

Understanding Factors Influencing Customers' Intention to Use Digital Insurance Platforms: Evidence from Saudi Arabia

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Abstract This study explores the key influences on Saudi insurance company customers' behavioural intent to use digital insurance platforms. The present study employs a theoretical model integrating both the UTAUT2 theory and the adapted D&M (ISS) model. To achieve the study objectives, an electronic questionnaire was implemented and disseminated to a purposively selected cohort of customers belonging to Saudi insurance companies. A final total of 353 valid questionnaires were analysed using SmartPLS (v.4.1.1.5) software, which uses a structural equation model (SEM) to analyse large amounts of data. The findings indicated a statistically significant positive impact on behavioural intention for all structural pathways, with the exception of those relating to information and service quality, where an insignificant effect on usage intent was observed. Furthermore, the explanatory variables (PE, EE, IQ, SI, TRU, SEQ, and SQ) accounted for 59% of this variation, thereby demonstrating their capacity to influence behavioural intention with regard to platform utilisation, and consequently, the utilisation of actual services. The study's findings indicate that Saudi insurance companies should address the shortcomings in their digital platforms and services. These shortcomings primarily concern the responsiveness, reliability, and personalisation of these services. In order to address these issues, the insurance companies should develop data security protocols. The implementation of such protocols would enhance trust and transparency. The present study makes a significant academic contribution by providing companies with a practical approach for improving digital platform efficiency and fostering positive customer intent to use digital insurance services.

Keywords Intention to use, Platforms, Service quality, UTAUT2, Saudi Arabia, Digital insurance, Trust

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1. Introduction

The accelerated pace of digital change in the insurance industry has necessitated the swift integration of innovative insurance technology into business models, particularly in service delivery mechanisms and enhancing interaction with beneficiaries [49]. In the contemporary context, there has been a discernible shift in consumer preference towards the acquisition of insurance products through direct electronic channels [68]. The increased availability of digital platforms and applications, such as chatbots and automated systems, has resulted in enhanced accessibility to financial services, expediting claims processing, and increasing the accuracy of risk assessment [62, 22]. Digital insurance can thus be defined as a system of services based on technological solutions that enable beneficiaries to obtain coverage through automated systems that ensure speedy procedures and customized solutions [10].

To facilitate a seamless customer journey, insurance providers utilise digital platforms as distribution channels for their offerings and for personalised engagement [26, 67]. These platforms empower companies to provide services, including the sale and renewal of policies, and the provision of immediate customer support, facilitating efficient interaction between customers and insurers [42, 56]. Consequently, digital technologies have significantly reshaped the relationship between insurers and their customers [19]. However, this shift has also led to a change

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in consumer behaviors, making them more discerning in their pursuit of high-quality services [48]. Although digital insurance allows easy access and interaction through platforms [39], customer acceptance remains below expectations [43], as some still prefer traditional services due to concerns regarding trust, security, and the necessity of customized services [24, 44].

The motivation for this study stems from the urgent need to understand the multifaceted dimensions shaping customer intention (INT) and actual usage (AU) of digital insurance platforms in Saudi Arabia, amid the rapid digital transformation driven by Vision 2030. Specifically, this research seeks to bridge the knowledge gap regarding how technical and social factors from the UTAUT2 model—Performance Expectancy (PE), Effort Expectancy (EE), and Social Influence (SI)—interact with Information Systems Success (ISS) dimensions (SQ, IQ, SEQ) and the factor of Trust (TRU). By exploring these intrinsic drivers, the study aims to uncover how Saudi consumers transition from behavioral intention to continuous actual usage.

The main contribution of this study lies in presenting an integrated conceptual model that merges UTAUT2 with ISS dimensions. Theoretically, this study expands the scope of UTAUT2 by providing a comprehensive framework to explain the determinants of both usage intention and actual use (AU) in an emerging context. Practically, the findings offer substantial insights for Saudi decision-makers to formulate digital strategies that focus on the most effective drivers for digital adoption and prioritize platform development based on empirical evidence from the Saudi market. Accordingly, the following questions are addressed:

- To what extent do behavioural variables (PE, EE, SI, and TRU) impact customers' behavioural intent (INT) towards digital insurance platforms?
- To what extent do technical quality dimensions (IQ, SQ, SEQ) contribute to shaping customers' intent to use these platforms?
- How does behavioural intention (INT) influence the actual usage (AU) of digital insurance platforms in the Saudi market?

