Adoption of Fintech Apps for Insurance Purchases: A Study on Consumer Behavior in Mumbai Suburban

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Abstract

The adoption of financial technology (fintech) applications for insurance purchases is reshaping the insurance sector by enhancing accessibility, transparency, and user convenience. However, in suburban Mumbai, adoption rates remain relatively low due to barriers such as digital literacy gaps, trust concerns, and socio-economic disparities. This study investigates the key factors influencing consumer behavior in fintech adoption for insurance purchases, with a particular focus on trust, ease of use, and digital literacy.

A structured survey was conducted among 206 respondents in suburban Mumbai, utilizing a stratified random sampling technique to capture diverse socio-economic backgrounds. The study employs statistical methods such as multiple regression analysis and Structural Equation Modeling (SEM) to assess the impact of psychological and socio-economic determinants on fintech adoption.

Key findings indicate that ease of use is the most significant predictor of fintech adoption, aligning with the Technology Acceptance Model (TAM). While trust and digital literacy were not found to have a direct impact on adoption, they significantly influence consumer confidence, which in turn affects adoption rates. The study also highlights that higher education levels correlate positively with fintech adoption, while gender differences in adoption behavior are narrowing.

The findings suggest that fintech firms should prioritize user-friendly design, financial literacy initiatives, and trust-building mechanisms to drive greater adoption of digital insurance platforms. Policymakers should promote targeted digital awareness campaigns to bridge the digital literacy gap and enhance financial inclusion.

This study contributes to the growing literature on fintech adoption in emerging markets and provides valuable insights for fintech developers, insurers, and regulators aiming to improve consumer engagement. Future research should explore additional socio-economic variables and behavioral aspects influencing fintech adoption trends in other suburban and rural settings.

Keywords: Fintech adoption, insurance purchases, digital literacy, trust, suburban Mumbai, consumer behavior.

Introduction

Financial technology (fintech) apps have revolutionized the insurance sector, offering consumers convenience, transparency, and tailored solutions (Arner et al., 2020). The increasing smartphone penetration in India, coupled with a shift towards digital financial services, has resulted in a significant adoption of fintech platforms for various financial transactions, including insurance purchases. Studies have highlighted that consumer behavior in fintech adoption is influenced by factors such as perceived ease of use, trust, and digital literacy (Dahlberg et al., 2015). Specifically, the suburban regions of Mumbai represent a unique demographic mix where socio-economic diversity plays a pivotal role in fintech adoption.

Prior research has examined the adoption of fintech in financial services broadly. For instance, Gomber et al. (2018) found that consumer preferences for fintech platforms are significantly shaped by technology acceptance models, emphasizing trust and perceived usefulness. However, limited research exists on the adoption of fintech apps specifically for insurance purchases, particularly in the context of Mumbai suburban consumers. This study aims to fill this gap by exploring consumer behavior patterns, identifying the barriers to adoption, and assessing the socio-economic factors that influence decisions.

Understanding these dynamics is critical for insurance providers and fintech developers to enhance user engagement and improve financial inclusion in suburban regions. Furthermore, insights from this study can guide policymakers in promoting digital insurance solutions and addressing challenges in technology adoption.

Literature Review

The adoption of fintech apps for insurance purchases is an emerging area of study that integrates consumer behavior theories, technological acceptance models, and insights into financial literacy. Existing literature highlights several key factors influencing fintech adoption, including trust, perceived usefulness, socio-economic variables, and digital literacy.

1. Technology Acceptance Model (TAM): Davis (1989) proposed the TAM, emphasizing perceived ease of use and usefulness as critical determinants of technology adoption. Recent studies have extended this model to fintech applications. For instance, Ryu (2018) analyzed consumer trust in fintech platforms and found that transparency and data security significantly enhance adoption rates.

2. Role of Trust and Perceived Risk: Trust is a recurring theme in fintech adoption literature. Lee and Turban (2001) explored how trust mitigates perceived risk in online financial services, a finding corroborated by Oliveira et al. (2016), who identified trust as a significant predictor of fintech usage.

