The Effects of Service Quality Determinants on Intention to Purchase: Focused on Internet Insurance

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Abstract: Information technology that makes information sharing easier has been developed, and the number of consumers who are accustomed to using digital devices has increased. With the advent of the non-face-to-face financial era, insurance companies and consumers are increasingly interested in Internet insurance, where customers can meticulously check and subscribe online without going through an insurance agency. Internet insurance is expected to grow further as it is not only a simple product structure, but also is easy to use, with low insurance premiums, and has various information available. This study focuses on analyzing the relationship between quality of service in internet insurance and intention to use, user satisfaction, and intention to purchase. The factors that determine service quality were classified into transaction swiftness, autonomy of choice, competitiveness of insurance premiums, and quality of information. The summary of the study is as follows. First, transaction swiftness had a significant effect on the intention to use and on user satisfaction. Second, autonomy of choice had no significant effect on the intention to use and on user satisfaction. Third, the competitiveness of insurance premiums had a significant effect on the intention to use and on user satisfaction. Fourth, the quality of information had no significant effect on the intention to use but had a significant effect on user satisfaction. Fifth, the intention to use had a significant effect on the intention to purchase and user satisfaction had a significant effect on the intention to purchase.

1. Introduction

With the advancement of information technology, information sharing is becoming easier. The number of consumers who are familiar with the use of digital devices is also increasing, and interest in Internet insurance, which consumers decide to purchase on their own, is gradually spreading. Until now, there have not been many studies that empirically analyzed the relationship between Internet insurance service quality and intention to purchase from the perspective of insurance consumers.

Various studies have been conducted on Internet insurance. Previous studies to date have been mainly researching the current status and prospects of the market, utilization plan, utilization performance analysis, activation plan, legal issues in contracts, and quality factors of information systems, but only a few on Internet insurance services from the perspective of insurance consumers. Few studies have empirically analyzed the relationship between quality and intention to purchase. Therefore, to secure the competitive advantage of insurance companies facing the dynamic Internet business environment, a rational and systematic approach to Internet insurance service quality management is necessary. In other words, it is necessary to increase the intention to purchase of insurance consumers by providing more upgraded new value to insurance consumers through improved service quality and creating a competitive advantage that is superior to other companies.

Non-face-to-face channels such as online insurance sales (CM), which are currently in operation, are channels in the process of being converted to new channels utilizing advanced technologies such as artificial intelligence (AI) in the future. There is a need to find a new growth engine for the insurance industry by providing more utility to customers [1]. The non-face-to-face channel provides convenience and guarantees insurance consumers' right to choose, while in terms of insurance companies, it has the advantage of securing a reasonable financial structure suitable for the low-growth era, which many insurance companies are introducing. The representative non-face-to-face channel in the insurance industry is the internet channel, and it is continuously growing, focusing on auto insurance with simple product [2].

Reflecting this trend, in this study, based on the SERVQUAL (Service + Quality) model, the factors of service quality, which are factors affecting internet insurance's intention to use, user satisfaction, and intention to purchase, were identified as swiftness of the transaction, autonomy of choice, competitiveness of insurance premiums, and quality of information. This is an empirical analysis of how service quality affects intention to use, user satisfaction, and intention to purchase, focusing on internet insurance. It is expected that this study will contribute to the development of new internet insurance products and the establishment of related policies in the future. A structural equation model was used to test the relationship with the factors described above.

2. Theoretical Background

2.1 Service Quality Of Internet Insurance

Internet insurance refers to the provision of insurance services in cyberspace using information and communication networks, also known as online insurance, virtual insurance, and cyber insurance. Internet

insurance is a generic term for insurance companies to provide insurance services through electronic media and perform payment and payment functions. The PZB reclassified the original 10 factors in SERVQUAL (Service + Quality) into 5 factors such as 'responsiveness, certainty, tangibleness, reliability, and empathy' [3]. In the subsequent study, the initial questionnaire of five factors was modified to present a weighted SERVQUAL scale reflecting the relative importance. This scale is used by many researchers as a measure of service quality [4,5]

2.1.1 Transaction Swiftness

Internet insurance contract procedures are different from offline insurance contract methods. Insurance consumers themselves search for information on the Internet, compare various insurance products, select a company and product with the most favourable conditions, fill out an online subscription form, and pay insurance premiums through electronic transfer, etc [6].

