer engagement by focusing on improving digital experience, transparency, and overall perceived value. Practical implications and strategic recommendations are discussed for creating more customer-centric insurance services.

Keywords: Digital platform quality, Perceived value, Trust, Attitude, Health insurance, IPMA.

1. Introduction

The health insurance industry in India has experienced a Significant transition propelled by digital disruption, escalating healthcare expenses, heightened health awareness, and a rise in consumer expectations (C. Wang et al., 2023). As healthcare costs continue to rise and unexpected medical crises occur more frequently, health insurance has evolved from a mere financial product to an essential aspect of prudent living (Devi et al., 2023). Notwithstanding the significance of health insurance, consumer acceptance rates, particularly among middle- and lower-income demographics, remain minimal (Yen & Chiang, 2021). This underscores the pressing necessity to investigate the psychological and experiential determinants affecting individuals' intent to acquire health insurance coverage (Miao et al., 2022; Zaheer et al., 2024). In this environment, comprehending the factors that drive or impede purchase intentions is essential for insurers seeking to enhance outreach, engagement, and conversion rates (Teangsompong & Sawangproh, 2024). The process of deciding to get health insurance is frequently intricate and shaped by a blend of logical assessments and emotive impressions. Consumers analyze advantages, assess the insurer's reputation, examine service accessibility, and reflect on previous experiences or suggestions. The digitalization of insurance services has exacerbated this scenario by introducing variables such as online service quality, digital platform usability, and real-time service delivery (J. Wang et al., 2022). Although conventional marketing strategies like price and promotional offers remain influential, psychological factors such as perceived value, trust, trustworthiness, and attitude have become Essential in influencing consumer behavior (Gün & Söyük, 2025).

Perceived value, which refers to a customer's comprehensive assessment of a product's utility based on the comparison of what is obtained against what is sacrificed, is an Essential factor influencing purchasing behavior (S. C. Chen & Lin, 2019; Verma & Bhattacharyya, 2017). In the realm of health insurance, perceived value encompasses not only financial cost but also the sufficiency of coverage, the Reliability of claims resolution, and the quality of post-purchase support. Consumers are more inclined to consider purchasing an insurance plan when they perceive it to offer higher value relative to alternatives. Consequently, perceived value influences both the cognitive and emotional assessments of insurance products. The quality of digital platforms is an increasingly pertinent element, particularly in the post-pandemic period where digital-first interaction has become standard (Kusumawati et al., 2019; Sánchez et al., 2006). The capability to explore plans, evaluate policies, submit documentation, monitor claims, and obtain customer service via digital platforms markedly improves the consumer experience. An efficient and intuitive digital platform enhances consumer confidence and diminishes the perceived intricacy of purchasing insurance (Nguyen et al., 2024; Zhang et al., 2024). When consumers perceive the digital procedure as intuitive, transparent, and secure, their trust in the insurance provider increases, hence increasing purchase intention.

Confidence in the insurance provider is fundamental to the establishment of effective long-term relationships within the insurance industry (Quang Vinh et al., 2023; Yi et al., n.d.). Due to the intangible character of the service and the time lag between purchase and usage, trust emerges as an Essential determinant of consumer behavior (L. Chen et al., 2019; Xi et al., 2022). Trust encompasses assurance in the provider's capability, integrity, and goodwill. When consumers perceive the insurer as competent, trustworthy, and acting in their best interest, they are more inclined to engage in long-term partnerships via policy acquisitions (Bushara et al., 2023). Trust is established through regular communication, openness, and responsiveness, all of which can be enhanced through digital platforms and customer service encounters (M. Al Amin et al., 2020; Taneja et al., 2024; Wu et al., 2022). Although these characteristics are significant, purchasing intention does not solely derive from them. The internal psychological processes of the customer, such as their attitude towards health insurance and the perceived legitimacy of the supplier, frequently influence this relationship (Gao & Huang, 2024; Rojas-Méndez et al., 2015). Customer attitude signifies an individual's whole assessment and inclination about the notion of insurance. A constructive disposition, cultivated through experiences, knowledge, and social influence, enhances the probability of action (Coles et al., 2017; Shah et al., 2017). Perceived credibility – the conviction that the insurer is honest, capable, and professional — affects the extent to which consumers trust and depend on the provider's assertions. These mediators offer a comprehensive insight into the mechanisms by which external variables, such as platform quality and perceived value, influence real intention.

Despite the increasing significance of health insurance in emerging nations such as India, there is a paucity of comprehensive research investigating the relationship among perceived value, digital platform quality, and trust in influencing consumers' purchasing intentions (Gün & Söyük, 2025; Munge et al., 2019). Current research primarily emphasizes individual characteristics, such as trust or service quality, in isolation (e.g., Rahman et al., 2022; Sharma & Rao, 2021), and fails to adopt a comprehensive view that incorporates both technological and psychological elements. Furthermore, the mediating functions of client attitude and perceived credibility—essential for comprehending decision-making—are inadequately examined in the health insurance sector (Arora & Rani, 2020). Although several studies utilize conventional SEM methodologies, only a limited number incorporate Importance-Performance Map Analysis (IPMA), which enhances Practical r (Parmar et al., 2008; Tran, 2021) utility by pinpointing high-impact, underperforming variables (Ringle & Sarstedt, 2016). This gap highlights the necessity for a comprehensive dual-mediation model utilizing IPMA to provide both theoretical progress and practical guidance for insurers addressing digitally-driven consumer behavior in the health insurance industry.

This study presents a complete methodology to analyze the impact of perceived value, digital platform quality, and trust on purchase intention for health insurance policies, mediated by customer attitude and perceived credibility. While numerous consumer behavior models exist within the insurance sector, most previous research has examined these elements in isolation or failed to consider the interaction of digital transformation, psychological perception, and service quality within a cohesive framework. This study seeks to address that deficiency by amalgamating technological and psychological elements into a unified framework. Due to the escalating complexity and competitiveness of the health insurance industry, the findings of this study are anticipated to provide practical ramifications for insurance firms, digital marketers, politicians, and customer relationship managers. By comprehending the direct and indirect pathways through which these variables affect purchase intention, firms may more effectively customize their communication, platform design, and consumer interaction tactics.

As the health insurance sector progresses, a sophisticated comprehension of the factors influencing purchasing intentions is Essential. This study enhances understanding by examining both the factors that influence consumers and the way these effects are modified by the consumers' own psychological assessments, thus offering a comprehensive perspective on decision-making in the health insurance sector.

2. Literature review

The optimal theoretical framework for this study is the TPB (Ajzen, 1991), which elucidates how personal beliefs inform attitudes, subsequently affecting behavioral intentions. The TPB asserts that attitude toward behavior, subjective standards, and perceived behavioral control collectively influence an individual's intention to engage in a behavior, specifically the intention to acquire health insurance. In the present situation, perceived value, digital platform quality, and trust in the insurance provider can be regarded as antecedents that influence consumer attitude, a fundamental construct in the TPB. When clients recognize the insurance as valuable, trust the supplier, and encounter a superior digital interface, they develop positive attitudes that significantly affect their buying intentions. Furthermore, perceived credibility functions as a belief-driven mediator that strengthens trust and facilitates the development of intention. Integrating the TPB with insights from the TAM provides a holistic perspective, particularly in digitally enabled services like health insurance. TAM underscores usability and perceived utility, which are directly associated with the quality of digital platforms. This study utilizes the Theory of Planned Behavior as its foundational framework, effectively encompassing both psychological and technology-driven elements that affect consumer behavior in the healthcare insurance sector.

