

Consumers' Purchase Intention Toward Online Health Insurance in Saudi Arabia

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Abstract

Literature reported a dearth of research on Online Health Insurance in Saudi Arabia. The purpose of this paper thus is to understand the antecedents of Consumers' Purchase Intention toward Online Health Insurance in Saudi Arabia. The paper drew data from 355 Saudi Arabian internet buying communities. The paper used Smart-PLS 3 to analyze the data. The findings show that attitude, perceived behavioral control, subjective norms and perceived trust have significant positive influences on purchase intention toward online health insurance in Saudi Arabia. However, the relationship between religiosity and purchase intention toward online health insurance was not supported. Various theoretical and managerial implications of these findings were discussed.

Keywords: health insurance market, attitude, religiosity, perceived trust, Consumers' Purchase Intention, subjective norms

1. Introduction

Saudi Arabia, which is in the southeast of the Asian peninsula, has a population of around 30 million people, more than 6 million of whom are not Saudi (Hobbs, 2021). Overall, the nation has established itself as tech-friendly, particularly in light of its 2016-launched National e-Government Program (Godart et al., 2019). The central government of Saudi Arabia is attempting to use technology to increase the efficacy and efficiency of the public sector, provide better and faster public services, and ensure accurate data gathering and distribution (Alahmadi, Mansour, Martin, & Atkinson, 2021). Salkowitz (2018), who contends that Saudi Arabia is youthful (developing) and extremely wealthy, supports this point of view by saying that country uses technology well and benefits from it. It claims to have resources that all citizens can access. In light of this, Goddard et al. (2019) point out notable variations within the Saudi community concerning the adoption of technology for fundamental daily tasks like online insurance services.

Saudi Arabia has a significant digital divide between those who can access and use technology and others who lack the resources or expertise to do so. However, the development of internet technology is viewed as having the potential to alter Saudi society; It is thought that the Internet makes social networking, online shopping, and information processing and exchange possible (Alrashid, 2012). It has been observed that Saudi Arabia is investing more money in information and communication technology (ICT). Business Monitor International (BMI, 2009, 2012) highlighted changes in wireless technology in Saudi Arabia and found that the Saudi government was responsible for an astounding 40% of ICT spending. These developments need scientifically evaluate the effects on specific consumers in Saudi Arabia in comparison to other developed and emerging nations. A growing interest in the impact of culture on customer attitudes toward service use and adoption contributes to the interest in such research that the consumer participates in (Donthu & Yoo, 1998; Lin, 2010; Zhang & Neelankavil, 1997). Strong cultural influences on consumer decisions are facilitated by reducing the impact of geographic limits, the ambition of consumer service companies to grow global markets, and support for consumer culture (Chao & Spillane, 2020; Hofstede & Bond, 1984). The knowledge that the number of Internet users in Saudi Arabia is continually rising has given such study even more momentum. A table from the World Internet Users and Population Stats was cited by Al Rasheed and Mirza in 2019. According to research by the Arab Advisors Group, 59% of Saudi Arabia's internet users make purchases online. This means that 52.7% of the country's population uses the internet. However, experts and academics are currently working to comprehend Saudi customers' online behavior better (Al Rasheed & Mirza, 2019). Previous studies have looked

at how web technology is used in Saudi Arabia. Al-Maghrabi (2010), for instance, looked at the variables that influence online shopping. Al-Shohaib and Frederick (2010) looked into how acceptance is affected by the Internet. Al-Somali, Gholami and Clegg (2009) looked into the acceptability of internet banking. Alatawy and NoorAlam (2021) investigated the factors influencing internet use while buying luxury brands, and Almogbil (2015) investigated the difficulties of embracing online banking. Few studies have looked at consumer adoption of technology in Saudi Arabia to date, and none have thoroughly looked at customer purchase intentions for online health insurance. To close this gap, a large cross-sectional sample of Saudi consumers was used in this study to explore consumer purchase intentions, perceived behavioral control, subjective norms, and relationships with religion about online health insurance. This study's effort to expand the theory of planned behavior by including religion as a factor influencing online health insurance in Saudi Arabia is what makes it particularly distinctive and fascinating.

This study's primary objective is to investigate the current purchase intention of Saudi consumers of online health insurance services and to establish their attitudes towards, and adoption of, online health insurance services. From this, several research objectives emerge:

- 1) To investigate the impact of attitude on Consumers' purchase intention toward online health insurance in Saudi Arabia.
- 2) To examine the effect of perceived behavioral control on Consumers' purchase intention toward online health insurance in Saudi Arabia.
- 3) To determine the effect of subjective norms on Consumers' purchase intention toward online health insurance in Saudi Arabia.
- 4) To test the effect of perceived trust on Consumers' purchase intention toward online health insurance in Saudi Arabia.
- 5) To test the effect of religiosity on Consumers' purchase intention toward online health insurance in Saudi Arabia.