"A research fellow at the Insurance Research Institute, analysed through the 'Report on supervisory issues due to digitalization of the insurance industry,' saying that if the insurance industry is digitalized, it can provide a better experience for consumers, and that it is easy to access insurance and select customized products. The Korea Insurance Institute predicted that digitalization will be rapidly applied to the insurance industry. As technology advances and the new coronavirus infection is prevalent, the non-face-to-face environment is getting used to it" [7].

In the past, insurance product sales channels were the only face-to-face channels through exclusive insurance agents, but the emergence of new channels after the 2000s has diversified the way customers can subscribe to insurance. In particular, internet insurance subscriptions through non-face-to-face channels are rapidly increasing, focusing on insurances that have simple product contents such as automobile insurance and low need for ventilation [1]. In the insurance market, 'online products' are attracting attention after the COVID-19 crisis. As the fact that it is easy to sign up through the internet without meeting an insurance agent has been highlighted, not only the 20s to 30s, but also the middle-aged people are increasing their interest [8].

2.1.2 Autonomy of Choice

The biggest advantage of a non-face-to-face channel is that it can search and compare features and prices of similar products. An exclusive agency channel cannot be compared with other similar insurance products. In addition, channels such as independent agencies and bancassurance that sell insurance products of various companies also have limitations where accurate product recommendations are structurally impossible due to the problem of agents caused by the remuneration structure and strategic actions between sellers.

As the function of a sales channel that provides information on the solution to risk exposure insurance consumers becomes important, face-to-face channels where insurance agents explain insurance details in detail have been preferred. However, in the 2000s, insurance products were purchased from banks, bancassurance, telemarketing (TM), online channels (Cyber Marketing, CM), and independent agencies not affiliated with a specific insurance company (General Agency, GA) channels were diversified and the time of guaranteeing market share through large insurance planners has passed [9]. The recent financial environment is rapidly changing with IT-based commercialization, diversification, and global expansion, and the domestic insurance market is also switching to a new sales channel to secure a competitive advantage through sales channel innovation. Developing new products that reflect customer needs and supplying them through new channels is meaningful as a new item [10].

2.1.3 Competitiveness of Insurance Premiums

Internet insurance claims that premiums are 10 to 20% cheaper because their fees are lower compared to offline channels. It also attracts insurance consumers by providing a simulation program that allows consumers to pre-design various insurance products before signing up. Due to direct transactions between consumers and companies, insurance products sold by Internet insurance have higher competitiveness of premiums than products sold through insurance agents. Internet insurance subscriptions began to increase rapidly when auto insurance sales accelerated, and life insurance also developed and sold products in the internet. In particular, as the digital signature method according to the digital signature method improved and insurance premiums became autonomous after April 2003, the advantage of being cheaper than offline channels and the possibility of comparative estimates of insurance premiums emerged, and Internet insurance sales began to increase significantly [11]. Recently insurance products that are popular on the Internet are pension insurance, which increases the amount received by reducing business expenses, and savings-type insurance to prepare travel expenses. It is differentiated from face-to-face channel products, such as being able to receive full refund of the paid principal even if the insurance subscription is maintained for only one month. Fine dust insurance, which covers diseases related to fine dust such as lung function, brain function, and respiratory system, is also attracting attention. A product in which the insurance premium is set first, and the subscription amount and the insurance amount are calculated in reverse [8].

2.1.4 Quality of Information

The rapid development of Internet technology and information and communication technology has made it possible to transfer information in ways that were previously unimaginable. In particular, millennials who are proficient in information retrieval are increasingly favoring non-face-to-face channels that do not cause agent problems. The increasing trend of voluntary insurance subscriptions is expected to rapidly improve problems such as incomplete sales of existing channels.

The face-to-face channel has the advantage of providing a good understanding of the contract details by listening to an explanation of an insurance product by an insurance agent and purchasing insurance, but unlike an explanation about a high-interest savings-type insurance by an agent, it is possible to subscribe to life insurance that guarantees death benefits. However, the problem of increasing incomplete sales due to competition in sales performance was constantly pointed out [12]. On the other hand, in a non-face-to-face channel, insurance consumers are responsible for everything from product selection to contract because it is impossible to hear explanations from insurance agents, but it can be an alternative to reduce incomplete sales caused by insurance agents [10].