2.1 Perceived value

Perceived value is an Essential factor in consumer decision-making, described as the customer's comprehensive assessment of a product's utility based on a trade-off between benefits and costs (Zeithaml, 1988). In the context of health insurance, perceived value includes financial affordability, service coverage, claim processing efficiency, and the emotional reassurance of protection. Previous research (Sweeney & Soutar, 2001; Kim et al., 2007) indicates that elevated perceived value positively affects customer satisfaction and purchase intention. In the insurance market, where intangible outcomes prevail, consumers significantly depend on perceived value (S. C. Chen & Lin, 2019; Sánchez et al., 2006; Verma & Bhattacharyya, 2017) to evaluate the relevance and credibility of the product. In digital contexts, platform transparency and tailored communication augment value perception. Consequently, enhancing perceived value is Essential for health insurers seeking to attract and keep clients in a competitive and trust-sensitive industry.

The adoption of health insurance has been progressively analysed via the perspectives of digital transformation, consumer psychology, and service quality. Utilising the TPB, researchers highlight that attitudes, trust, and perceived credibility act as key mediators between service qualities and purchase intention. Recent research affirms that perceived value is a crucial factor influencing purchasing behaviour. Shen et al. (2023) discovered that perceived advantages and perceived costs substantially affected enrolling intentions for inclusive commercial health insurance in China, underscoring the importance of net value evaluation in fostering favourable attitudes.

The quality of digital platforms has become a critical determinant in customer decision-making. Wei et al. (2025) established that usability, transparency, and mobile accessibility improved the adoption of digital health-insurance systems in emerging markets, revealing significant disparities between urban and rural policyholders. Reis et al. (2024) warn that overdependence on AI-driven platforms may result in credibility deficits, since customers view algorithmic guidance as less compassionate than human-provided services. Trust is fundamental to

the uptake of insurance. Gün and Söyük (2025) demonstrated that trust affects satisfaction and repurchase intentions via serial mediation mechanisms, highlighting its pivotal role in fostering long-term relationships. Systematic evaluations indicate an increasing focus on InsurTech developments, while highlighting deficiencies in comprehending the formation of perceived credibility.

2.2 Digital platform quality

Digital platform quality pertains to the comprehensive user experience, functionality, stability, and security provided by an organization's online interfaces, including websites and mobile applications (Parasuraman et al., 2005). In the health insurance market, digital platforms function as the principal medium for information dissemination, policy comparison, premium payments, and claims processing. Superior digital platforms improve customer happiness by facilitating navigation, ensuring responsiveness, and safeguarding data (Bhattacharjee, 2001). Research suggests that digital convenience affects trust and perceived service value, thereby enhancing purchase intention (Chen & Dubinsky, 2003). Given the complexity of health insurance decisions, digital technologies that offer clarity, customization, and real-time assistance enhance consumer participation. Subpar digital experiences, conversely, result in irritation and the abandonment of purchasing processes. Consequently, augmenting the quality of digital platforms is essential for insurers to bolster credibility and stimulate customer uptake.

2.3 Trust

Trust is a fundamental component in consumer decision-making, especially in the health insurance industry, where services are intangible, intricate, and long-term. Trust is characterized as the customer's confidence in the service provider's reliability, honesty, and competency (Morgan & Hunt, 1994; Doney & Cannon, 1997). In health insurance, trust diminishes perceived risk and ambiguity, prompting customers to engage with a policy or provider. Previous studies indicate that trust significantly affects consumer happiness, loyalty, and purchase intention (Yousafzai et al., 2003). Elements, including clear communication, claims settlement history, regulatory adherence, and brand reputation, foster consumer trust. In digital contexts, trust is contingent upon platform security, data privacy, and online evaluations. Establishing trust enhances perceived trustworthiness and favorably influences views toward the service (Mahliza, 2020; Shie et al., 2022; Xu et al., 2024). Consequently, trust is essential for recruiting and retaining policyholders in a competitive insurance market.

2.4 Customer attitude

Customer attitude denotes an individual's whole assessment—positive or negative—regarding a product, service, or behavior (Ajzen, 1991). In the realm of health insurance, attitude profoundly affects a customer's propensity to investigate, embrace, and endorse insurance goods. It is influenced by cognitive (beliefs regarding insurance), affective (emotions or sentiments), and behavioral (previous behaviors) components. Research indicates that positive views are influenced by characteristics including perceived value, trust, product transparency, and accessibility (Taylor & Todd, 1995; Pavlou, 2003). In sectors such as health insurance, characterized by significant engagement and increased service complexity, customer attitude mediates the relationship between external stimuli (e.g., service quality or digital interface) and purchase intention. A positive disposition enhances behavioral intention, rendering it an Essential element for insurers seeking to sway customer decisions, particularly in digitally-driven contexts.

2.5 Perceived Credibility

Perceived credibility denotes the extent to which consumers regard a service provider as trustworthy, reliable, and proficient in fulfilling promised services (Flavián et al., 2006; McKnight et al., 2002). In the health insurance industry, characterized by significant information asymmetry and prolonged outcomes, credibility is essential in influencing consumer trust and purchasing choices (Faizza & Roostika, 2024; Kumar et al., 2023). Credibility is shaped by transparent communication, brand reputation, knowledge, and the consistency of service provision (Mansouri et al., 2024; Ngo et al., 2024). Previous studies indicate that when customers regard an insurer as credible, they are more inclined to develop favorable views and intentions toward policy purchases (Baek et al., 2010). In digital environments, credibility is augmented by transparent policy elucidations, prompt assistance, and data safeguarding. Perceived credibility serves as a mediating variable that connects trust, digital platform quality, and consumer attitude to buy intention within the insurance sector.

2.6 Purchase intention

Purchase intention denotes a consumer's deliberate purpose or readiness to acquire a particular product or service in the future (Dodds et al., 1991; Ajzen, 1991). In the health insurance market, it denotes an individual's propensity to enroll in or renew coverage based on perceived advantages, trust, value, and service experience. The abstract and intricate characteristics of insurance influence purchase intention through several psychological and service-related aspects, such as perceived risk, product knowledge, credibility, and digital interaction (Bock et al., 2005). A robust intention to purchase is frequently preceded by a favorable consumer disposition, elevated perceived value, and confidence in the insurer's reliability. In the contemporary digital age, the simplicity of online comparison, transparency, and platform functionality significantly affect intention (Bushara et al., 2023; Zheng et al., 2024). Comprehending the factors influencing purchase intention enables insurers to formulate tailored tactics for enhancing customer acquisition and retention.

2.7 PV on PI

Perceived value has become an Essential factor influencing customer purchasing decisions, especially in service industries such as health insurance, where the product is intangible and long-term. Zeithaml (1988) characterized perceived value as the consumer's comprehensive evaluation of a product's utility, grounded in the comparison of what is received against what is expended (S. Amin & Tarun, 2021; Kamboj et al., 2023). In the realm of health insurance, perceived value includes coverage quality, claim resolution efficiency, cost-effectiveness, and post-purchase services (Chen & Dubinsky, 2003). Empirical research indicates that an increased perceived value correlates with heightened purchasing intentions (Dodds et al., 1991; Yang & Peterson, 2004). When buyers view an insurance policy as providing superior benefits in relation to its cost—including extensive coverage, reduced premiums, and enhanced customer assistance—their purchase intention markedly increases. Furthermore, in developing countries such as India, where health insurance adoption is still progressing, perceived value serves as an Essential motivator by alleviating psychological hurdles and enhancing perceived utility (Jain et al.,

2020). Consequently, comprehending perceived value from a multidimensional viewpoint allows insurers to develop strategies that connect their offerings with consumer expectations, ultimately improving purchase intentions and cultivating enduring customer relationships.