2. Literature Review

This framework was based on the 1980-introduced plan Behavior Theory (TPB). This idea has been put forth to define actions that an individual has influence over. In industries like public relations, healthcare, and advertising, TPB theory has been used to explore the connections between attitudes, beliefs, behavioral intentions, and behavior. According to this theory, behavioral intentions are influenced by behavioral attitudes, subjective standards, and perceptual behavior control (PBC) (Ajzen, 1980; Fishbein, 1980; Taylor & Todd, 1995a). When deciding whether to buy an internet insurance service, keep this in mind. This is crucial when it's necessary to link behavioral intents (as stated in the TPB) with behavioral influences before a transaction is made. TPB, in the words of Ajzen (1991), includes a variety of elements that collectively demonstrate the actual influence that an individual has over customer behavior. Studies in the context of the Internet frequently incorporate TPB theory. Since its inception, TPB has been utilized in many technology adoption contexts to forecast and explain both actual self-reported behavior and individual behavioral intents from both management and consumer perspectives (Chen, 2005; Chen et al., 2007; Troise, et al., 2020). In previous research (Armitage & Conner, 2001; Montano & Kasprzyk, 2018), TPB has received substantial validation. It is a useful tool for understanding customers' intentional behavior when they shop online. It is demonstrated that there (Alam & Sayuti, 2011; Shim et al., 2001). TPB has also been used in online activities involving information about purchases (Alam & Sayuti, 2011; Huang et al., 2011; Oteng-Pepurah et al., 2020). The research study model does, however, suggest five factors that affect how Saudi clients perceive online health insurance services. The components and theories that potentially enhance Saudi consumers' perceptions of and real experiences with online health insurance services are described in more detail in the subheadings below. The research's conceptual framework is depicted in Figure 1.

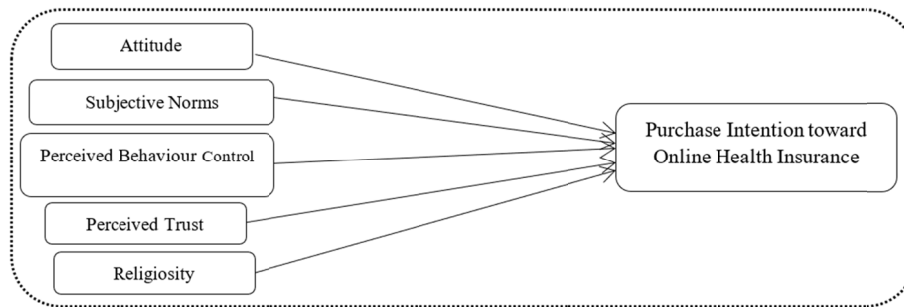


Figure 1. Conceptual model

2.1 The Role of Attitude in Online Health Insurance Purchase Intention

The definition of an individual's attitude is the way they feel or think as it manifests in their conduct/behavior (Solomon, 2009). Without taking into account outside influences like social issues, this definition focuses mostly on the internal aspects of sensation and thought. A more comprehensive description is given by Blackwell, Miniard and Engel (2006), who define it as a complicated mental process involving beliefs, emotions, values, and personality that leads one to act in a certain way. It can also be described as an individual predisposition at the individual or group level that influences individual responses favorably or unfavorably (Armstrong & Kotler, 2011). These definitions help us comprehend the crucial part attitudes play in customer behavior. On attitudes, a lot of research has been done. For instance, according to Ajzen and Fishbein (1975), the sum of views regarding specific conduct can be assessed by assigning a rating to those beliefs. According to their argument, attitudes, beliefs, subjective norms, behavioral intentions, and actual behavior are all distinct from one another in the classical view of attitude. Thus, these key elements should be shared. Klein (1998) looked at people's attitudes toward internet purchasing and made the case that these opinions could predict people's propensity to buy health insurance. The fact that Klein did not discuss the connection between attitudes and purchasing intentions is a drawback of his study. According to Shim, Eastlick, Lotz and Warrington (2001), the results they collected are consistent with Klein's (1998) theory regarding the connection between consumer attitudes and TPB purchase intentions. Their findings imply that client attitudes positively affect their desire to buy health insurance goods online. The findings of Blackwell et al. (2006), which demonstrate that customer attitudes toward online shopping can undoubtedly influence purchase intentions, support these viewpoints. Additionally, Watchrave, Srirangan, and Shim (2003) looked for factors associated with computer users' intentions to engage in online buying, and Seock and Norton (2007) investigated the impact of attitudes. Seock and Norton also used the Internet to buy health insurance products. Customer attitudes have a favorable impact on it when used. Recent studies have demonstrated how customer intentions might be positively influenced by individual views toward internet buying (Huang et al., 2011). Positive customer perceptions of a product result in consumers purchasing that product more frequently online, as shown by Ayeh, Au and Law (2013). On the other hand, a negative attitude results in either very little or no purchase of the product. Because of their mindset, customers who purchase health insurance policies online can be considered problem solvers. Consumer intent is influenced by consumer opinions about the efficacy of online health insurance products. Customer experience is what drives consumers who choose to make their reservations online. Utility and enjoyment are the two aspects of client attitudes that have an impact on online purchase intentions. Shopping rewards are customers that provide solutions to issues. Perks here refer to making it simpler and more comfortable to shop for services and products related to health insurance online. Conversely, clients who desire both thrill and support characterize their purchases as "delightful" (Close, 2018). The intents and attitudes of customers can be predicted, using TPB and TAM model, Amawate and Deb (2021) reported attitude has a favorable influence on both customers' physical and online behavior. Thus, it can be hypothesized that:

Hypothesis1: Attitude toward using the internet for purchasing online health insurance products will have a significant impact on customers' purchase intention.