One of the reasons why non-face-to-face channels such as online channels (CM) have not been rapidly spreading so far is that they have not been able to provide sufficient explanations during the insurance subscription process. With the emergence of artificial intelligence sales channels using new high-tech technologies, there is a possibility that many technical problems with consumer convenience and explanation obligations in the insurance sales process that have not been addressed until now will largely be solved. This change is expected to be the driving force behind the growth of non-face-to-face channels [1]. Reports on the growth and change of non-face-to-face channels show that the quality of non-face-to-face channels are growing rapidly and quality of sales such as incomplete sales rates are also improving rapidly [13].

2.2 Intention To Use

Insurance is a contract that promises to pay money and other benefits for accidental events for the purpose of guaranteeing risk [14]. Insurance can be said to be a financial product for economic preparation against risks that may arise from the consumer side. The fact that the insurance coverage rate per household in Korea is 98.2% (Korea Insurance Research Institute) shows that most consumers subscribe to insurance for risk protection [10].

Younger people under 30, collectively referred to as millennials, prefer conversations through electronic devices to conversations with people. It is a generation that makes a choice. Therefore, if they emerge as a major consumer, the sales behavior of current face-to-face channel-oriented insurance is expected to undergo a significant change. In fact, more than half of consumers in their 20s and 30s have been found to have purchased insurance or have tried to subscribe using a computer or mobile phone [1]. Internet insurance intention to use differs by age group and by premium paid. It is higher in the group in their 20s to 40s than in their 50s, and it is higher in the group that pays more than 310,000 won than in the group that pays less than 310,000 won per year. Compared to other groups, they are requesting the most reduction in insurance premiums rather than providing information or saving time.

2.3 User Satisfaction

Satisfaction is determined by the difference between the actual performance and the customer's expectations for the service provider. If negative inconsistency occurs in the process of comparing performance and expectation, you become dissatisfied, and if the performance and expectation match, you are satisfied. A report on customer satisfaction said, "If the performance does not meet the expected level, the customer will be dissatisfied. If the performance matches expectations, the customer will be satisfied. If the performance exceeds the expected level, the customer will be extremely satisfied." [15].

As a measure of satisfaction, there is the expectation discrepancy paradigm model, which typically believes that customer satisfaction or dissatisfaction is formed by the expectation and performance of a product or service [16]. In uses and gratification theory, it is said that the reason why individuals continue to use certain media is that these satisfy their needs. There are many studies that have a positive (+) effect on variables such as users' revisit (use) intention and continuous use as user satisfaction is higher [4]. Customer satisfaction is the most important value for maintaining a business, and many researchers present a variety of research findings. The definition of customer satisfaction depends on whether it focuses on the process of customer satisfaction or the output. In general, definitions that emphasize aspects of the process are taken more meaningfully than definitions that emphasize aspects of outcome. This is because when the process aspect is emphasized, it provides important clues to the development of a scale that measures the characteristic factors of each step [17]. The consumer's reaction to the value obtained as a service or product is provided, that is, the positive emotion obtained as a result of using the product, is regarded as satisfaction, and the negative emotion is viewed as dissatisfaction [18].

2.4 Intention to Purchase

Intention to purchase refers to a consumer's willingness to purchase , and is the link in understanding consumer purchasing behavior. In general, consumers recognize the product they need by personal needs and environmental factors, evaluate and select the product through an information search process, and show a basic purchasing pattern that leads to purchasing behavior. Therefore, intention to purchase can be said to be the degree to which the consumer intends to purchase the product [4]. In many previous studies, Intention to purchase is known as a suitable variable for measuring purchase behavior.

Unlike existing offline commerce, e-commerce is not conducted in a face-to-face situation between sellers and buyers. Certain anxiety and risk factors intervene in the process of consumers approving transactions on the Internet and creating intention to purchase. These risk factors are felt even more by consumers who have never used the product or service they want to buy or the channel they want to use. E-commerce has many advantages, such as convenience of transaction and low margins, but if consumers perceive that the risk is relatively larger than

the benefits obtained from e-commerce, a negative attitude toward the product will arise and intention to purchase will not be formed [11].