2. Theoretical Framework: An Integrated UTAUT2 and ISS Model

This study combines UTAUT2 theory and D&M's ISS model to explore the drivers behind users' intentions and behaviours regarding digital insurance platforms usage. Originally designed for organizational settings, UTAUT2 was expanded to address consumer contexts by introducing seven critical variables: performance and effort expectations, social pressures, enabling circumstances, hedonic motivation, price value, and habitual usage. Recent empirical investigations [47, 64, 43] have successfully employed UTAUT2 to analyze the motivations behind adopting digital insurance services.

Complementing this, the Information Systems Success (ISS) model [18] serves as a leading approach to evaluating digital system efficiency. In the insurance domain, the model emphasizes three core quality dimensions: system, information, and service quality as primary determinants of customer satisfaction and behavioral intention. Given the distinctive nature of insurance contracts, which demand high trust and transparency, these quality dimensions are vital for predicting intent [39, 34]. Specifically, this study evaluates system quality through platform performance and security, information quality via precision and clarity of terms, and service quality through prompt technical support. Leveraging both models provides a comprehensive view of the relationship between system design and consumer behaviour. This study integrates ISS and UTAUT2 by positioning technical quality as a precursor to user beliefs. Theoretically, system, information, and service quality function as the foundational drivers that shape perceptions of performance and effort, providing a clear causal pathway from platform excellence to adoption intention.

3. Building the study model and developing the hypotheses

3.1. Study Conceptual Framework

The present study proposes an integrated theoretical model (Figure 1) combining UTAUT2 and the D&M ISS model to examine the factors influencing customers' behavioural intentions to use digital insurance platforms in

Saudi Arabia. The framework incorporates PE, EE, SI, and TRU as primary predictors of intention, while IQ, SQ, and SEQ are positioned as quality dimensions that serve as precursors to user perceptions. INT and AU are the dependent variables. Rather than treating quality attributes as isolated factors, this model frames them as the foundational bedrock for UTAUT2 constructs, where system, information, and service quality dictate how users evaluate utility and ease of use. This structured causality ensures a logical transition from technical platform excellence to behavioural commitment and actual usage within the Saudi context.

3.2. Hypotheses Formulation

3.2.1. Performance Expectancy (PE) toward Digital Insurance Platforms As highlighted by [2], user behaviour is heavily influenced by performance expectations, which serve as a crucial element in shaping their intent to adopt new technological innovations. [35] define performance expectations as people's perceptions of the benefits they can gain from using a system and its potential to improve their job performance. In the realm of online insurance, consumers are more inclined to cultivate robust intentions towards utilising digital insurance platforms if they perceive them as useful tools for searching, comparing, purchasing, or renewing insurance policies, and tracking claims. According to [13], interaction with digital insurance platforms enhances users' insurance culture, which positively impacts their productivity and raises their level of awareness. As demonstrated in the extant literature, performance expectation exerts a significant influence on behavioural intent and the utilisation of technology [47, 33, 17, 43, 20, 71]. This study investigates how users evaluate the utility of digital insurance platforms and how this reflects their behavioral intention towards these services. The subsequent hypothesis was thus proposed:

H1: *Customers' behavioral intention (INT) to utilise digital insurance platforms in Saudi Arabia is positively influenced by performance expectancy (PE).*

3.2.2. Effort Expectancy (EE) toward Digital Insurance Platforms The notion of expected effort can be delineated as the perceived ease experienced by users when engaging with and negotiating a new technological or digital system [35]. Individuals have a propensity to accept a novel arrangement if they perceive it to be uncomplicated, intuitive, and undemanding. Within the digital insurance landscape, effort expectancy (EE) can be considered as the degree to which individuals anticipate a seamless and effortless engagement with insurance platforms, facilitating the execution of transactions with minimal complexity. Consequently, when customers feel that they do not need to exert significant effort to accomplish tasks such as purchasing policies, filing claims, and procuring support, there is a concomitant increase in intention to use insurance services digitally. As demonstrated in the extant literature [47, 33, 43, 71, 20, 63], effort expectancy has been shown to exert an influence on the intention and engagement of users with a given system. The present study, therefore, seeks to investigate users' opinions on the benefits of digital insurance and to analyse the impact of these perceptions on shaping their behavioural intentions. Accordingly, the following hypothesis has been formulated:

H2: *Customers' behavioral intention (INT) to utilise digital insurance platforms in Saudi Arabia is positively influenced by effort expectancy (EE).*

3.2.3. Social Influence (SI) toward Digital Insurance Platforms Social influence describes the extent of external pressure from social circles, such as colleagues or supervisors, on the adoption and utilization of innovations [58]. Social elements, particularly the views of colleagues and relatives, significantly affect users' behaviour and decision-making processes [70]. According to [37], collective reference in the Saudi environment outweighs personal decisions; while individualism prevails in the West, social acceptance in the Kingdom emerges as a primary driver for technology adoption, making social norms the fundamental determinant of behavioral intentions. Research has consistently demonstrated that social and cultural forces are pivotal in determining behavioural intention towards embracing digital services, including e-insurance [35, 56, 33]. Building on these findings, the objective of the existing study is to explore the impact of social recommendations and prevailing norms on users' intent. Consequently, we propose the following hypothesis:

H3: *Customers' behavioral intention (INT) to utilise digital insurance platforms in Saudi Arabia is positively influenced by social influence (SI).*

3.2.4. Trust (TRU) toward Digital Insurance Platforms Trust denotes the voluntary acceptance of the possibility of exposure, based on an optimistic outlook regarding the other party's behaviour [29]. Within the digital domain, trust is the confidence users place in a platform's capability to execute transactions securely and maintain data confidentiality [15]. Therefore, trust constitutes the infrastructure of digital transactions in an environment of uncertainty; no interaction can be built without a solid foundation of trust [66]. Trust is the key to overcoming the risks of digital interaction and the loss of transparency resulting from information inequalities [72]. As posited by [42], trust, often concentrated on transparency and data protection policies, is foundational to digital transactions. In Saudi Arabia, trust is profoundly shaped by high power distance; while Western users focus on technical transparency, Saudi consumers rely on the institutional prestige and formal authority of the provider [5]. In this communal culture, trust serves as a vital safeguard against perceived risks. Trust in digital security platforms is essential for sustaining customer relationships, as customers interact with services when they feel confident about data security and platform reliability. As indicated by previous literature [73, 11], trust has been demonstrated to have a favourable association with users' behavioural intent in the context of technology utilisation. It can thus be concluded that if customers trust digital platforms, they will be more inclined to utilise digital insurance services for transactions and active interaction with insurance companies. Accordingly, we formulate our fourth hypothesis :

H4: *Customers' behavioral intention (INT) to utilise digital insurance platforms in Saudi Arabia is positively influenced by perceived trust (TRU).*

3.2.5. Perceived Information Quality (IQ) in Digital Insurance Platforms The quality of information describes the extent to which its characteristics benefit its user, determining system success [32]. [25] indicate that information is considered high-quality and useful to users if digital platforms provide sufficient information to help users understand products and make purchasing decisions easily. As asserted by [8], hallmarks of high-quality information encompass accuracy, timeliness, comprehensiveness, and relevance, empowering users to make enlightened decisions. It remains the cornerstone for digital insurance customers and the primary driver of platform interaction [39]. The accuracy of policy details and real-time price updates reduces knowledge gaps and enhances trust. Studies demonstrate that information quality substantially contributes towards positive intent to use [41]. Therefore, if users find clear, reliable, understandable, accurate, up-to-date, and comprehensive information, this strengthens their trust in digital insurance platforms and fosters a robust intent for utilisation. Building upon earlier research, this study explores the impact of information quality on users' INTs. Consequently, the fifth hypothesis is proposed:

H5: *Customers' behavioral intention (INT) to utilise digital insurance platforms in Saudi Arabia is positively influenced by perceived information quality (IQ).*

3.2.6. Perceived System Quality (SQ) in Digital Insurance Platforms The quality of the system is described as the operational efficiency of an online service [16]. It encompasses innovative solutions to protect data confidentiality and the establishment of user-friendly platforms [7]. Superiority derives from reliability and ease of use, which favorably influence purchasing behavior [61]. Key performance characteristics include simplicity and navigability [18]. In the digital insurance environment, system quality influences perceptions of platform availability, affecting customer behavior [39]. [42], confirmed the relationship between customer preferences and cross-platform compatibility. Furthermore, security and transparency enhance digital trust and continued interaction. Trust in the reliability of digital systems determines the willingness to adopt technology within the insurance sector [40]. Extensive research supports system quality as a critical factor in fostering positive intent towards usage [38, 46, 52]. Efficiency, security, transparency, accessibility, and minimal downtime significantly motivate users to engage with digital insurance platforms. Consequently, this study explores how reliability and accessibility influence behavioral intentions. It is therefore proposed that the subsequent hypothesis be considered:

H6: *Customers' behavioral intention (INT) to utilise digital insurance platforms in Saudi Arabia is positively influenced by system quality (SQ).*