H1: PV positively influences PI

2.8 DPQ on PI

In a progressively digitalized landscape, the caliber of digital platforms significantly impacts customer purchasing inclinations, particularly within service sectors such as health insurance. Digital platform quality pertains to the performance, usability, reliability, responsiveness, and security of online systems utilized for service delivery (Parasuraman et al., 2005). In the health insurance business, characterized by information-intensive decisions and Significant user involvement, a well-designed digital interface can markedly diminish consumer confusion and elevate engagement. Empirical research indicates that the quality of digital services enhances consumer trust, satisfaction, and, consequently, purchase intention (Loiacono et al., 2007; Srinivasan et al., 2002). Customers are more inclined to finalize their purchase journey when they find an insurer's website or mobile application to be user-friendly, aesthetically pleasing, and secure for transactions. In the post-pandemic period, the transition to digital channels has become a smooth digital experience a fundamental expectation rather than merely an added benefit (Mogaji & Nguyen, 2020). Consequently, the quality of digital platforms catalyzes converting interest into action by streamlining the information retrieval process, reducing perceived risks, and improving the overall user experience — all of which bolster buy intentions in the health insurance sector.

H2: DPQ positively influences PI

2.9 Trust in PI

Trust is Essential in shaping purchasing intentions, particularly in high-risk, intangible service sectors like health insurance. Trust is characterized as a consumer's conviction in the trustworthiness, integrity, and proficiency of a service provider (Morgan & Hunt, 1994; Doney & Cannon, 1997). In the realm of health insurance, clients frequently encounter ambiguity over prospective claims, policy provisions, and the caliber of services. Trust mitigates perceived risk and bolsters confidence in the provider's capacity to provide promised services. Numerous studies have established that trust directly influences customers' intention to get insurance (Yousafzai et al., 2003; Mukherjee & Nath, 2007). When consumers have confidence that their insurer will manage claims equitably and offer clear policy information, they are more inclined to purchase or renew a policy. In digital contexts, trust is paramount due to apprehensions over privacy, security, and fraud. Components including secure payment methods, quality website design, and reliable customer support enhance digital trust (Gefen et al., 2003). Furthermore, trust indirectly affects purchase intention via mediators like perceived credibility and customer attitude. Consequently, cultivating consumer trust must be a strategic focus for insurers aiming to enhance market penetration and sustain long-term loyalty.

H3: Trust positively influences PI

2.9.1 PV, DPQ, TR on CA

Customer attitude is a significant predictor of purchase intention and represents a consumer's comprehensive assessment of a product or service (Ajzen, 1991). In the health insurance market, Digital Platform Quality (DPQ) profoundly impacts client attitudes by boosting user experience, ease of navigation, and access to credible information. Superior digital interfaces enhance trust and involvement, leading to more positive attitudes regarding insurance purchases (Bhattacharjee, 2001; Gefen et al., 2003). Perceived Value (PV)—the balance between benefits obtained and costs incurred—is another significant precursor. When customers see insurance as delivering full coverage, peace of mind, and financial stability at a fair price, they tend to acquire positive attitudes (Zeithaml, 1988; Sweeney & Soutar, 2001). Trust (TR) serves a fundamental role in influencing attitudes. In high-risk sectors such as health insurance, confidence in the provider's integrity and expertise fosters emotional reassurance and diminishes perceived ambiguity (Morgan & Hunt, 1994; Yousafzai et al., 2003). Consumers who trust their insurer are more likely to generate good opinions, which in turn impact purchasing decisions. DPQ, PV, and TR collectively play an Essential role in moulding client attitudes, rendering them vital tools for insurers seeking to influence purchasing behavior.

H4: PV positively influences CA

H5: DPQ positively influences CA

H6: TR positively influences CA

2.9.2 PV, DPQ, and TR on PC

Perceived credibility refers to a customer's conviction that a service provider is dependable, truthful, and proficient (Flavián et al., 2006). In the health insurance market, trustworthiness is paramount due to the intangible, intricate, and protracted nature of insurance services. The quality of digital platforms (DPQ) profoundly influences perceived trustworthiness by providing safe, user-friendly, and transparent interfaces (Chen & Barnes, 2007). An uninterrupted digital experience enhances consumers' faith in the insurer's professionalism and reliability. PV—the perceived balance between cost and benefit—also bolsters confidence. Customers perceive an insurance company as more honest and customer-oriented when they believe the policy offers equitable pricing and extensive coverage (Sweeney & Soutar, 2001). TR acts as a significant antecedent to believability. Consumers who have confidence in an insurer are more inclined to perceive that the organization communicates honestly, manages claims ethically, and safeguards personal information (Doney & Cannon, 1997; McKnight et al., 2002). Trust develops gradually via reliable service, ethical conduct, and clear communication. DPQ, PV, and TR collectively influence consumers' sense of credibility, therefore affecting their attitudes and purchasing intentions in digital insurance contexts.

Insurers in emerging markets are utilising comprehensive digital platforms (quote—bind—pay—claims) and integrated journeys to enhance accessibility. Industry trend studies indicate a swift digitisation of insurtech investments and the implementation of AI-driven workflows (pricing, fraud detection, claims processing), which influence user expectations for efficiency, transparency, and personalization—elements closely linked to perceived value and trust during online enrolment. Recent research in related digital commerce domains indicates that system/website quality (usability, reliability, security indicators) and technological affordances (interactivity, convenience) enhance intention through trust and perceived value—valuable for modelling "digital platform quality" in insurance funnels. Focus on India. Policy and market briefs show a swift expansion of online and direct-to-consumer channels (e.g., aggregator platforms), with regulators advocating

for interoperability (e.g., claims exchange), hence enhancing the importance of digital experience and transparent pricing for customers. These changes render platform quality a viable tool for insurers aiming at first-time purchasers.

H7: PV positively influences PC

H8: DPQ positively influences PC

H9: TR positively influences PC

2.9.3 Mediating role of Customer attitude

In health insurance, where decisions are intricate and viewed as high-risk, mediating variables like consumer attitude and perceived credibility are essential in converting key service qualities into purchase intention. These mediators elucidate the psychological mechanisms that connect external stimuli—such as perceived value, trust, and digital platform quality—with a consumer's ultimate behavioral intention. Customer attitude denotes an individual's whole assessment—positive or negative—regarding the acquisition of insurance (Ajzen, 1991). It is shaped by cognitive views (e.g., value and utility), emotional responses (e.g., comfort or fear), and previous experiences. Numerous studies confirm that customer attitude modulates the relationship between antecedent characteristics and purchasing behavior (Taylor & Todd, 1995; Pavlou, 2003). In the health insurance business, when consumers regard the insurer as valuable, trustworthy, and user-friendly in digital interactions, they are likely to cultivate a favorable attitude toward obtaining insurance, hence increasing their desire to buy.