2.2 The Role of Perceived Behavioral Control in Online Health Insurance Purchase Intention

The first comprehensive examination of perceptual-behavior control (PBC) as a component of planned-behavior theory appeared in the 1980s. In his landmark study, Ajzen (1985) defined PBC as the perceived ease or difficulty of carrying out a certain activity. However, Ajzen (2006) redefined PBC as an individual's perception of the action's perceived ease or difficulty. Similar to this, Armitage and Conner (2001) describe PBC as the

amount of effort necessary to carry out behavior and how hard a person wants to work. Limayem, Khalifa, and Frini (2000) examined elements influencing online purchases more recently and discovered that PBC is a factor in determining online shoppers' intentions. According to Keane et al. (2004), their findings concur with those of Limayem, Khalifa and Frini (2010). According to Taylor and Todd (1995), adopters' self-assurance in their capacity to employ innovation highlights how having control has a good connotation. Similar to how PBC is identified as a factor influencing customer propensity to use online services by Herrero Crespo and Del Bosque (2010). According to Huang et al. (2011), PBC affects customer behavioral intentions favorably in online situations. Delafrooz, Paim and Khatibi (2011) demonstrate how PBC can impact consumers' inclinations to make online purchases favorably. Similar to Alam and Sayuti (2011), the results demonstrate how attitudes, subjective norms, and PBC influence online buying intentions. PBC and the intention to use the Internet to acquire online services are related in two ways. In the first place, it might enhance behavioral intentions, and in the second, it might enhance purchasing intentions (Vasquez et al., 2019). TPB points out that PBC affects a person's behavioral goals. When a person thinks there is a severe situational dysfunction associated with conduct, their confidence in that behavior is reduced. Individual intentions are thereby diminished to prevent disappointment (Sembada & Koay, 2021). It might be viewed as a barrier to utilizing internet insurance services. PBC can therefore significantly influence a customer's decision to buy when they use the Internet to buy insurance goods. For instance, a customer may be more inclined to use these services if they have the requisite knowledge to buy health insurance online. PBC can therefore significantly influence the inclinations of customers to make purchases. As a result, the following hypothesis is advanced:

Hypothesis 2: When using the internet for purchasing health insurance products, perceived behavioral control (PBC) will have a significant impact on customers' purchase intention.

2.3 The Impact of Subjective Norms on Online Health Insurance Purchase Intention

In this context, it is important to define precisely what is meant by the term "subjective norms," which refers to people's impressions of the social normative pressures imposed by their families, friends, classmates, and other people's beliefs (Taylor & Todd, 1995). Social influence, according to subjective standards, is a person's sense of what people who are significant to him believe his behavior should be (Fishbein & Ajzen, 1975). The likelihood that the important individuals or groups making the recommendation will concur with or disagree with a certain course of action is commonly characterized by the phrase "normative belief" (Ajzen, 1991). It has been discovered that subjective norms are connected to prominent sites of behavior-related control (Ajzen, 1991). A justification for the influence of subjective standards on intention is that if we think a significant other is encouraging us to perform a certain activity, we may decide to do so (Davis & Venkatesh, 2000). Normative views, according to Taylor and Todd (1995), are personal perceptions that are influenced by the opinions of important persons (parents, peers, friends). George (2004) also discovered that at the time of purchase, opinions about subjective norms and social pressures positively influenced online behavioral intentions. Additionally, it was discovered by Chan et al. (2009) and Delafrooz, Paim and Khatibi (2011) that subjective norms both positively predicted and positively influenced intentions while making purchases online (Alam & Sayuti, 2011). On the other hand, some researchers contend that attitudes regarding online services and past experiences together with intentions to shop online are the main determinants of intentions, with little to no impact from subjective norms (Huang et al., 2011). Subjective norms are used in this study to describe how consumers view using online services and how that impression is shaped by the views of reference groups (family, colleagues, friends, etc.). Prior studies have demonstrated that subjective norms significantly influence the behavioral intentions of customers (Liang et al., 2019). The decision to use online services, including making purchases, is influenced by family and friends in the context of online health insurance. On the suggestion of relatives, friends, or coworkers, people who desire to get health insurance online can be persuaded to use online services. Bay et al. (2019) found that customers of online services are strongly influenced by recommendations from friends and family when making purchases. Theoretically, this can conclude that subjective norms are likely to significantly influence purchasing intention. thus, the following hypothesis is anticipated:

Hypothesis 3: Subjective Norms will have a significant impact on customer purchase intention when using the internet to purchase health insurance products.