3. Research Design

3.1 Research Model

This study focused on analyzing the effects of service quality on intention to use, user satisfaction, and intention to purchase of Internet insurance. Based on the SERVQUAL model [3] as a determinant of service quality of Internet insurance, it was reorganized according to the characteristics of the insurance industry and classified into transaction swiftness, autonomy of choice, competitiveness of insurance premiums, and quality of information. The research model is shown in [Figure 1].
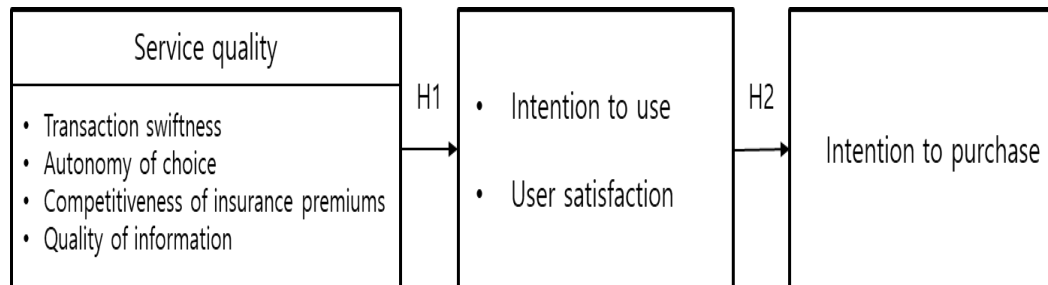

Fig. 1 Research model

3.2 Reserch Hypothesis

3.2.1 Hypothesis On Service Quality, Intention To Use, And User Satisfaction

As users who are satisfied with online auto insurance continue to increase their intention to use, increasing user satisfaction becomes an essential task.[6]. To increase the overall user satisfaction, intention to use, and repurchase intention of non-face-to-face channels, it is important to increase tangibility. In order for consumers who have already purchased insurance products through non-face-to-face channels to repurchase, they should be confident in addition to the tangible nature[5]. In this study, the following hypothesis were established based on previous studies.

Hypothesis H1-1-1 Transaction swiftness will have a significant effect on intention to use.
Hypothesis H1-1-2 Autonomy of choice will have a significant effect on intention to use.
Hypothesis H1-1-3 Competitiveness of insurance premiums will have a significant effect on intention to use.
Hypothesis H1-1-4 Quality of information will have a significant influence on intention to use.
Hypothesis H1-2-1 Transaction swiftness will have a significant effect on user satisfaction.
Hypothesis H1-2-2 Autonomy of choice will have a significant influence on user satisfaction.
Hypothesis H1-2-3 Competitiveness of insurance premiums will have a significant effect on user satisfaction.
Hypothesis H1-2-4 Quality of information will have a significant effect on user satisfaction.

3.2.2 Hypothesis On Intention To Use, User Satisfaction And Intention To Purchase

The higher the swiftness of the transaction, competitiveness of insurance premiums, and quality of information among the service quality of the life insurance non-face-to-face channel, the higher the results of the intention to purchase. It was confirmed that reliability, pleasure, and autonomy of choice did not affect intention to purchase [4]. Significant user satisfaction factors that influence the repurchase intention of non-face-to-face channel buyers are certainty, competitiveness of insurance premiums, and swiftness of the transaction [10]. In this study, the following hypothesis were established based on previous studies.

Hypothesis H2-1 Intention to use will have a significant effect on intention to purchase.
Hypothesis H2-2 User satisfaction will have a significant effect on intention to purchase.

4. Empirical Analysis And Results

4.1 Data Collection And Sample Characteristics

A survey was conducted, and a total of 120 people responded. The basic statistical survey is as follows: 76% of respondents were office workers, and 9% were professionals. There was a relatively high proportion of office workers. 76.7% were women while 23.3% were men, and the age distribution was 67.5% for those in their 40s, 18.3% for 50s, and 12.5% for 30s. Those in their 40s or older show a high rate of 85.8%. Based on annual income, 80% accounted for more than 60 million won. Also 70.8% of respondents had experience in purchasing Internet insurance, and 60% of respondents are currently enrolled.

4.2 Method Of Data Analysis

For the questionnaire analysis, SPSS 22.0 and Smart PLS 2.0, a structural equation package, were used for the basic statistics. The concentration validity tests the factor load value, construction reliability (CR), and average variance extraction (AVE) of each factor. Generally, the factor load value is more than 0.6, the construction reliability value is more than 0.7, and the average variance extraction is more than 0.5. The discriminant validity is not affected because the root mean square values of the average variance extraction are greater than the correlation coefficient. As a result of the factor analysis of the measured items for each variable, one item was removed from user satisfaction.