3.2.7. Perceived Service Quality (SEQ) in Digital Insurance Platforms The quality of the service pertains to delivering satisfactory services aligning with customer requirements, in terms of convenience, responsiveness, reliability, and assurance [74]. It assumes a pivotal role when customers evaluate the discrepancy between prior expectations and their experience. In digital environments, service quality significantly impacts trust, as customers expect superior performance and personalized services tailored to their needs. Enhancing digital services directly contributes to a greater willingness to adopt insurance solutions. [32] indicate that digital service quality is the impression formed by the customer regarding the quality of interaction and the emotional and procedural outcomes they experience when dealing with the company's digital platform. Customer perceptions are influenced by whether the platform simplifies purchasing policies, streamlines premium payments, enables filing and tracking of claims, offers immediate support, or ensures seamless policy renewal processes. High-quality services enhance customer satisfaction, ensure a seamless experience through user-friendly interfaces, clear and transparent data protection and security policies, smooth digital interaction, easy access to services, information, and support, personalized service, and the swift completion of insurance transactions [42, 55]. Conversely, poor service, such as frequent system crashes and errors, long response times, and slow claims processing, leads to dissatisfaction. Available literature indicates that secure, reliable, and user-friendly digital platforms encourage positive usage intentions [6, 38, 51]. Studies confirm that service quality contributes to positive behavioral intentions for using digital insurance services and technological solutions [39, 36]. Building on prior research, this study examines how platform quality (reliability, responsiveness, security, and ease of use) shapes users' INTs toward digital insurance platforms. Consequently, the seventh hypothesis suggests:

H7: *Customers' behavioral intention (INT) to utilise digital insurance platforms in Saudi Arabia is positively influenced by service quality (SEQ).*

3.2.8. Behavioral Intention to Use Digital Insurance Platforms (INT) Behavioral intent is described as the metric of propensity or inherent inclination of an innovation to be procured and utilised by consumers [60, 59]. It is the paramount predictor of the sustained adoption of novel innovations [9]. Under the UTAUT2 framework, a user's intent to engage with a technology predicts actual usage and is shaped by attitudes towards innovation [1]. Scholarship corroborates that behavioural intent is the primary catalyst that shapes actual usage patterns [3]. Studies by [12, 44, 43] demonstrate that behavioural intent positively predicts the utilisation of insurance provisions in the digital domain. Similar evidence exists for insurtech [39, 41, 46]. Consequently, the study's eighth hypothesis posits:

H8: *The actual use (AU) of digital insurance platforms in Saudi Arabia is significantly and positively influenced by customers' behavioral intention(INT).*

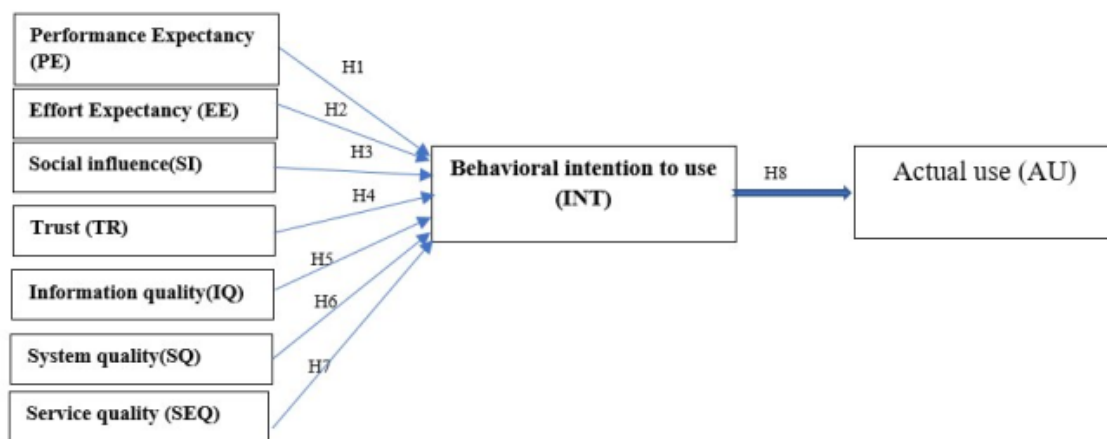


Figure 1. Study's Conceptual Framework

Note: While all paths are tested directly for statistical rigour, the model theoretically treats quality dimensions (IQ, SQ, SEQ) as precursors to perceptions (PE, EE), while TRU and SI act as core drivers of behavioral intention

4. Methodology and Research Design

4.1. Methodology and Procedures

The present study employed a quantitatively oriented experimental paradigm, with the objective of examining the variables that impact the behavioural intent of customers of Saudi insurance companies to utilise digital insurance platforms. In order to fulfil the study objectives, the judgmental/purposive sampling technique was utilised for participant selection.