2.4 The Role of Perceived Trust in Online Health Insurance Purchase Intention

Understanding perceived trust is a fundamental relational term that has been characterized in various ways by discipline scholars (McKnight & Chevron, 2002). Each field evaluates trust in light of its standards. For instance, sociologists link trust to the social structure while psychologists consider it a personal quality (Lewicki et al., 2006). The belief that their needs will be addressed in the future as a result of another party's activities is

referred to as perceived trust (Lewicki et al., 2006). As a result, in the context of online markets, it can be characterized as a seller's capacity for persuasion and perceptions of that seller's likely future behavior (Ganesan, 1994). According to Fung and Lee (1999), a new definition of trust is the readiness to accept different aspects of another person fairness, goodness, power, ability, mercy, integrity, and predictability. The frequent use of the website frequently results in perceived trust. If their expectations are met during their visit, more experienced users will believe the information offered to them (Bart et al., 2005). According to Lloyd et al.'s (2010) preliminary research on a conceptual model of purchase intent and perceived trust, trust is significantly correlated with intention. Purchase intent can be positively correlated with online trust. This is reiterated by Izquierdo-Yusta and Schultz (2011) when they look at the connection between perceived trust and online purchase intent. These findings support Bianchi and Andrews' (2012) research, which demonstrates that perceptions of trust in online businesses directly influence consumers' propensity to shop online. Consumers may be more willing to shop online if they feel more confident about doing so. Search intention is influenced by online shopping confidence (Harris & Goode, 2004; Yu-Hui Chen, 2007). According to Jarvenpaa et al. (2000), increased customer trust in online stores lowers the perceived risks of making transactions there. Additionally, Harris and Goode (2004) discovered a significant correlation between online consumer trust and intent. Wen (2009) demonstrates the significance of trust in the purchasing process. A review of the factors influencing trust and how trust connected to internet use affects customers' intentions to use online services is highlighted by Lai, et al. in 2020. Customers' motivations to shop online are changing as trust grows. According to Aziz et al. (2019), trust can impact a consumer's decision to buy. Therefore, the following hypothesis is formulated:

Hypothesis 4: perceived Trust will have a significant impact on customer purchase intention when using the internet to purchase health insurance products.

2.5 The Role of Religiosity in Online Health Insurance Purchase Intention

The degree to which a person upholds and incorporates their religious principles, values and practices into their daily lives is referred to as their level of religious commitment (Adi & Adawiyah, 2018). It is crucial to understand that Muhammad (PBUH) is considered to be Allah's messenger and that there is only one God (prophet). Islam's doctrines are derived from the Quran and the Hadith, two different books (the recorded saying of and deeds of Muhammad, PBUH). Muslims contend that Islam is a whole system and way of life rather than merely a religion. It offers instructions for the spiritual, mental, physical, and, to some extent, the daily life of its adherents. Islam is predicated on two core convictions: faith in Allah and faith in the hereafter. This means that Muslims think their actions and conduct in this life will determine how they are treated in the hereafter (Wisker, 2020). In light of this, the role of religion in online health insurance purchases as a declaration of Islamic identity and worldview and a fulfillment of spiritual purity, the purpose is not just a packaging element for a belief system and moral code that are essential to observant Muslims' daily lives (El-Bassiouny, 2013). In the Islamic faith, commercial insurance is prohibited in all its forms, whether it is life, health, or property insurance. But it may be dealt with in two cases: The first: is that a person is forced to do so, such as if he or she is forced to insure his car, or the institution is forced to provide health insurance for its employees. The second: is that a person is forced to have health insurance or is in dire need of it because he or she is not able to receive treatment at his or her own expense without insurance. This is a need that permits dealing with health insurance according to a group of scholars because of the reason for the prohibition of this insurance (Alhazmi, 2019). Prior studies have looked at the effects of religiosity on cultural identification, purchasing behavior, and how consumers use product information as well as attitudes about materialism (Wisker, 2020; Cleveland & Chang, 2009). According to research, customers with high degrees of religiosity behave differently while making purchases than consumers with low levels of religiosity. The following hypothesis, therefore, is formulated:

Hypothesis 5: Religiosity toward using the internet for purchasing online health insurance products will have a significant impact on customers' purchase intention.

3. Research Methodology

The research objectives of this study were attained by using a quantitative methodology to validate the research hypotheses. The study's goal is to investigate Saudi customers' present aspirations to purchase online health insurance services concerning the Saudi insurance market. This happened as a result of the study variables being quantifiable and so attainable using quantitative methods. Additionally, this study was carried out as a quantitative study to verify the key goals and assess the research hypotheses. To discover factors impacting customers' intents to take advantage of Saudi consumers' buy intentions for online health insurance services, the study used primary data, which was used for data analysis and testing of research hypotheses. To confirm study hypotheses and provide answers to research questions, primary data from a particular research population was

collected using research procedures. Survey-based data collection has several benefits for researchers. First off, surveys are a cheap and effective approach to getting a lot of information from a large number of individuals (Saunders, Lewis, & Thornhill, 2009). Research studies are typically a trustworthy research technique. Because the survey is uniform, identical questions are posed to participants in the same language (Bell, Bryman, & Harley, 2022). In quantitative research, the validity and reliability of questionnaires are crucial. Measures were chosen from pertinent research that supports each configuration help to ensure the validity and reliability of the questionnaire (Goddard, & Melville, 2004). The Saudi Arabian community was the source of the study sample, which was composed of volunteers chosen at random using a straightforward random sampling technique. Despite being drawn from a variety of professions and organizations, the survey's respondents in Saudi Arabia were either internet users or those who choose to use online insurance services. was comprised. Participants were chosen at random. (1) Universities; (2) Saudi Arabian internet buying communities; A useful response was gathered from this sample. the reaction rate of the survey questionnaire was sent to participants who had already completed an informed consent form to take part in the study to gather data to test hypotheses.