Perceived credibility denotes the degree to which consumers regard the insurer as honest, dependable, and competent (Flavián et al., 2006). It is significantly shaped by digital transparency, prior experiences, and service reliability. In digital environments, trustworthiness is essential for diminishing ambiguity and fostering user confidence. When consumers regard a health insurance provider as credible, they are more inclined to develop a positive attitude and intend to purchase (Baek et al., 2010; McKnight et al., 2002). Customer attitude and perceived credibility operate as concurrent mediators. Customer attitude encompasses the emotional and evaluative dimensions of consumer judgment, whereas perceived credibility emphasizes rational, trust-based evaluations. Studies indicate that trust and platform quality significantly impact both mediators, thereby affecting purchasing decisions (Chen & Barnes, 2007). including Shen et al. (2023) on perceived value in insurance enrolment, Wei et al. (2025) on digital platform adoption in emerging markets, Reis et al. (2024) on AI and credibility perceptions, and Gün & Söyük (2025) on trust and repurchase intentions. These two mediating variables provide detailed insights into the consumer decision-making process. They offer both explanatory capacity and identify strategic intervention points. Health insurers seeking to improve client acquisition must concentrate not just on the quality of their products and platforms but also on shaping consumer perceptions and emotions regarding their services. This dual mediation structure is especially beneficial when examined using advanced techniques like PLS-SEM with IPMA, which assesses both importance and performance metrics. Figure 1 shows the conceptual framework.

H10: Customer attitude positively influences PI

H11: Perceived credibility positively influences PI

H12, H13, H14: Customer attitude positively mediates the relationship between PV, DPQ, TR, and PI

H15, H16, H17: Perceived credibility positively mediates the relationship between PV, DPQ, TR, and PI.

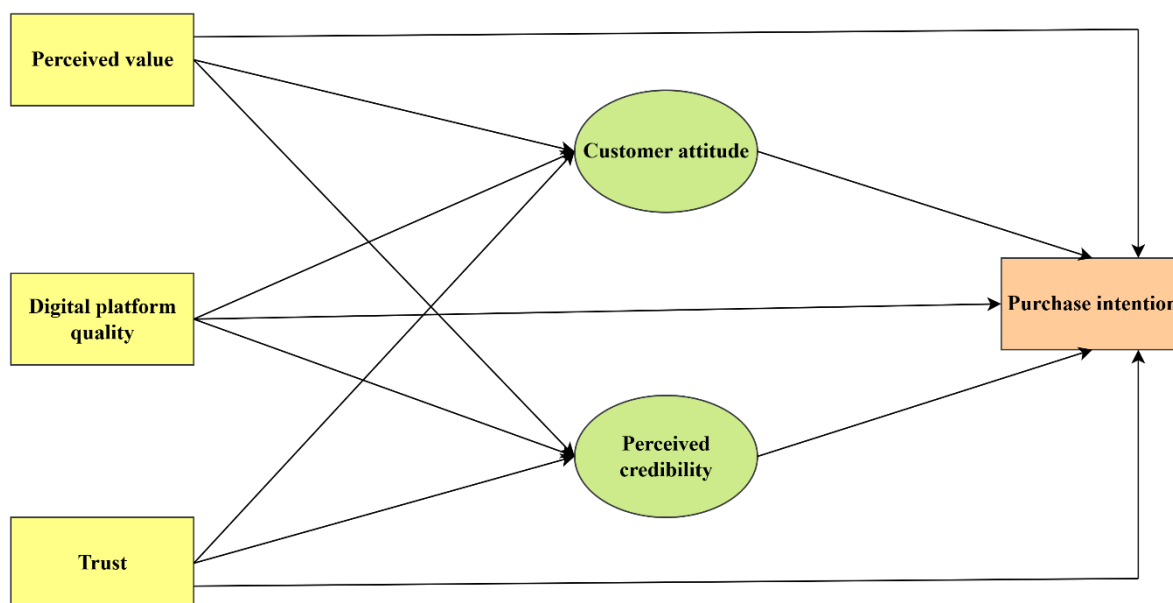


Fig. 1: Conceptual framework

Source: author's creation

3. Research Methodology

3.1 Data collection and sampling technique

This study utilized a quantitative research methodology with a structured questionnaire to investigate the impact of perceived value, digital platform quality, and trust on purchase intention within the health insurance sector, while considering the mediating effects of consumer attitude and perceived credibility. The target market consisted of persons living in urban areas of South India who are either existing policyholders or prospective purchasers of health insurance. Primary data were gathered using both online (Google Forms) and offline (paper-based) survey approaches to enhance coverage and reduce sampling bias. The questionnaire was constructed utilizing validated scales from existing literature and assessed responses through a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree).

The study employed a non-probability purposive sampling method, focusing on respondents with fundamental knowledge of health insurance products and internet platforms. This strategy proved suitable due to the emphasis on digitally-engaged consumers who are more inclined to engage with insurance platforms and make educated choices. A total of 421 valid responses were gathered, surpassing the minimal sample size advised for Structural Equation Modeling (SEM) analysis (Hair et al., 2017), hence providing enough statistical power and model Reliability. To improve data quality, screening questions were incorporated to exclude ineligible responses, and a pilot test was administered with 30 participants to polish the instrument. The demographic profile encompassed factors including age, gender, education, occupation, and income, which were utilized to evaluate disparities in behavioral intention among various customer segments.

3.2 Measurement

All constructs in the study were assessed utilizing standardized multi-item measures derived from reputable literature. Each question was evaluated using a five-point Likert scale, with 1 representing Strongly Disagree and 5 representing Strongly Agree. Perceived Value (Nguyen et al., 2024; Wiedmann et al., 2018), Digital Platform Quality (Cui & Yang, 2023), and Trust (Tan & Liew, 2022) were derived from previously validated research in service and insurance domains. Customer Attitude (Melo et al., 2022) and Perceived Credibility (Kumar et al., 2023; Mansouri et al., 2024) functioned as mediating variables, whilst Purchase Intention was the dependent variable. A preliminary study was undertaken to evaluate content validity and Reliability. Cronbach's alpha values for all constructs surpassed the required level of 0.70, affirming internal consistency and Reliability.

3.3 Data analysis

SmartPLS (Partial Least Squares Structural Equation Modeling) was chosen for data analysis because of its appropriateness for intricate models that encompass numerous components and mediating variables (Hair et al., 2017a). In contrast to covariance-based SEM, SmartPLS is better suited for exploratory research, especially when the study model incorporates formative and reflective components, and when the data distribution is non-normal (Firmansyah et al., 2022; Hair, 2014). This study examines both direct and indirect effects (mediation) among six latent variables, which are efficiently managed by SmartPLS. Moreover, SmartPLS is beneficial for research with intermediate sample sizes, like this study (N=421), and offers sophisticated methodologies such as Importance–Performance Map Analysis (IPMA). IPMA improves the understanding of route coefficients by determining both the significance of constructs in forecasting a target variable (e.g., purchase intention) and their performance metrics (Hair et al., 2019). The software's graphical modeling interface and comprehensive bootstrapping capabilities render it optimal for evaluating hypotheses, Reliability, validity, and model fit.

3.4 Demographic profile

Table 1 denotes the demographic profile. The demographic profile indicates an evenly dispersed sample of 421 participants. Males constitute 56.53%, somewhat surpassing females at 43.47%, reflecting gender diversity. The bulk of participants belong to the 26–35 age group (36.58%), followed by those aged 36–45 (25.65%), indicating a largely young and middle-aged respondent demographic. Regarding education, postgraduates represent the predominant demographic (58.67%), indicating that the sample is predominantly educated and proficient in comprehending intricate insurance selections. In terms of occupation, private employees constitute the majority at 42.99%, followed by students at 18.53% and self-employed individuals at 15.68%, indicating a diverse professional composition. Concerning income, 41.09% earn between ₹25,001 and ₹50,000, while 27.08% earn below ₹25,000, suggesting that most respondents are situated within the middle-income category. The sample is diversified and suitable for examining consumer behavior regarding digital health insurance systems, especially among educated and digitally literate demographics.