4.2. Study Instrument & Collection of Data

Data collected via a questionnaire was subdivided into distinct sections. The initial section comprised four inquiries designed to elicit the demographic information of the study participants. The subsequent section contained 28 items, the purpose of which was to measure the study constructs employing a Likert scale. The encompassing variables comprised independent factors (PE, EE, IQ, SI, TRU, SQ, SEQ) as well as dependent factors (INT, AU). Utilising the UTAUT2 theory and the D&M ISS model as its foundation, with scale items modified from pioneering scholarly research conducted by esteemed scholars, including [57, 43], it is evident that a robust empirical basis was employed in the study. The necessary amendments have been made to these items to ensure they are consistent with the local context.

4.3. Study Sample and Data Analysis

A sample of 450 customers in Riyadh was selected, with 353 meeting the criteria for analysis. Sample size adequacy was determined using criteria outlined by [30], ensuring the study's objectives were met. Most participants in the sample are young adults interested in using digital platforms and applications. Therefore, the findings are specifically generalized to this demographic in Saudi Arabia. Future studies should consider stratified sampling to ensure broader representation. Data was analysed via PLS-SEM using SmartPLS software (version 4.1.1.5) in two distinct stages. The initial stage entailed the measurement model validation, while the subsequent stage involved the Structural Model Estimation.

5. Results & Discussion

5.1. The Study's Demographic Profile

Table 1. The Study's Demographic Profile

Variable	Category	N	%
Gender	Male	252	68.5
	Female	110	31.5
Age	18–25	123	35.0
	26–35	119	34.0
	36–45	72	20.5
	>45	25	10.5
Occupation	Employee	200	56.8
	Student	123	35.0
	University Professor	29	8.2
Use digital platform	Yes	97%	
	No	3%	

As outlined in Table 1, the study's demographic profile shows that the sample was predominantly male. Results indicate a predominance of masculinity, with 68.5% of subjects were male and 31.5% female. Regarding age groups, the 18–45 age group comprised the largest share at 89.5%, while those over 45 years represented only 10.5%. These figures reflect the dominance of young people among digital insurance service users. About usage patterns, the findings indicated a predominant reliance on digital platforms (97%) for the execution of insurance transactions, indicating the alignment of these technologies with the behavioral trends of younger generations.

About usage patterns, the findings indicated a predominant reliance on digital platforms and applications for the execution of insurance transactions, encompassing policy issuance and renewal, claims submission and monitoring, and technical communication. Conversely, the study recorded a small percentage (less than 3%) of users who still prefer traditional (manual) procedures, confirming the radical shift towards digitalisation in the insurance sector.

5.2. Measurement Model Validation

Table 2. Constructs Reliability, Validity & CFA

Construct	Indicator	Loading	AVE	ρ_a	ρ_c	α
AU	AU1	0.808	0.654	0.736	0.850	0.736
	AU2	0.804				
	AU3	0.815				
EE	EE1	0.832	0.695	0.787	0.872	0.781
	EE2	0.869				
	EE3	0.798				
INT	INT1	0.823	0.671	0.756	0.859	0.753
	INT2	0.857				
	INT3	0.774				
IQ	IQ1	0.815	0.628	0.761	0.835	0.749
	IQ2	0.816				
	IQ3	0.745				
PE	PE1	0.804	0.622	0.755	0.831	0.744
	PE2	0.830				
	PE3	0.728				
SEQ	SEQ1	0.829	0.698	0.798	0.874	0.786
	SEQ2	0.827				
	SEQ3	0.850				
SI	SI1	0.776	0.621	0.810	0.867	0.798
	SI2	0.825				
	SI3	0.815				
	SI4	0.732				
SQ	SQ1	0.796	0.669	0.757	0.858	0.753
	SQ2	0.842				
	SQ3	0.814				
TRU	TRU1	0.703	0.621	0.793	0.830	0.754
	TRU2	0.812				
	TRU3	0.843				

Before testing the hypotheses, the first step focused on evaluating the outer model. The evaluation included the indicators' reliability, measured by factor loadings; internal consistency reliability tested using Cronbach's alpha and composite reliability; convergent validity examined using Average Variance Extracted (AVE); and discriminant validity using the Fornell–Larcker criterion. Table 2 shows that the factor loadings for all indicators exceed the required minimum threshold of 0.7, confirming that each indicator aligns closely with its designated construct.

The Cronbach's alpha and composite reliability values for all latent variables exceed the acceptable threshold of 0.70 [27], confirming that the model structures possess strong internal consistency and high reliability. Furthermore, the (AVE) values for all latent variables exceeded the acceptable minimum of 0.50 [23], supporting the convergent validity of the outer model.

The discriminant validity of the model was evaluated by applying the Fornell–Larcker criterion [27]. The square root of the AVE for each construct must exceed the correlations of that construct with any alternative distinct constructs within the model. Table 3 shows that all observed correlations were less than the corresponding square roots of AVE, thereby validating discriminant validity.