In terms of measurement of variables, the attitude was measured using four items. Sampled items include "I think the use of the internet for purchasing health insurance products, would be good for me". Perceived behavioral control (PBC) was measured using four items. Sampled items include "I think that I can use the internet for purchasing health insurance products". Subjective Norms (SN) were measured using four items. Sampled items include "People who are important to me (e.g., family) would approve if I used the internet for purchasing health insurance products". Perceived Trust (PT) was measured using four items. Sampled items include "Online health insurance sites want to be known as sites who keep commitments". Religiosity was measured using nine items. Sampled items include "I enjoy spending time with others of my religious affiliation". Purchase Intention was measured using four items. Sampled items include "I intend to purchase online health insurance products in the future". Five-point Likert scale was used to measure all the items in this section. However, Both the measurement and structural models were computed in this investigation using the Partial Least Squares Structural Equation Modeling (PLS-SEM) SmartPLS 3.0 software (Ringle, Wende, & Becker, 2015). PLS is used for the following reasons: Small samples and non-normal data can be used to estimate PLS path models (Dash & Paul, 2021). The path coefficient is determined using beta values suggested by Hair, Hult, Ringle, and Sarstedt (2014).

4. Data Analysis

4.1 Demographic Characteristics of the Respondents

The demographic characteristics of the respondents below show that majority of the respondents were male 236 (66.48%) while female consists of 199 (33.52%). With regards to the age of the respondents, the majority are within the 25 to 34 age brackets 199 (33.52). With regards to ethnicity, the majority of the respondents are Arabs and Asians (130) (36.62%) each. Table 1 also shows that all the respondents are Private Sector Employee 355 (100%).

Table 1. Demographic characteristics of the respondent

Demographic Info.	Categories	Frequency	Percent
Age	18 to 24	80	22.54
	25 to 34	119	33.52
	35 to 44	104	29.30
	Age 45 or Older	52	14.65
Gender	Male	236	66.48
	Female	119	33.52
Ethnicity	Arab	130	36.62
	Asian	130	36.62
	African	67	18.87
	Others	28	7.89
Employment Status	Public Sector Employee	0	0.00
	Private Sector Employee	355	100.00
Employment Period	less than 5 years	130	36.62
	5 to 10 years	130	36.62
	11 to 15 years	67	18.87
	above 15 years	28	7.89

4.2 Common Method Variance (CMV)

This study has employed Harman's One-Factor Test to find the common method bias (Podsakoff et al., 2003). However, the analysis implied not a severe issue of common method variance in this study. If the total variance for a single factor is less than 50%, it suggests that CMV does not affect the data. For the current study, the total variance was 22.931% which is less than 50% conform no CMV exists in the study data (Podsakoff et al., 2003).

4.3 Measurement Model Assessment

Before testing the proposed hypotheses, we checked the construct validity and reliability, convergent validity, and internal consistency of all the study variables. Smart-PLS 3.3.3 was engaged to check all these measures in the measurement model first then we test the hypotheses in the structural model assessment step (Hair, Hult, Ringle, & Sarstedt, 2017; Ringle, Wende, & Becker, 2020). Through the PLS algorithm procedure in Smart-PLS, we obtained the results of factor loadings of all the items which were between 0.696 to 0.867 achieved the threshold values (Hulland, 1999) and the Average Variance extracted (AVE) was higher than 0.5 achieved the recommendation of Hair et al. (2017), the Cronbach's alpha and composite reliability were higher than 0.7 that also confirmed the internal consistency Hair et al. (2017). When all the required assessments like internal consistency and convergent validity are assured (see Table 2 and Figure 2) then we check discriminant validity. The discriminant validity was confirmed through the Hetrotrait and Monotrait Ratio (HTMT). All the correlation values were less than 0.9 which achieved the recommendation of Henseler et al. (2015). Check the discriminant validity in Table 3.

Table 2. Constructs validity and reliability

Constructs	Item	F. L	CA	CR	AVE
Attitude	A1	0.855	0.849	0.898	0.688
	A2	0.830			
	A3	0.787			
	A4	0.845			
P. B. Control	PBC1	0.896	0.842	0.894	0.679
	PBC2	0.796			
	PBC3	0.831			
	PBC4	0.769			
Purchase Intention	PI1	0.856	0.807	0.875	0.638
	PI2	0.801			
	PI3	0.834			
	PI4	0.693			
Perceived Trust	PT1	0.812	0.825	0.883	0.655
	PT2	0.794			
	PT3	0.809			
	PT4	0.821			
Religiosity	RE1	0.790	0.930	0.942	0.643
	RE2	0.696			
	RE3	0.780			
	RE4	0.786			
	RE5	0.788			
	RE6	0.826			
	RE7	0.867			
	RE8	0.811			
	RE9	0.860			
Subjective Norms	SN1	0.823	0.833	0.888	0.666
	SN2	0.854			
	SN3	0.777			
	SN4	0.808			

Note. CR: Composite Reliability; AVE: Average Variance Extracted; CA: Cronbach's Alpha.