3. Digital Literacy and Socio-Economic Factors: Digital literacy plays a crucial role in the adoption of fintech apps. Consumers with higher digital literacy levels are more likely to engage with fintech platforms (Venkatesh et al., 2012). Moreover, socio-economic variables such as income, education, and age also influence adoption patterns. According to Zhang et al. (2020), younger consumers are more inclined to adopt fintech apps due to their familiarity with digital technologies.

4. Insurance Sector-Specific Insights: The insurance sector has witnessed a gradual shift towards digitalization. Studies by Singh and Kaur (2021) revealed that fintech apps enhance consumer convenience and accessibility in purchasing insurance products. However, barriers such as lack of awareness and trust issues persist, especially in suburban and rural areas.

5.   **Indian Context:** In the Indian context, Sharma and Kukreja (2013) highlighted the potential of fintech to bridge gaps in financial inclusion. Similarly, Sahay et al. (2020) examined the adoption of digital financial services in suburban regions, emphasizing the importance of tailored financial literacy programs to drive adoption. Acharekar et al., (2023) Studies have shown that younger generations are more exposed to technology and digital finance tools, but investment awareness still varies. Literature highlights that demographic factors such as age, education, and financial literacy impact students' understanding of investments. Research emphasizes the need to enhance financial education to improve youth investment behavior. Acharekar et al., (2024) report that individual characteristics such as age and employment status partly explain differences in investment patterns alongside opportunities to invest and drivers of investment decisions. This study explores how G-20 policies can support Fintech innovations to help small investors. Acharekar et al., (2024) Using surveys, it found that Fintech improves accessibility and lowers costs. Gender influences investment decisions, and G-20-backed Fintech can boost small investor participation in financial markets through tailored, affordable solutions.

Need Of The Study

The adoption of fintech apps for insurance purchases is gaining traction globally, yet significant barriers remain in suburban regions of developing countries like India. Limited research focuses on consumer behavior in these areas, particularly concerning the intersection of digital literacy, socio-economic factors, and technology acceptance (Ryu, 2018). Understanding these dynamics is crucial for improving financial inclusion and addressing socio-economic disparities in fintech adoption.

This study is necessary to identify specific barriers to adoption in Mumbai's suburban areas, where diverse socio-economic backgrounds influence consumer behavior. The insights can help fintech developers design user-friendly platforms tailored to local needs and assist policymakers in implementing targeted interventions (Sharma & Kukreja, 2013). Moreover, the findings will contribute to the growing body of literature on fintech adoption, offering practical implications for enhancing consumer engagement in the insurance sector.

Research Problem

Despite the rapid growth of fintech applications, their adoption for insurance purchases remains relatively low in suburban regions of Mumbai. Factors such as low digital literacy, lack of trust, and socio-economic disparities present significant barriers to adoption. While fintech apps offer the potential to improve accessibility and convenience in the insurance sector, understanding the underlying consumer behavior is essential for addressing these challenges. Existing research largely focuses on urban or rural contexts, leaving a gap in understanding the unique dynamics of suburban consumers.

Research Questions

1.   What are the socio-economic and psychological factors influencing the adoption of fintech apps for insurance purchases in suburban Mumbai?
2.   How do trust and digital literacy impact consumer behavior toward fintech adoption in the insurance sector?

Research Objectives

1.   To analyze the socio-economic and psychological determinants of fintech app adoption for insurance purchases in suburban Mumbai.

2.   To assess the impact of trust and digital literacy on consumer behavior in adopting fintech platforms for insurance.

Hypotheses
Null Hypothesis (H0): Socio-economic and psychological factors do not significantly influence the adoption of fintech apps for insurance purchases in suburban Mumbai.
Alternate Hypothesis (H1): Socio-economic and psychological factors significantly influence the adoption of fintech apps for insurance purchases in suburban Mumbai.
Null Hypothesis (H0): Trust and digital literacy do not significantly impact consumer behavior toward fintech adoption for insurance purchases.
Alternate Hypothesis (H1): Trust and digital literacy significantly impact consumer behavior toward fintech adoption for insurance purchases.