Table 3. Fornell–Larcker Criterion

	AU	EE	INT	IQ	PE	SEQ	SI	SQ	TRU
AU	0.809								
EE	0.528	0.834							
INT	0.682	0.540	0.819						
IQ	0.489	0.539	0.498	0.793					
PE	0.560	0.632	0.538	0.504	0.789				
SEQ	0.463	0.406	0.428	0.671	0.323	0.835			
SI	0.636	0.482	0.618	0.545	0.500	0.565	0.788		
SQ	0.558	0.616	0.551	0.595	0.553	0.471	0.534	0.818	
TRU	0.547	0.434	0.558	0.616	0.454	0.677	0.618	0.545	0.788

5.3. Structural Model Estimation and Hypothesis Testing

The subsequent stage entailed the evaluation of the structural model. The evaluation comprised collinearity statistics (VIF), R-squared, f-squared, and hypothesis testing using path coefficients [54].

5.3.1. Multicollinearity The VIF test was performed to detect multicollinearity. A threshold of less than 3 indicates the absence of multicollinearity [50, 27]. Table 4 shows that all VIF values lie below the threshold, confirming no multicollinearity issues within the study framework.

Table 4. Inner Model Collinearity Statistics (VIF)

Path	VIF
EE → INT	2.095
INT → AU	1.000
IQ → INT	2.460
PE → INT	1.978
SEQ → INT	2.431
SI → INT	1.987
SQ → INT	2.113
TRU → INT	2.387

5.3.2. Evaluating the R-squared The R-squared value is used to evaluate a model's ability to explain variance. Table 5 results indicate that the independent variables (EE, IQ, PE, SI, SEQ, SQ, TRU) explain 59.1% of the variance in behavioral intent (INT), while the intent to use explains 54.5% of the variance in actual use (AU). These values demonstrate a moderate and robust explanatory power within the context of digital insurance platforms.

5.3.3. Assessment of f-squared and Explanatory Power The structural framework exhibits a robust interpretive power, explaining 59% of the fluctuations in behavioral intention ($R^2 = 0.59$). This threshold is highly reliable and

in accordance with the criteria delineated by [75]. Furthermore, behavioral intent itself yields a significant effect magnitude ($f^2 = 0.6360$), reinforcing its central function as a key driver of actual use (AU) of digital insurance platforms, aligning with contemporary evidence on digital service adoption.

5.3.4. PLSpredict LV Summary (Q^2) The findings from the Q^2 test reveal that the model demonstrates significant predictive strength, with values of 0.469 for INT and 0.451 for AU. Both exceed the 0.35 threshold specified by [28], underscoring the model's robustness and predictive accuracy.

5.3.5. Path Coefficients and Hypothesis Testing The path coefficients in the study model were used to evaluate the relationships between variables. SmartPLS 4 was used with the bootstrap method. Table 5 provides the path coefficients, T-statistics (>1.96 at 95% confidence), and p-values (<0.05). The results showed: PE ($\beta = 0.136$, $t = 2.153$, $p = 0.013$; H1); EE ($\beta = 0.156$, $t = 2.356$, $p = 0.019$; H2); SI ($\beta = 0.309$, $t = 4.798$, $p = 0.000$; H3); TRU ($\beta = 0.197$, $t = 3.624$, $p = 0.009$; H4); SQ ($\beta = 0.120$, $t = 2.067$, $p = 0.014$; H6), the were all exhibited significance with a positive impact on INT. Furthermore, INT ($\beta = 0.682$, $t = 16.749$, $p = 0.000$; H8) demonstrated a considerable positive effect on AU. Consequently, hypotheses H1, H2, H3, H4, H6, and H8 are confirmed. Conversely, IQ ($\beta = 0.024$, $t = 0.382$, $p = 0.702$; H5) and SEQ ($\beta = -0.060$, $t = 0.911$, $p = 0.362$; H7) showed no statistically significant effect on customers' intent to use digital insurance platforms. Consequently, the validity of hypotheses; H5 and H7 remain unconfirmed.

6. Discussion & Interpretation

The study aims to explore the elements that shape customers' intent in relation to utilising digital insurance platforms. Table 5 findings indicate that EE has a positive influence on customers' intent (INT). This result suggests that customers who perceive using digital insurance platforms as simple, easy to understand, and not requiring much time and effort have strong behavioral intentions to use them to perform tasks such as comparing prices, purchasing/renewing insurance policies, filing claims, and getting support instead of dealing with company employees. This outcome is consistent with the results of earlier studies [20, 71]. Table 5 shows that PE significantly impacts the behavioral intent (INT). This finding suggests that when customers perceive significant benefits and favorable outcomes from using a digital insurance system, , such as its convenience and utility in providing accessible insurance services while facilitating independent management of tasks like searching for and comparing offers, purchasing or renewing policies, and submitting or tracking claims, they experience a boost in self-esteem and a sense of accomplishment, which influences their intent to use insurance platforms. The result is consistent with prior studies [35, 39, 71, 53].