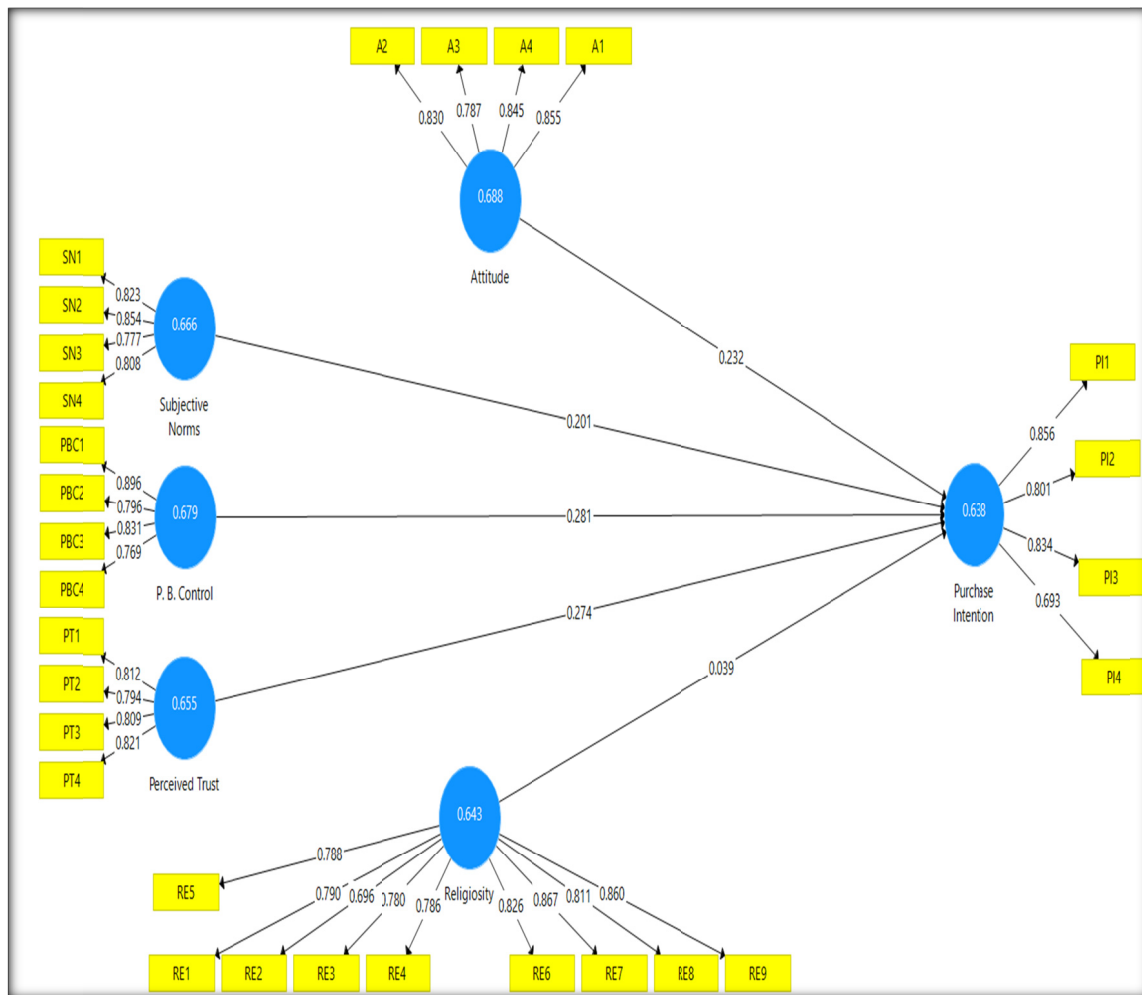


Figure 2. Measurement model with outer loadings and AVE values from PLS-Algorithm

Table 3. Discriminant validity—HTMT

Constructs	Attitude	P. B. Control	Perceived Trust	Purchase Intention	Religiosity	Subjective Norms
Attitude						
P. B. Control	0.508					
Perceived Trust	0.454	0.508				
Purchase Intention	0.639	0.700	0.693			
Religiosity	0.598	0.237	0.182	0.333		
Subjective Norms	0.317	0.435	0.473	0.579	0.153	

4.4 Structural Model Assessment

After the assessment of the measurement model, we check the collinearity through inner VIF, the R^2 values, effect size (f^2), and predictive relevance (Q^2) in the structural model. All the recommended values of R, F, Q, and inner VIF were achieved that has been presented in Table 4. Then we proceed for observing the proposed hypotheses results.

Table 4. Assessment of the structural model

R-Square	Endogenous Variables	R Square	R Square Adjusted	
	Purchase Intention	0.551	0.544	0.26: Substantial, 0.13: Moderate, 0.02: Weak (Hair et al., 2017)
Effect Size (F-Square)	Exogenous Variables	Purchase Intention		0.26: Substantial, 0.13: Medium effect, 0.02: Weak effect (Hair et al., 2017)
	Attitude	0.069		
	P. B. Control	0.123		
	Perceived Trust	0.120		
	Religiosity	0.002		
	Subjective Norms	0.072		
Collinearity (Inner VIF)	Exogenous Variables	Intention to Utilize DATOP		VIF <= 5.0 (Hair et al., 2017)
	Attitude	1.74		
	P. B. Control	1.421		
	Perceived Trust	1.395		
	Religiosity	1.396		
	Subjective Norms	1.262		
Predictive Relevance (Q-Square)	Endogenous Variables	CCR Q ² (=1-SSE/SSO)	CCC Q ² (=1-SSE/SSO)	Value larger than o indicates Predictive Relevance (Hair et al., 2017)
	Purchase Intention	0.109	0.126	

Note. CCC = Construct Cross-validated Commuality, CCR = Construct Cross-validated Redundancy.