Table 1: Demographic profile of the respondents

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	238	56.53%
	Female	183	43.47%
Age	18–25	96	22.80%
	26–35	154	36.58%
	36–45	108	25.65%
	46 and above	63	14.97%
Education	Undergraduate	102	24.23%
	Postgraduate	247	58.67%
	Doctorate	41	9.74%
	Others	31	7.36%
Occupation	Student	78	18.53%
	Private Employee	181	42.99%
	Government Employee	58	13.78%
	Self-Employed	66	15.68%
	Others	38	9.02%
Income Range	Below ₹25,000	114	27.08%
	₹25,001–50,000	173	41.09%
	₹50,001–75,000	83	19.72%
	Above ₹75,000	51	12.11%

Source: created by authors

4. Data analysis

4.1 Measurement model

The measurement model was evaluated using Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS (Hair et al., 2017) (Hair et al., 2017). The constructs' reliability and validity were assessed using Cronbach's alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). All constructs exhibited satisfactory reliability (α and CR > 0.70) and convergent validity (AVE >

0.50). Discriminant validity was confirmed by the Fornell-Larcker criterion and the HTMT ratio, validating the distinctiveness of each construct. The model incorporated reflective indicators and mediation pathways, hence enhancing the robustness of the theoretical framework. Loadings surpassed the minimum criterion of 0.70, affirming the indicator's Reliability. Figures 3 and 4 denote the measurement and structural model.

Table 2 denotes the reliability and validity test. The results of the measuring model demonstrate robust reliability and validity for all constructs. Cronbach's Alpha scores for all variables surpass the 0.70 threshold, indicating Significant internal consistency. Correspondingly, Composite Reliability (CR) values, exceeding 0.84, validate the overall construct reliability. The Average Variance Extracted (AVE) values span from 0.567 for Digital Platform Quality to 0.74 for Perceived Credibility, demonstrating adequate convergent validity since all values surpass the 0.50 threshold. All item indicator loadings exceed 0.70, affirming their Reliability and pertinence to the corresponding constructs. The maximum item loading is observed in Perceived Credibility (PC3 = 0.904), whereas the minimum is in Digital Platform Quality (DPQ1 = 0.728), all of which are deemed acceptable according to PLS-SEM norms. The Variance Inflation Factor (VIF) readings for all indicators are much below the threshold of 5, indicating the absence of multicollinearity concerns. The model has strong discriminant validity, provided that the HTMT and Fornell-Larcker criteria were also confirmed; however, this is not presented here (Henseler et al., 2015). The model satisfies all necessary psychometric features, warranting additional investigation with the structural model. This reliability facilitates the examination of the proposed links among perceived value, digital platform quality, trust, customer attitude, perceived credibility, and purchase intention within the healthcare insurance domain (Fornell & Larcker, 1981).

Table 2: Reliability and validity test

Variable	Item code	load-ings	Cronbach's Alpha	rho_A	Composite Reliability	Average (AVE)	Variance Extracted	VIF
Customer attitude	CA1	0.867	0.837	0.849	0.891	0.671	2.33	4
	CA2	0.831					2.37	7
	CA3	0.791					2.03	9
	CA4	0.786					1.87	7
Digital platform quality	DPQ1	0.728	0.769	0.8	0.84	0.567	1.09	9
	DPQ2	0.748					2.04	9
	DPQ3	0.783					2.01	8
	DPQ4	0.752					2.09	7
Perceived credibility	PC1	0.773	0.882	0.89	0.919	0.74	1.76	9
	PC2	0.791					1.74	4
	PC3	0.904					2.83	2
	PC4	0.851					2.06	7
PURCHASE INTENTION	PI1	0.883	0.85	0.866	0.899	0.691	2.57	2
	PI2	0.896					2.91	3
	PI3	0.884					2.71	4
	PI4	0.771					1.67	2
Perceived value	PV1	0.82	0.856	0.866	0.902	0.697	1.93	9
	PV2	0.824					1.99	4
	PV3	0.863					2.06	1
	PV4	0.832					2.00	6
TRUST	TR1	0.83	0.879	0.882	0.917	0.735	2.06	7
	TR2	0.834					1.97	7
	TR3	0.88					2.49	7
	TR4	0.883					2.56	3

Source: author's creation

4.1.1 Fornell-Larcker criterion

The Fornell-Larcker criteria establish discriminant validity by juxtaposing the square root of the Average Variance Extracted (AVE) (diagonal values) against inter-construct correlations (off-diagonal values). Table 3 shows the lorcker criterion. The diagonal value of each construct (bold) exceeds the corresponding row and column correlations, signifying that the constructs exhibit greater variance with their own indicators than with those of others (Fornell & Larcker, 1981). The square root of AVE for Trust (0.857) exceeds its associations with Customer Attitude (0.515), Digital Platform Quality (0.692), and other variables. Consequently, the model meets the criteria for discriminant validity, affirming that all constructs are different and accurately measured within the scope of this study.

Table 3: Fornell-Larcker Criterion

Variables	Customer attitude	Digital platform quality	Purchase Intention	Perceived credibility	Perceived value	Trust
Customer attitude	0.819					
Digital platform quality	0.688	0.753				
Purchase Intention	-0.077	-0.072	0.86			
Perceived credibility	-0.123	-0.052	0.849	0.831		
Perceived value	0.438	0.653	-0.05	-0.043	0.835	
Trust	0.515	0.692	-0.11	-0.131	0.662	0.857

Source: author's creation

4.1.2 HTMT Criterion

The Heterotrait-Monotrait (HTMT) ratio evaluates discriminant validity by contrasting the correlations among components. Table 4 HTMT criterion. All HTMT values in this investigation are below the cautious threshold of 0.85, with the maximum value being 0.849 between Perceived Value and Digital Platform Quality. This signifies that each construct is experimentally differentiated from the others (Henseler et al., 2015). The HTMT values between Trust and Customer Attitude (0.604) and between Trust and Perceived Value (0.765) remain within acceptable thresholds. The HTMT criterion thus verifies discriminant validity, affirming that the latent constructs included in the investigation are conceptually and statistically distinct from each other.

Table 4: HTMT criterion

Variables	Customer attitude	Digital platform quality	Purchase Intention	Perceived credibility	Perceived value	Trust
Customer Attitude						
Digital Platform Quality	0.749					
Purchase Intention	0.093	0.098				
Perceived Credibility	0.155	0.098	0.067			
Perceived Value	0.515	0.849	0.085	0.074		
Trust	0.604	0.807	0.125	0.155	0.765	