Data And Methodology
Data Collection
This study is based on a survey conducted among **206 respondents** residing in suburban Mumbai. The survey aimed to explore the socio-economic and psychological factors influencing fintech adoption for insurance purchases. A structured questionnaire was used to collect data on various parameters, including trust, digital literacy, ease of use, confidence, and fintech adoption behavior.
The sample size of **206 respondents** was determined based on feasibility, statistical power considerations, and prior research in similar domains. This sample size ensures a reasonable representation of the target population while maintaining statistical validity for multivariate analysis.
Rationale for Selecting Mumbai: Mumbai, as the financial capital of India, has a dynamic fintech ecosystem and diverse consumer base. However, **suburban Mumbai** presents a unique case where fintech adoption for insurance remains relatively low despite the availability of digital financial services. The selection of this area allows for an in-depth analysis of adoption barriers, including digital literacy, trust, and socio-economic disparities. Furthermore, suburban Mumbai represents a transitional zone between urban and rural financial behaviors, making it a relevant setting for studying fintech adoption patterns.
Sampling Methodology: A **stratified random sampling** technique was employed to ensure a representative sample from different socio-economic backgrounds. The study targeted individuals who have either used or considered using fintech applications for insurance purchases. The sample was drawn from different suburban areas of Mumbai to reflect the diversity of financial literacy levels and digital adoption trends within the region.
Survey Instrument: The questionnaire comprised multiple sections:
1.   **Demographic Information:** Age, gender, income level, and educational background.
2.   **Fintech Adoption Behavior:** Usage of fintech applications for insurance purchases.
3.   **Trust and Digital Literacy:** Perceptions of fintech security, reliability, and ease of understanding digital platforms.
4.   **Ease of Use and Confidence:** User experience with fintech apps and self-perceived confidence in using digital financial services.
Statistical Analysis: The study employed a mix of **univariate, bivariate, and multivariate analyses** to examine relationships between key variables.
Univariate Analysis: Frequency distributions and percentage calculations were used to summarize respondent characteristics and fintech adoption trends.
Bivariate Analysis

● **Chi-square tests** were conducted to assess relationships between categorical variables (e.g., trust levels vs. fintech adoption).

● **T-tests** and **ANOVA** were used to compare means across groups based on demographic factors.

Multivariate Analysis

● **Multiple Regression Analysis:** Used to determine the effect of socio-economic and psychological factors on fintech adoption.

● **Structural Equation Modeling (SEM):** Applied to analyze how trust and digital literacy impact consumer behavior toward fintech adoption.

Results

The univariate analysis provides an overview of individual variables and their distributions.

● **Gender Distribution:** The study found a statistically significant association between gender and fintech adoption for insurance (p = 0.0218). Male respondents exhibited a slightly higher adoption rate than female respondents.

● **Education Level:** Education level plays a crucial role in fintech adoption, with higher education significantly increasing the likelihood of using fintech for insurance purchases (p = 0.0301). Respondents with graduate or postgraduate degrees demonstrated greater confidence in using digital financial platforms.

● **Occupation Influence:** While occupation did not exhibit strong statistical significance (p = 0.0982), trends indicate variations based on employment type. Salaried professionals and business owners showed higher adoption rates compared to individuals in informal or lower-skilled jobs.

● **Income and Age:** Income and age are positively correlated (r = 0.53), indicating that older individuals tend to have higher incomes, but their fintech adoption rate remains inconsistent.

The bivariate analysis explores relationships between key independent and dependent variables.

● **Gender and Fintech Adoption:** The chi-square test indicates a significant association (p = 0.0218), suggesting that fintech adoption behavior differs across genders. While men show slightly higher adoption, the gap is narrowing with increasing digital literacy.

● **Education and Fintech Adoption:** A significant relationship (p = 0.0301) suggests that individuals with higher education levels are more likely to use fintech apps for insurance purchases. This aligns with previous research indicating that financial literacy plays a vital role in fintech adoption.

● **Trust and Digital Confidence:** Trust in fintech services shows a moderate positive correlation (r = 0.58) with digital confidence, indicating that individuals who trust fintech platforms are also more confident in digital transactions.

● **Ease of Use and Confidence:** A strong correlation (r = 0.60) suggests that ease of use significantly impacts confidence in digital financial transactions. This supports the **Technology Acceptance Model (TAM)**, which posits that perceived ease of use directly influences technology adoption.

● **Digital Literacy and Fintech Adoption:** A negative correlation (r = -0.28) between lack of digital literacy and fintech adoption highlights digital literacy as a critical barrier. Individuals with lower digital skills are less likely to trust and use fintech platforms for insurance purposes.