A bootstrapping 5000 resampling procedure was used to examine the proposed hypotheses and all the results are presented in Table 5. In terms of the first prediction (H1), was a direct relationship between Attitude and Purchase Intention revealed to be statistically significant as the $p < 0.000$ which is less than 0.05, and the t-value is 4.703 which is higher than 1.96 that confirming significant effect. Similarly, the second prediction (H2) between P. B. Control and Purchase Intention also found significant as the $\beta = 0.281$, $t = 6.261$, $p < 0.000$. Since the p-value is lower than 0.05 and the t-value is higher than 1.96 that confirms a significant effect. In terms of third prediction (H3), was a direct relationship between Subjective Norms and Purchase Intention revealed to be statistically significant as the $p < 0.000$ which is less than 0.05, and the t-value is 3.536 which is higher than 1.96 that confirms a significant effect. Furthermore, the fourth prediction (H4) between Perceived Trust and Purchase Intention was also found significant as the $\beta = 0.274$, $t = 5.720$, $p < 0.000$. Since the p-value is lower than 0.05 and the t-value is higher than 1.96 that confirms a significant effect. However, hypothesis five (H5) was between Religiosity and Purchase Intention does not reveal statistically significant as the p-value (0.355) is higher than 0.05, and the t-value (0.927) which is lower than 1.96. Thus, all the mentioned results are presented in Table 5 and Figure 3.

Table 5. Path coefficient (Direct effect) result

Hypotheses	Beta/OS	Confidence Interval 95%		T	P	Decision
		Bias Corrected				
		LL	UL			
H1: Attitude -> Purchase Intention	0.232	0.120	0.326	4.703	0.000	Supported
H2: P. B. Control -> Purchase Intention	0.281	0.194	0.372	6.261	0.000	Supported
H3: Subjective Norms -> Purchase Intention	0.201	0.064	0.304	3.536	0.000	Supported
H4: Perceived Trust -> Purchase Intention	0.274	0.194	0.372	5.720	0.000	Supported
H5: Religiosity -> Purchase Intention	0.039	-0.046	0.118	0.927	0.355	Not Supported

Note. OS: Original Sample; LL: Lower Limit; UL: Upper Limit; Significant; * $p < 0.05$.