Table I. Reliability and Internal Consistency

Variable	Factor loading	AVE	C. R.	Cronbach's α
Transaction swiftness	0.830	0.670	0.840	0.757
	0.760			
	0.725			
	0.697			
Autonomy of choice	0.849	0.654	0.883	0.824
	0.780			
	0.832			
	0.769			
Competitiveness of insurance premiums	0.669	0.612	0.807	0.681
	0.748			
	0.751			
	0.689			
Quality of information	0.812	0.650	0.881	0.820
	0.838			
	0.836			
	0.733			
Intention to Use	0.898	0.879	0.966	0.954
	0.945			
	0.967			
	0.938			
User satisfaction	0.883	0.841	0.940	0.905
	0.927			
	0.939			
Intention to Purchase	0.938	0.920	0.978	0.971
	0.972			
	0.963			
	0.963			

Table II. Correlation and Discriminant Validity

	AVE	1	2	3	4	5	6	7
Transaction swiftness	0.670	**0.818**						
Autonomy of choice	0.654	0.584	**0.808**					

Competitiveness of insurance premiums	0.612	0.474	0.544	**0.782**				
Quality of information	0.650	0.563	0.542	0.543	**0.806**			
Intention to Use	0.879	0.570	0.529	0.560	0.468	**0.937**		
User satisfaction	0.841	0.650	0.561	0.563	0.631	0.769	**0.917**	
Intention to Purchase	0.920	0.554	0.461	0.501	0.448	0.927	0.805	**0.959**

4.3 Verification Of Research Moel

The structural model uses Smart PLS 2.0, and the structural coefficient is used to derive the path coefficient and the coefficient of determination (R^2) between the variables of the research model. If the R^2 value is 0.26 or more, the degree of fitness can be expressed as 'high', and if it is 0.26 to 0.13, the degree of fitness is expressed as 'middle', and if it is less than 0.13, the degree of fitness can be expressed as 'low' [19].

The coefficient of determination (R^2) values for Intention to Use (0.451), User satisfaction (0.565), and Intention to Purchase (0.880) were high.
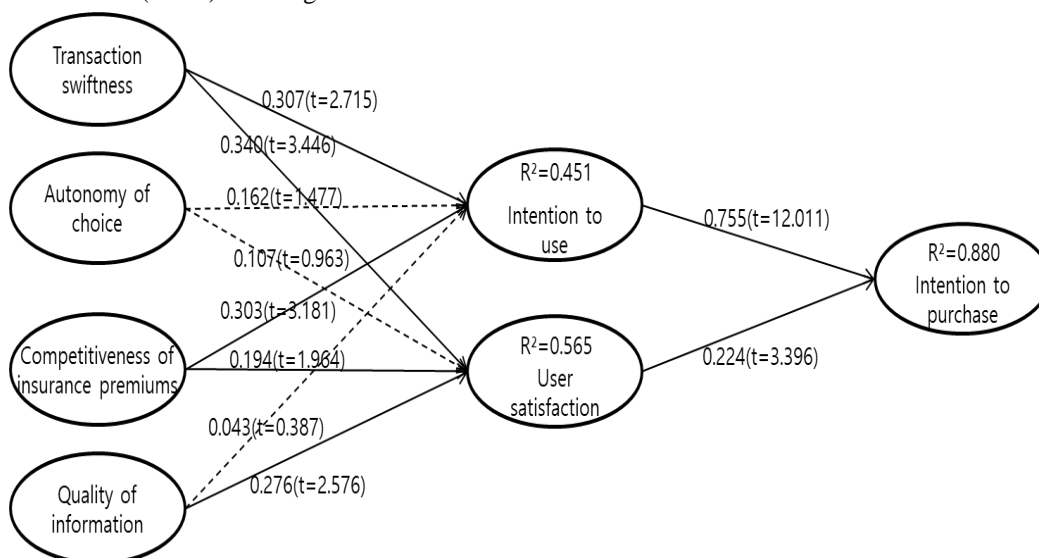

Fig. 2 The results of the research model

The proposed hypothesis H1 was partially adopted, and H2 was adopted.

First, hypothesis H1-1-1, "Transaction swiftness will have a significant effect on intention to use" was adopted. Transaction swiftness was found to have a significant effect on intention to use ($\beta=0.307$, $t=2.715$, $p<0.05$). This means that transaction swiftness in internet insurance has a significant effect on intention to use.

Second, hypothesis H1-1-2, "Autonomy of choice will have a significant effect on intention to use" was rejected. The autonomy of choice was found to have no significant effect on intention to use ($\beta=0.162$, $t=1.477$, $p<0.05$). This means that autonomy of choice in internet insurance does not significantly affect intention to use.