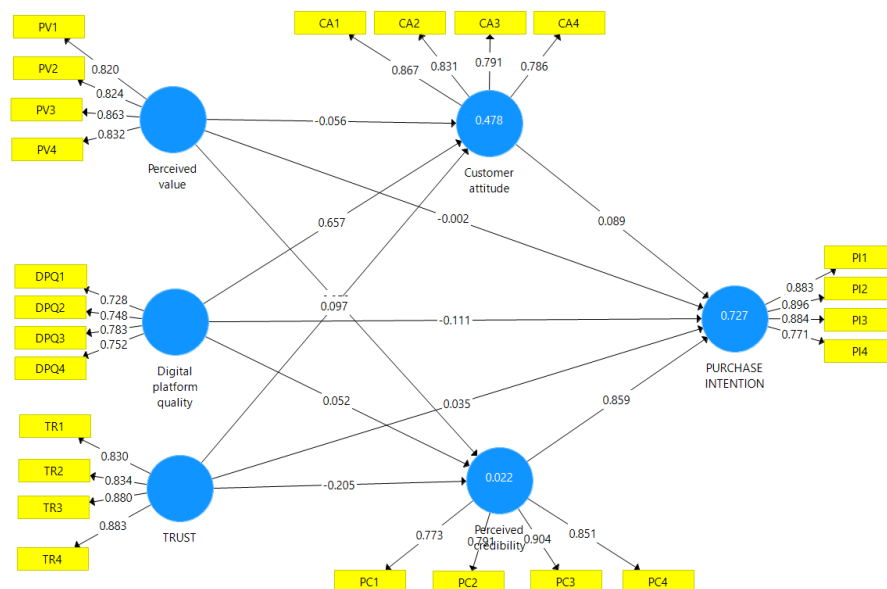


Fig 2: Measurement model

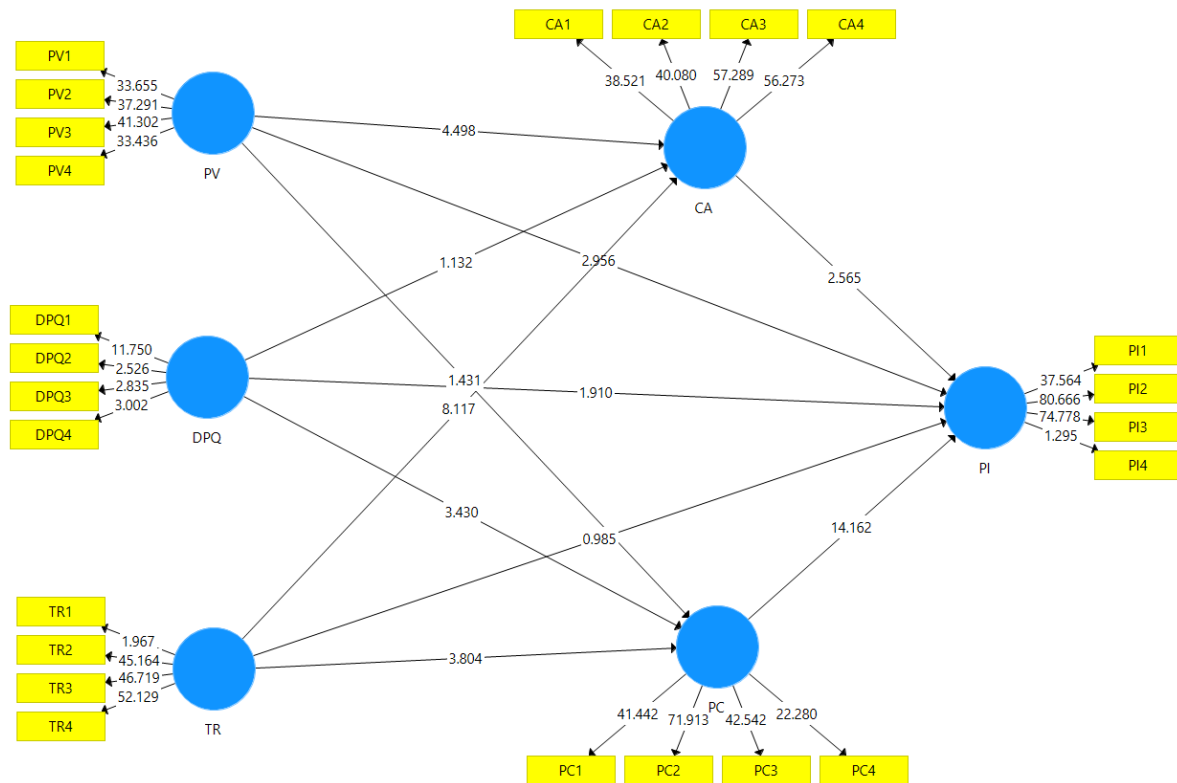


Fig. 3: Structured model

4.2 Structural model

The structural model shows the proposed relationships among latent variables inside a conceptual framework, usually evaluated by Structural Equation Modeling (SEM). This study's structural model assesses the direct and indirect effects among essential constructs, encompassing independent, dependent, mediating, and moderating variables (Hair et al., 2017b, 2019). Path coefficients signify the intensity and orientation of linkages, whereas R-square values illustrate the extent of variance accounted for in each endogenous variable. A high R-square value for the dependent variable indicates the model's explanatory efficacy. Significance levels (p-values or t-statistics) ascertain the statistical relevance of each pathway. The model evaluates mediation via indirect effects and analyzes moderation through interaction terms. Essential model fit indices, including SRMR, NFI, and Chi-square/df, inform the model's adequacy. The structural model offers a thorough comprehension of the causal mechanisms within the study framework and aids in validating theoretical assumptions via empirical evidence, hence enhancing decision-making and academic insights.

Table 5 shows the R^2 values represent the extent of variance accounted for by the independent factors concerning each dependent construct. Purchase Intention (PI) exhibits an R^2 of 0.727, indicating that 72.7% of its variation is accounted for by the model, signifying robust predictive capability. Customer Attitude (CA) has an R^2 of 0.478, indicating that 47.8% of its variance is accounted for, which implies a modest degree of predictability. Perceived Credibility (PC) exhibits a minimal R^2 of 0.022, signifying that merely 2.2% of its variance is accounted for by the predictors, implying that other variables may more effectively elucidate PC in this context.

The low R^2 value (0.022) for perceived credibility indicates that the model explains only a very small proportion of variance in this construct, suggesting that the included predictors may not adequately capture the key drivers of credibility in the context of health insurance. One possible reason is that perceived credibility is influenced by variables not incorporated in the present framework, such as brand reputation, third-party endorsements, regulatory assurance, or past claims experiences. Prior research highlights that credibility often arises from institutional trust, transparency of communication, and external certifications, which may not be fully represented by digital platform quality, perceived value, or trust alone. Another explanation is that credibility might act more as a contextual moderator than a strongly determined endogenous construct, meaning it shapes relationships rather than being shaped directly by other factors. From a methodological perspective, the low explanatory power does not undermine the overall robustness of the model, since purchase intention ($R^2 = 0.727$) and customer attitude ($R^2 = 0.478$) demonstrate strong explanatory adequacy. However, it suggests that future studies should expand the nomological network of credibility by including service transparency, peer reviews, regulatory confidence, and data security features to enhance theoretical completeness and predictive accuracy.

Table 5: R-squared

variables	R Square	R Square Adjusted
Customer attitude	0.478	0.472
Purchase Intention	0.727	0.722
Perceived credibility	0.022	0.011

Source: author's creation

4.2.1 Hypothesis testing

The hypothesis testing findings were evaluated using PLS-SEM, revealing insights into the direct effects among variables. A path is deemed statistically significant if the p-value is below 0.05 and the t-statistic surpasses 1.96. The findings indicated that Customer Attitude (CA) had a Significant impact on Purchase Intention (PI) ($\beta = 0.152$, $t = 2.491$, $p = 0.013$), hence corroborating the hypothesis. Digital Platform

Quality (DPQ) exerts a Significant positive influence on Perceived Credibility (PC) ($\beta = 0.163$, $t = 3.237$, $p = 0.001$) and Purchase Intention ($\beta = 0.213$, $t = 3.405$, $p = 0.001$), all of which are affirmed. Nonetheless, its impact on Customer Attitude was not Significant ($\beta = 0.059$, $t = 1.142$, $p = 0.254$), resulting in the dismissal of that hypothesis.