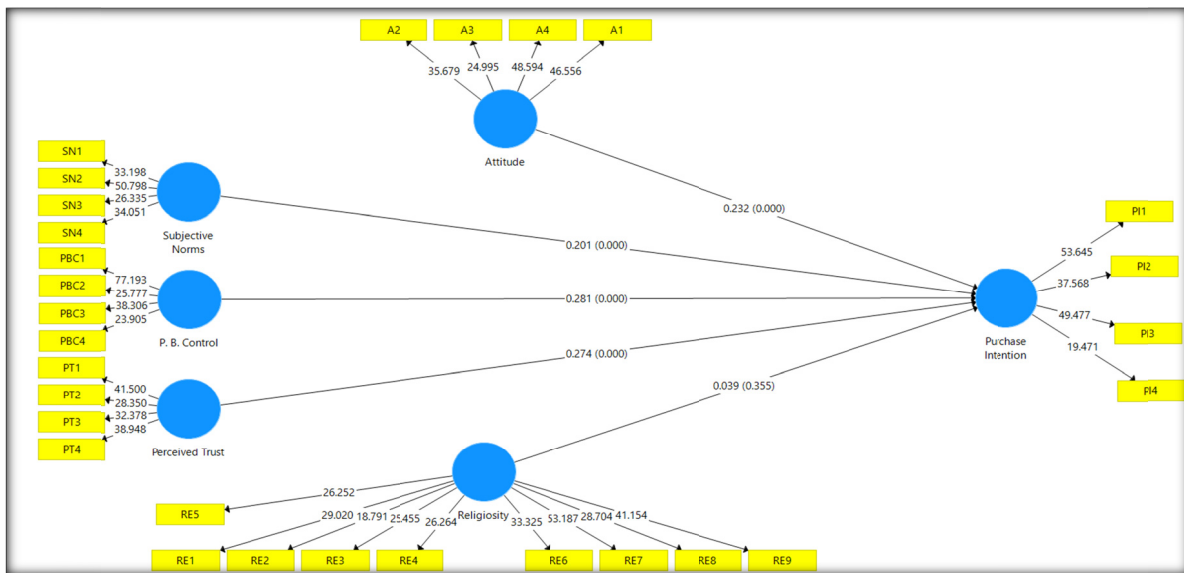


Figure 3. Structural model with inner model path coefficient and p-values

5. Discussion

The purpose of this paper is to understand the antecedents of Consumers’ Purchase Intention toward Online Health Insurance in Saudi Arabia. Specifically, the paper tested the relationships between five independent variables (i.e., attitude, perceived behavioral control, subjective norms, and perceived trust and religiosity) on purchase intention toward online health insurance in Saudi Arabia. The current study reports a direct and significant link between attitude and purchase intention toward online health insurance in Saudi Arabia, similar to research on the relationship between attitude and purchases intention (e.g., Ajzen & Fishbein, 1975; Miniard & Engel, 2006; Solomon, 2009). This is in line with the findings of Amin and Ramayah (2010), who reported attitude as an important variable in understanding the intention to use SMS banking. The current study reports a direct and significant link between perceived behavioral control and purchase intention toward online health insurance in Saudi Arabia, similar to research on the relationship between perceived behavioral control and purchase intention (Davis & Venkatesh, 2000; Delafrooz et al., 2011; Fishbein & Ajzen, 1975). This finding is also in line with the TPB model (Ajzen, 1991) that PBC can significantly influence a customer’s decision to buy when they use the Internet to buy insurance goods. The study reports a direct and significant link between Subjective Norms and purchase intention toward online health insurance in Saudi Arabia, similar to research on the relationship between Subjective Norms and purchase intention (Alam & Sayuti, 2011; Huang et al., 2011). Further, the study reports a direct and significant link between Perceived Trust and purchase intention toward online health insurance in Saudi Arabia, similar to research on the relationship between Perceived Trust and purchase intention (Aziz et al., 2019; Jarvenpaa et al., 2000). Surprisingly, the study did not find a direct and significant link between religiosity and purchase intention toward online health insurance in Saudi Arabia. This finding supported the finding of Souiden and Rani (2015) that religiosity has not had a direct impact on purchase intention. The authors conclude that a person’s attitude toward religiosity has an indirect impact on their inclination to use Islamic banking services.

Even though there are studies of this caliber, they are only available in advanced countries and a few developing nations, like Japan and Singapore. This is a description of the interactions and functionality. Construct differences are heavily reliant on research findings and created hypotheses. These hypotheses aid in examining the connection within the Saudi Arabian context. Although it is in Saudi Arabia’s culture is distinct from that of the West, thus it may not provide many insights into western culture. Saudi Arabia is distinct from its neighbors in terms of culture. Therefore, this study advanced the existing knowledge by further validating the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) in Saudi Arabian context. However, managers, especially those working with or online health insurance in Saudi Arabia, may find the study’s findings to be of great use. Understanding the various aspects of religion enables managers to go outside the box when analyzing consumer behavior and modifying marketing plans accordingly. According to this research, the most significant factor influencing purchase intention toward online health insurance is perceived behavioral control. The paper recommends that consumers who want to adhere to their religious precepts will use

communication strategies that emphasize how online health insurance is compatible with Islamic beliefs and dispel any doubt that online health insurance is dubious (from a religious perspective). Online health insurance can provide better deals. The findings of the present study shed important light on how online health insurance services are managed. Marketing managers can benefit greatly from the wealth of knowledge found in this study to draw in and keep potential customers. Clear indicators of consumer intentions are attitudes regarding the introduction of online health insurance. Marketing managers can address consumer sentiments and guarantee good intent in this way. According to research results, customer uncertainty can be targeted to promote favorable consumer perceptions toward online health insurance. Managers can first recognize the favorable attitudes that result in favorable purchasing intentions for online health insurance and can then build promotional materials accordingly. To accomplish this, among other things, by increasing consumer awareness of the advantages of online health insurance. Another option is for marketers to create comprehensive marketing efforts that encourage potential customers to adopt online health insurance by not just increasing awareness but also by developing a positive attitude towards online health insurance. These campaigns may involve promotions and advertising that is specifically directed at potential customers. By bringing religious scholars and specialists in Islamic finance, television discussion shows can increase viewers' knowledge of the importance of economic and social well-being of online health insurance.

6. Conclusion

This paper tested the antecedents of Consumers' Purchase Intention toward Online Health Insurance in Saudi Arabia. Using Universities and Saudi Arabian internet buying communities, the paper used Smart-PLS 3 to analyze the data. The findings show that attitude, perceived behavioral control, subjective norms and perceived trust have significant positive influences on purchase intention toward online health insurance in Saudi Arabia. However, the relationship between religiosity and purchase intention toward online health insurance was not supported. The paper recommends that bringing religious scholars and specialists in Islamic finance, television discussion shows can increase viewers' knowledge of the importance of economic and social well-being of online health insurance.

This research has several limitations. The sample is not typical of the target community due to the convenience sampling technique; hence the findings should not be extrapolated to the entire Muslim or Saudi Arabian population. Second, the impact of religiosity in affecting consumer perceptions regarding Online Health Insurance in Saudi Arabia is not supported in this study. Further insight into consumer views toward Online Health Insurance and purchasing intents can be gained by test in the model in another context. Third, testing their mutual effects in another Muslim environment would be interesting concerning the religious elements. Compared to other Middle Eastern nations, Saudi Arabia has a very different conservative-modern way of life. Even if they appear to have some similarities to Saudi Arabian, these nations do not necessarily have the same priorities or social traits.

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