Results from multivariate analysis

We have coded the values in the **"Have you purchased insurance using fintech apps?"** (**1 = Yes, 0 = No**)

Key **Findings (Logistic Regression Results):**

1. **Income significantly influences fintech adoption** (*p = 0.003*). Higher-income individuals are more likely to use fintech for insurance.

2. **Ease of use is marginally significant** (*p = 0.058*), suggesting that better user experience may encourage adoption.

3. **Trust, digital literacy, and awareness are not statistically significant** predictors.

Model 1: Trust and Digital Literacy Impact on Fintech Adoption

- **Dependent Variable:** Fintech Adoption
- **Independent Variables:** Trust, Digital Literacy, Ease of Use, Confidence

Variable	Coefficient	Std. Error	z-score	p-value	Significance
Constant	1.4758	0.669	2.207	0.027	**Significant**
Trust	-0.0746	0.272	-0.274	0.784	Not Significant
Digital Literacy	-0.099	0.159	-0.623	0.533	Not Significant
Ease of Use	-0.6753	0.33	-2.045	0.041	**Significant**
Confidence	-0.3942	0.314	-1.255	0.21	Not Significant

- **Ease of Use significantly affects fintech adoption** (p=0.041p = 0.041p=0.041), indicating that users who find fintech apps easier to use are more likely to adopt them.

- **Trust, Digital Literacy, and Confidence do not have a significant direct impact on adoption**, suggesting potential indirect effects or interaction effects.

Model 2: Ease of Use and Confidence Impact on Trust

- **Dependent Variable:** Trust
- **Independent Variables:** Ease of Use, Confidence

Variable	Coefficient	Std. Error	t-score	p-value	Significance
Constant	0.7438	0.137	5.413	0	Significant
Ease of Use	0.2536	0.079	3.226	0.001	Significant
Confidence	0.4588	0.072	6.395	0	Significant

- **Both Ease of Use (p=0.001p = 0.001p=0.001) and Confidence (p<0.001p < 0.001p<0.001) significantly impact Trust**.

- This suggests that fintech apps perceived as easy to use and instilling confidence are more likely to gain user trust.

Model 3: Confidence Impact on Digital Literacy

- **Dependent Variable:** Digital Literacy
- **Independent Variable:** Confidence

Variable	Coefficient	Std. Error	t-score	p-value	Significance
Constant	2.1918	0.205	10.68	0	Significant
Confidence	0.2577	0.094	2.732	0.007	Significant

- **Confidence has a significant positive impact on Digital Literacy** (p=0.007p = 0.007p=0.007), meaning users who feel more confident in using fintech apps also perceive themselves as more digitally literate.

- However, the $R2R^2R2$ value (0.035) is relatively low, indicating that **other factors beyond confidence contribute to digital literacy**.

Final Insights from Path Analysis:

1.   **Ease of Use and Confidence strongly influence Trust.**
2.   **Confidence improves Digital Literacy perceptions.**
3.   **Fintech Adoption is primarily influenced by Ease of Use, not Trust or Digital Literacy directly**

Result And Discussion

The analysis examined the influence of socio-economic and psychological determinants, including trust, digital literacy, ease of use, and confidence, on the adoption of fintech applications for insurance purchases in suburban Mumbai. Using multiple regression models, we assessed both direct and indirect effects of these variables.

1. Trust and Digital Literacy Impact on Fintech Adoption

The logistic regression model tested the direct effects of trust, digital literacy, ease of use, and confidence on fintech adoption. The results indicate that ease of use is the only significant predictor of fintech adoption ($p = 0.041$). Trust, digital literacy, and confidence do not significantly influence adoption, suggesting that users prioritize the usability of fintech apps over their trustworthiness or their digital literacy levels when deciding to adopt fintech for insurance purchases.

2. Ease of Use and Confidence Impact on Trust

A linear regression model was used to test whether ease of use and confidence influence trust. The results show that both ease of use ($p = 0.001$) and confidence ($p < 0.001$) significantly enhance trust. This suggests that fintech apps that are user-friendly and instill confidence among users are more likely to be trusted.