Table 6 shows direct effects. Perceived Credibility significantly affects Purchase Intention ($\beta = 0.607$, $t = 14.99$, $p < 0.001$), indicating it is a vital predictor. Perceived Value (PV) has a Significant influence on Customer Attitude ($\beta = 0.28$, $t = 4.196$, $p < 0.001$) and Purchase Intention ($\beta = 0.287$, $t = 4.407$, $p < 0.001$); however, its effect on Perceived Credibility is not statistically significant ($\beta = 0.106$, $t = 1.423$, $p = 0.155$). Ultimately, Trust (TR) was determined to have a Significant impact on Customer Attitude ($\beta = 0.501$, $t = 7.847$, $p < 0.001$), Perceived Credibility ($\beta = 0.246$, $t = 3.871$, $p < 0.001$), and Purchase Intention ($\beta = 0.163$, $t = 3.167$, $p = 0.002$).

Table 6: Direct effects

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values	decision
CA → PI	0.152	0.153	0.061	2.491	0.013	Accepted
DPQ → CA	0.059	0.068	0.052	1.142	0.254	Rejected
DPQ → PC	0.163	0.175	0.05	3.237	0.001	Accepted
DPQ → PI	0.213	0.22	0.063	3.405	0.001	Accepted
PC → PI	0.607	0.605	0.04	14.99	0	Accepted
PV → CA	0.28	0.272	0.067	4.196	0	Accepted
PV → PC	0.106	0.103	0.074	1.423	0.155	Rejected
PV → PI	0.287	0.286	0.065	4.407	0	Accepted
TR → CA	0.501	0.502	0.064	7.847	0	Accepted
TR → PC	0.246	0.244	0.064	3.871	0	Accepted
TR → PI	0.163	0.164	0.051	3.167	0.002	Accepted

Source: author's creation

4.2.2 Specific indirect effect

Through Customer Attitude (CA) and Perceived Credibility (PC), the indirect effects of Perceived Value (PV), Digital Platform Quality (DPQ), and Trust (TR) on Purchase Intention (PI) were investigated using mediation analysis. Bootstrapping was used to test six indirect paths, and p-values (< 0.05) and confidence intervals excluding zero were used to assess the significance of each path. The path PV → CA → PI had a significant indirect effect ($\beta = 0.043$, $t = 2.306$, $p = 0.022$), suggesting that the relationship between purchase intention and perceived value is largely mediated by customer attitude. This suggests that users' attitudes are positively impacted when they consider a platform to be more valuable, which in turn increases their propensity to buy.

Table 7 shows specific indirect effects. Likewise, TR → CA → PI was significant ($\beta = 0.076$, $t = 2.302$, $p = 0.022$), indicating that, via influencing customer attitude, trust indirectly influences purchase intention. This research supports the notion that trust increases positive customer views, which in turn increases their propensity to make purchases. DPQ → CA → PI did not have a significant mediation effect ($\beta = 0.009$, $t = 0.949$, $p = 0.343$), suggesting that consumer attitude is not a mediating factor in this connection. On the other hand, DPQ → PC → PI was significant ($\beta = 0.099$, $t = 3.207$, $p = 0.001$), demonstrating that perceived credibility effectively mediates the relationship between purchase intention and digital platform quality. The relationship PV → PC → PI was not significant ($\beta = 0.064$, $t = 1.405$, $p = 0.161$), indicating that purchase intention and perceived value are not mediated by perceived credibility. The significance of TR → PC → PI ($\beta = 0.149$, $t = 3.847$, $p < 0.001$), however, underscores the role that trust plays in boosting perceived credibility, which in turn influences purchase intention.

Table 7: Specific indirect effects

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	2.50 %	97.50 %	T Statistics ((O/STDEV))	P Values	Decision
PV → CA → PI	0.043	0.041	0.018	0.007	0.076	2.306	0.022	Accepted
DPQ → CA → PI	0.009	0.01	0.01	0.005	0.031	0.949	0.343	Rejected
TR → CA → PI	0.076	0.077	0.033	0.018	0.146	2.302	0.022	Accepted
DPQ → PC → PI	0.099	0.106	0.031	0.045	0.165	3.207	0.001	Accepted
PV → PC → PI	0.064	0.063	0.046	0.022	0.165	1.405	0.161	Rejected
TR → PC → PI	0.149	0.147	0.039	0.067	0.228	3.847	0	Accepted

Source: author's creation

4.3 IPMA LV performance

Figure 4 denotes IPMA analysis. By analyzing the average latent variable scores (performance) and their total impacts (importance), the Importance-Performance Map Analysis (IPMA) determines the important latent variables (LVs) that affect Purchase Intention (PI). Perceived Value (PV) has the greatest performance score (73.680) of all the constructs, followed by Trust (TR) (71.198) and Digital Platform Quality (DPQ) (70.993). This suggests that users give these factors positive ratings when it comes to digital platforms. Nonetheless, comparatively lower performance scores (67.308 and 62.789, respectively) for Customer Attitude (CA) and Perceived Credibility (PC) indicate areas in need of strategic improvement. Table 8 shows LV Performance. Despite having a significant influence on PI, PC needs to be improved because of its poor performance rating. Platform managers should therefore concentrate on enhancing consumer attitude and perceived credibility in order to increase purchase intention, while maintaining high-performing variables like perceived value and trust. IPMA provides practical advice for improving UX and marketing tactics

Table 8: LV performance

variables	LV Performances
CA	67.308
DPQ	70.993
PC	62.789
PI	63.121
PV	73.68
TR	71.198

Source: author's creation

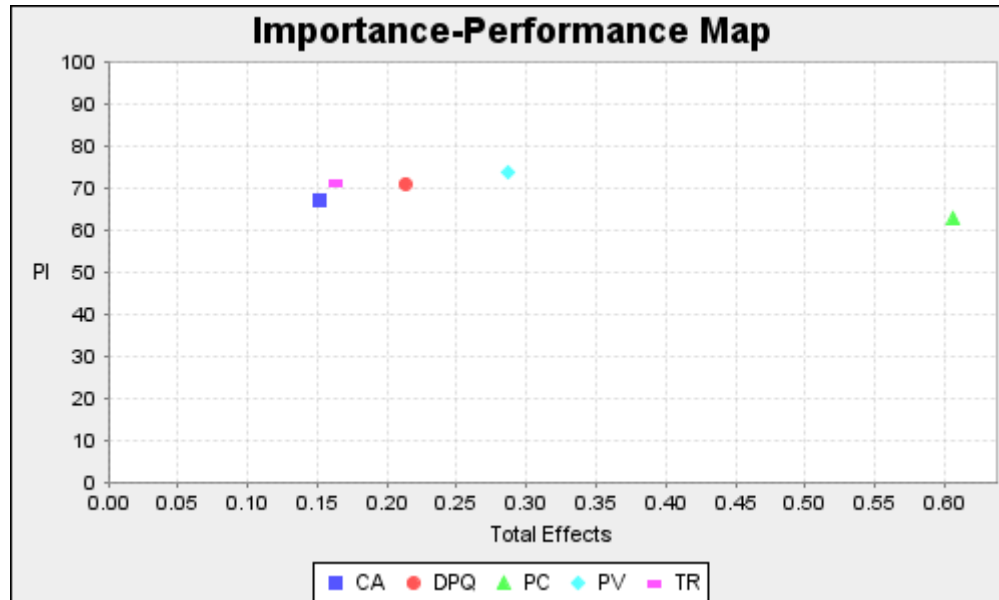


Fig. 4: IPMA analysis

Source: authors creation

5. Discussion

A thorough discussion is presented below, along with pertinent previous research, based on the findings of the structural model. The significant relationship between Customer Attitude (CA) and Purchase Intention (PI) ($\beta = 0.152$, $p = 0.013$) indicates that a positive attitude enhances the probability of making a purchase. This aligns with the Theory of Planned Behavior (Ajzen, 1991), which asserts that attitude is a significant predictor of behavioral intention. Previous studies in the health insurance sector (e.g., Rahim et al., 2020) have yielded analogous results, demonstrating that favorable customer perceptions of insurance directly correlate with increased purchase intentions. The impact of Digital Product Quality (DPQ) on Customer Attitude (CA) was determined to be negligible ($\beta = 0.059$, $p = 0.254$), refuting the presumption that enhanced digital quality invariably fosters favorable sentiments. This implies that users assess product functionality more objectively than emotionally, as backed by Chong (2013), who contended that digital usability alone does not influence emotional evaluations until enhanced by personalization or relevance.