Similarly, SI performs a considerable beneficial function in determining customers' INT. to utilise insurance platforms. This finding suggests that individuals' decisions to use these services are often driven by the endorsements and actions of individuals within their social circles, including relatives, colleagues, and acquaintances. When customers perceive that others around them utilize insurance platforms due to their social relevance or importance, it motivates them and impacts their intent to follow suit. This result is in accordance with outcomes of studies undertaken by [4, 65, 21, 53].

The study results elucidated that TRU is found to be a crucial predictor of behavioural intent to utilise insurance platforms (INT). This finding corroborates the conclusions of investigations by [44, 55, 20], validating the notion that users' assurance in digital insurance platforms constitutes an essential element in facilitating their confidence in transparency procedures, policies, and principles. Furthermore, it has been demonstrated that this can also strengthen users' sense of security and reassurance regarding the adequacy of data protection measures within the digital insurance system (platform/application/website). This, in turn, can contribute to the formation of positive intentions to use digital insurance services. Trust in digital insurance services reduces perceived risks, enhances credibility, and encourages users to engage with digital insurance services actively. The findings revealed that IQ does not exert an influence on customers' intent (INT) to utilize digital insurance platforms, in contrast to previous studies [38, 73]. which concluded that IQ has a facilitating effect on adoption

intention for digital technologies. This outcome is attributed to the regulatory maturity under the Saudi Insurance Authority; platforms governed by strict regulations guarantee accuracy and reliability of the information provided (such as pricing and coverage terms). This environment has fostered a baseline expectation that such quality is an inherent attribute rather than a competitive advantage that drives adoption. Theoretically, this result suggests that Information Quality has reached a point of 'saturation' in the user's mind, transitioning from a primary motivator to a fundamental precondition. Consequently, user decisions in this context are increasingly driven by factors related to credibility and perceived value, such as Trust (TRU) and Performance Expectancy (PE).

Moreover, the study results found that system quality (SQ) exerted a positive and significant impact on intent to use. A similar conclusion was previously reached in related studies [39, 32, 41]. This result indicates that customers who perceived the digital insurance platforms as user-friendly, reliable, secure, and efficient, ensuring easy access to insurance transactions, offering fast services and simple interactions, and providing useful information which directly impact their efficiency in conducting insurance transactions such as (purchasing/renewing policies, comparing prices, submitting claims, uploading supporting documents, digital interactions, and accessing immediate support) demonstrated a strong positive intention towards using digital insurance services.

Table 5. Path Coefficients and Hypothesis Testing

Hyp.	Path	β	t	R^2	p	f^2	Result
H1	PE $\rightarrow$ INT	0.136	2.153	0.591	0.013	0.014	Confirmed
H2	EE $\rightarrow$ INT	0.156	2.356		0.019	0.024	Confirmed
H3	SI $\rightarrow$ INT	0.309	4.798		0.000	0.098	Confirmed
H4	TRU $\rightarrow$ INT	0.197	3.624	0.545	0.009	0.033	Confirmed
H5	IQ $\rightarrow$ INT	0.024	0.382		0.702	0.050	Disconfirmed
H6	SQ $\rightarrow$ INT	0.120	2.067		0.014	0.047	Confirmed
H7	SEQ $\rightarrow$ INT	-0.060	0.911		0.362	0.003	Disconfirmed
H8	INT $\rightarrow$ AU	0.682	16.749		0.000	0.869	Confirmed

Regarding service quality (SEQ), and contrary to expectations, the results revealed that it does not significantly affect customer behavioral intent (INT). While this contradicts previous studies' findings [39, 32, 31], this finding suggests that in Saudi Arabia's advanced digital landscape, service quality has become a "hygiene factor" rather than a motivator. Users assume high quality as an intuitive standard, which does not necessarily increase their intent to use the service, but its absence may simply lead to dissatisfaction. In contrast, more dominant factors such as trust (TRU) and social influence (SI) are emerging. In the risk-sensitive insurance sector, Saudi consumers prioritize institutional credibility and social acceptance over the abstract technical characteristics of the service, thus neutralizing the impact of service quality as an independent driving factor. Furthermore, the investigative outcomes indicated that behavioural intent (INT) to engage exerts a significant effect on AU of digital insurance platforms. Supporting the conclusions of prior studies [35, 41, 43, 71, 13]. This finding indicates a shift among policyholders from mere desire, motivation, and incentives to actively engaging with digital insurance and using platforms for various insurance transactions. These transactions include comparing prices, accessing insurance offers, purchasing/renewing policies, submitting and tracking claims, engaging in digital interactions, and accessing instant support. This increased intention to use digital insurance contributes to higher actual usage rates of digital insurance platforms.