3. Confidence Impact on Digital Literacy

Finally, another linear regression model was employed to assess whether confidence impacts digital literacy. The results indicate that confidence positively influences digital literacy ($p = 0.007$), meaning individuals who feel confident using fintech apps are more likely to perceive themselves as digitally literate. However, the low R-squared value (0.035) suggests that additional factors beyond confidence contribute to digital literacy.

4.   Hypothesis Testing

The study employed multiple regression models to test the hypotheses regarding fintech adoption for insurance purchases in suburban Mumbai. The first hypothesis proposed that socio-economic and psychological factors significantly influence fintech adoption. However, the results indicate that among these factors, only **ease of use** had a statistically significant impact ($p = 0.041$), leading to the partial rejection of the null hypothesis. This finding is consistent with the **Technology Acceptance Model (TAM)**, which suggests that ease of use is a key determinant of technology adoption (Davis, 1989).

The second hypothesis examined the role of trust and digital literacy in influencing consumer behavior toward fintech adoption. While trust and digital literacy did not directly impact adoption, they were found to be significantly influenced by **ease of use and confidence**. Trust was notably shaped by ease of use ($p = 0.001$) and confidence ($p < 0.001$), supporting previous findings that trust in fintech services is often mediated by usability perceptions (Gefen et al., 2003). Additionally, confidence was shown to significantly enhance digital literacy ($p = 0.007$), highlighting the role of user self-efficacy in digital adoption.

Overall, the findings suggest that fintech adoption in suburban Mumbai is driven primarily by ease of use rather than digital literacy or trust. This implies that fintech firms should prioritize intuitive design and usability improvements to drive adoption. Additionally, while trust and digital literacy do not directly impact fintech adoption, they contribute to shaping long-term

consumer behavior and should be nurtured through **user confidence-building strategies and digital awareness programs**.

Discussion

The findings align with previous studies in fintech adoption literature. The significance of ease of use in driving fintech adoption is consistent with the **Technology Acceptance Model (TAM)**, which posits that perceived ease of use strongly predicts technology adoption (Davis, 1989). Similarly, studies by **Venkatesh et al. (2003)** using the Unified Theory of Acceptance and Use of Technology (UTAUT) model highlight usability as a key determinant of fintech adoption.

1. The Role of Ease of Use in Fintech Adoption

Several researchers have found that ease of use plays a fundamental role in technology acceptance, particularly in financial services. **Zhou (2011)** demonstrated that fintech apps with intuitive interfaces and seamless user experiences foster higher adoption rates. The present study corroborates this by showing that ease of use is the most significant predictor of adoption, whereas trust and digital literacy do not have direct effects.

2. Trust as a Mediating Factor

While trust was not a significant direct predictor of fintech adoption in this study, prior literature suggests its mediating role in digital financial transactions. **Gefen et al. (2003)** emphasize that trust enhances continued usage but does not necessarily drive initial adoption. Our findings indicate that trust is significantly influenced by ease of use and confidence, meaning that fintech firms should focus on improving these aspects to build long-term trust among users.

3. Digital Literacy and Confidence

Confidence was found to significantly impact digital literacy perceptions, supporting findings from **Riggins & Weber (2016)**, who argue that user confidence is a key enabler of digital literacy. However, the low R-squared value suggests that other socio-economic factors, such as education and prior experience with digital financial services, might play a more substantial role in shaping digital literacy.

Implications for Policy and Industry

1.   **Designing More User-Friendly Fintech Apps:** Given the significance of ease of use, fintech firms should prioritize intuitive designs and simplified user experiences to increase adoption rates.

2.   **Building Trust through Confidence and Usability:** While trust is essential for long-term engagement, this study suggests that it is shaped by confidence and ease of use rather than being a standalone determinant.

3.   **Enhancing Digital Literacy through Awareness Programs:** Since confidence significantly impacts digital literacy, targeted awareness campaigns can improve consumers' confidence in using fintech services.

Conclusion

This study provides empirical evidence on the determinants of fintech adoption for insurance purchases in suburban Mumbai. It highlights the crucial role of ease of use in adoption decisions, while also showing how confidence influences both trust and digital literacy. Future research should explore additional socio-economic factors that may contribute to digital literacy and trust in fintech adoption.

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