DPQ Significantly predicted Perceived Credibility (PC) ($\beta = 0.163$, $p = 0.001$), indicating that well-designed, trustworthy, and user-friendly digital interfaces enhance users' perception of the platform's credibility. This corresponds with the findings of Gefen et al. (2003), who highlighted the significance of quality in the establishment of trust and credibility within e-commerce and insurance contexts. Likewise, DPQ significantly affected Purchase Intention (PI) ($\beta = 0.213$, $p = 0.001$), indicating that consumers are inclined to make purchasing decisions when digital platforms augment convenience and trust. This aligns with Laukkanen (2007), who discovered that the quality of digital interfaces enhances consumers' propensity to accept online insurance services.

The most significant predictor of purchase intention (PI) was perceived credibility (PC) ($\beta = 0.607$, $p < 0.001$), highlighting that customers' perception of the insurance platform's credibility significantly enhances their intention to purchase. Previous studies (e.g., Kim et al., 2008) have also established that trust and credibility are essential factors influencing online purchasing decisions, particularly for high-risk items such as health insurance. Perceived Value (PV) significantly influenced both Customer Attitude (CA) ($\beta = 0.280$, $p < 0.001$) and Purchase Intention (PI) ($\beta = 0.287$, $p < 0.001$). This affirms that value-based assessments are pivotal to decision-making, consistent with Zeithaml's (1988) notion that perceived value (benefit in relation to cost) significantly influences attitude and behavior. Nonetheless, PV did not exert a significant effect on PC ($\beta = 0.106$, $p = 0.155$), indicating that value perception does not invariably correspond to platform credibility, possibly owing to apprehensions regarding product complexity or transparency.

Trust (TR) had a Significant impact on CA ($\beta = 0.501$), PC ($\beta = 0.246$), and PI ($\beta = 0.163$), all demonstrating robust statistical significance ($p < 0.01$). These findings align with Morgan and Hunt's (1994) Commitment-Trust Theory, which asserts that trust is fundamental in relationship marketing, particularly in sectors necessitating prolonged participation, such as health insurance. This study confirms the critical influence of perceived credibility and trust on purchasing intentions. The impact of digital product quality and perceived value is amplified when mediated by credibility and attitude. The results corroborate and expand upon previous findings, providing practical implications for the design of customer-centric digital health insurance platforms.

6. Implication

This study's findings provide significant implications for insurance marketers and politicians aiming to improve health insurance acceptance in emerging nations such as India. The significant impact of perceived value on purchase intention indicates that insurers must effectively convey the tangible and intangible advantages of their plans. Highlighting extensive coverage, cost-effectiveness, and supplementary services (e.g., wellness initiatives, cashless networks) can significantly enhance the perceived value for prospective purchasers. Furthermore, the quality of digital platforms has proven to be an Essential determinant of purchase intention. As an increasing number of customers investigate insurance products through digital channels, insurers are compelled to invest in user-friendly, safe, and informative online platforms. Optimized application and website interfaces, chatbot-assisted inquiries, and mobile claims processing can significantly enhance the client experience and strengthen purchasing decisions.

Furthermore, confidence in the insurer significantly influences consumers' propensity to purchase. Establishing trust necessitates honest policy disclosures, ethical claims resolution methods, and ongoing consumer interaction. Testimonials, external endorsements, and efficient grievance resolution mechanisms significantly contribute to bolstering credibility. The research emphasizes that consumer attitude and perceived credibility moderate the connection between variables and purchase intention. This suggests that despite the insurer providing Significant value and digital ease, clients may refrain from proceeding until they have a positive attitude and regard the insurer as credible. Consequently, health insurance businesses ought to prioritize emotional branding, instructional content, and health awareness initiatives to cultivate favourable perceptions and attitudes. These insights can assist policymakers in developing awareness programs and digital literacy initiatives to foster informed health insurance adoption. A comprehensive strategy that integrates product value, digital proficiency, trust cultivation, and perception management is Essential for enhancing market penetration and client retention in the healthcare insurance industry.

To enhance the policy importance of this study, it is Essential to emphasise regulatory suggestions that tackle systemic obstacles to the implementation of digital health insurance. Digital literacy enhancement must be prioritised via government-sponsored awareness initiatives and the incorporation of financial and digital literacy components into community training programs. Rural and semi-urban populations frequently encounter difficulties in comprehending internet platforms; therefore, focused activities might enhance their confidence in utilising digital insurance services. Secondly, regulatory bodies like the Insurance Regulatory and Development Authority of India (IRDAI) might implement minimum criteria for security and transparency on digital platforms, thereby assuring stringent data protection, fraud mitigation, and explicit communication of terms and conditions. Requiring standardised disclosures regarding policy attributes, claims procedures, and data utilisation will enhance customer trust in digital transactions. Furthermore, authorities can promote interoperability standards to ensure that health insurance platforms interact effortlessly with digital health records, telemedicine, and national payment systems. Ultimately, sandbox frameworks can be augmented to facilitate InsurTech innovations that bolster credibility while safeguarding at-risk populations. These steps will protect policyholders and improve the credibility and trustworthiness of digital platforms, directly addressing the weaknesses found in this study and fostering inclusive, customer-centric health insurance adoption.

7. Limitation and future direction

This study provides useful insights into the factors influencing purchase intention in health insurance, although it has specific limitations. The cross-sectional design restricts the capacity to deduce causality between variables. Longitudinal studies are advised to confirm the temporal connections. Secondly, data were gathered from a particular geographic area, potentially influencing the generalizability of the findings. Subsequent studies may encompass a more varied and nationally representative sample. Third, self-reported measurements may induce response bias; therefore, incorporating behavioral data could enhance validity. The model also omitted potential moderating variables, like age, income, and digital literacy, which may affect the strength of connections. Future research should investigate the influence of future technologies, such as AI-driven personalization and the quality of chatbot services, on credibility and intention. Enhancing the framework with theories such as UTAUT2 or Expectation-Confirmation Theory could deepen comprehension in the context of digital health insurance acceptance.

8. Conclusion

This study examined the impact of perceived value, digital platform quality, and trust in the insurance provider on customers' intention to purchase health insurance, emphasizing the mediating roles of customer attitude and perceived credibility. The results indicate that all three criteria significantly influence purchasing intention, either directly or indirectly. Perceived value has emerged as an Essential determinant, suggesting that when customers perceive quality benefits in relation to cost, their buying intention escalates. Likewise, an intuitive and secure digital platform fosters involvement, particularly in a digital-centric economy. Trust, founded on transparency and Reliability, is essential for diminishing uncertainty and enhancing buying intention. The mediation analysis established that both customer attitude and perceived credibility significantly mediate the association between these important characteristics and purchase intention. A favourable disposition towards insurance and confidence in the insurer's capability and integrity are Essential psychological factors that transform perception into action. The study provides strategic insights for insurance providers to improve their digital infrastructure, cultivate consumer trust, and prioritize value-driven services. Enhancing these aspects will cultivate more positive attitudes and perceived credibility, thereby increasing customers' propensity to spend in health insurance.

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