7. Conclusion

The study explores the elements that motivate customers to utilise digital insurance platforms within Saudi Arabia. Theoretically, this research establishes that digital insurance platforms utilisation in Saudi Arabia is driven by a causal sequence rather than isolated factors. By integrating ISS and UTAUT2, the results demonstrate that

technical excellence in system, information, and service quality functions as a foundational precursor that shapes user perceptions of utility and ease.

Consequently, this study clarifies how platform quality serves as the bedrock for building behavioural commitment in a digitally maturing market. The findings indicate that EE, PE, SI, SQ, and TRU are significant predictors of customers' intent (INT), which in turn serves as a critical driver of actual utilisation (AU). However, the results demonstrated that neither IQ nor SEQ exerted a direct significant impact on INT. This suggests that while information and service quality are essential baseline requirements in the Saudi insurance sector, they function as fundamental prerequisites rather than primary motivators for adoption.

To increase usage rates, Saudi insurance companies must prioritise enhancing the utility and accessibility of their digital platforms, designing seamless interfaces that simplify complex tasks such as policy renewal and claim submission, thereby reducing perceived effort and increasing convenience across various devices. Moreover, maintaining transparency through accurate and timely disclosures remains vital for informed decision-making, even if such quality is perceived as a standard expectation by modern users. Furthermore, building institutional trust (TRU) is paramount; companies should strengthen their platforms' functional capabilities regarding security and reliability to reassure policyholders. Additionally, leveraging social influence (SI) is crucial; by promoting digital insurance as a value-reinforcing behaviour within social and professional circles, companies can encourage a wider transition toward digital solutions. Ultimately, providing a comprehensive, secure, and responsive digital journey from quote generation to final settlement will foster the trust and social validation necessary to sustain long-term digital insurance adoption in Saudi Arabia.

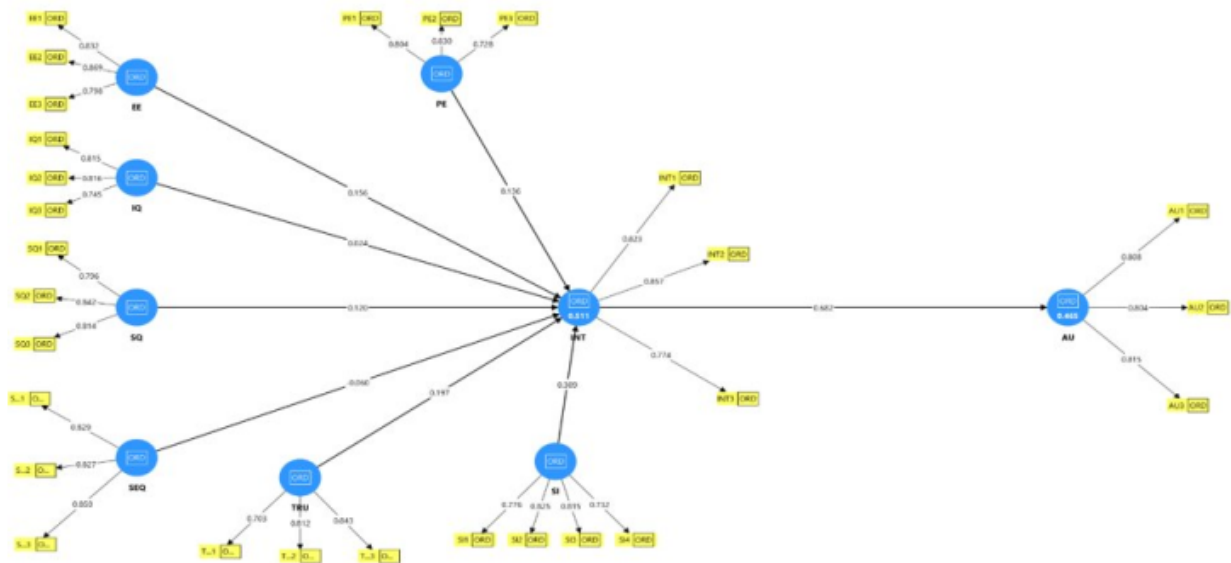


Figure 2. Structural Model Results Framework.

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Anonymised data can be made available on request to the corresponding author.

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