Third, hypothesis H1-1-3, "Competitiveness of insurance premiums will have a significant effect on intention to use" was adopted. The competitiveness of insurance premiums was found to have a significant effect on intention to use ($\beta=0.303$, $t=3.181$, $p<0.05$). This means that in internet insurance, competitiveness of insurance premiums has a significant effect on intention to use.

Fourth, hypothesis H1-1-4, "Quality of information will have a significant effect on intention to use" was rejected. The quality of information was found to have no significant effect on intention to use ($\beta=0.043$, $t=0.387$, $p<0.05$). This means that in internet insurance, the quality of information does not significantly affect intention to use.

Fifth, hypothesis H1-2-1, "Transaction swiftness will have a significant effect on user satisfaction" was adopted. The transaction swiftness was found to have a significant effect on user satisfaction ($\beta=0.340$, $t=3.446$, $p<0.05$). This means that in internet insurance, transaction swiftness has a significant effect on user satisfaction.

Sixth, hypothesis H1-2-2, "Autonomy of choice will have a significant effect on user satisfaction" was rejected. The autonomy of choice was found to have no significant effect on user satisfaction ($\beta=0.107$, $t=0.963$, $p<0.05$). This means that autonomy of choice in internet insurance does not significantly affect user satisfaction.

Seventh, hypothesis H1-2-3, "Competitiveness of insurance premiums will have a significant effect on user satisfaction" was adopted. The competitiveness of insurance premiums was found to have a significant influence on user satisfaction ($\beta=0.194$, $t=1.964$, $p<0.05$). This means that in internet insurance, the competitiveness of insurance premiums has a significant effect on user satisfaction.

Eighth, hypothesis H1-2-4, "Quality of information will have a significant effect on user satisfaction" was adopted. The quality of information was found to have a significant effect on user satisfaction (β=0.276, t=2.576, p<0.05). This means that in Internet insurance, the quality of information has a significant effect on user satisfaction.

Ninth, hypothesis H2-1, "Intention to use will have a significant effect on intention to purchase" was adopted. The intention to use was found to have a significant effect on intention to purchase (β=0.755, t=12.011, p<0.05). This means that intention to use in Internet insurance has a significant effect on intention to purchase.

Tenth, hypothesis H2-2, "User satisfaction will have a significant effect on intention to purchase" was adopted. The user satisfaction was found to have a significant influence on intention to purchase (β=0.224, t=3.396, p<0.05). This means that in internet insurance, user satisfaction has a significant effect on intention to purchase.

Previous studies showed the same results and supported this study, but in this study, the quality of information among service quality has an effect through user satisfaction, but with the intention to use, there is no relationship with intention to purchase. The fact that it was confirmed is the difference of this study [2,4].

Table III. Hypotheses Testing Results

Hypotheses Path	Coefficient(β)	t-value	Result
H1-1-1: Transaction swiftness → Intention to use	0.307	2.715	Accept
H1-1-2: Autonomy of choice → Intention to use	0.162	1.477	Reject
H1-1-3: Competitiveness of insurance premiums → Intention to use	0.303	3.181	Accept
H1-1-4: Quality of information → Intention to use	0.043	0.387	Reject
H1-2-1: Transaction swiftness → User satisfaction	0.340	3.446	Accept
H1-2-2: Autonomy of choice → User satisfaction	0.107	0.963	Reject
H1-2-3: Competitiveness of insurance premiums → User satisfaction	0.194	1.964	Accept
H1-2-4: Quality of information → User satisfaction	0.276	2.576	Accept
H2-1: Intention to use → Intention to purchase	0.755	12.011	Accept
H2-2: User satisfaction → Intention to purchase	0.565	3.396	Accept

t=1.97*, p <0.05

5. Conclusion

In this study, from the perspective of insurance consumers, the determinants of service quality (transaction swiftness, autonomy of choice, competitiveness of insurance premiums, quality of information) from the perspective of insurance consumers are determined by intention to use and user satisfaction. This is an empirical study to find out what kind of effect these have.

To summarize the results of the empirical analysis of this study, first, hypothesis H1-1 that service quality affects intention to use was partially adopted. Second, hypothesis H1-2 that service quality affects user satisfaction was partially adopted. Third, hypothesis H2-1 that intention to use had a significant effect on intention to purchase was adopted. Fourth, hypothesis H2-2 that user satisfaction had a significant effect on intention to purchase was adopted.

The implications of this study are: First, Internet insurance consumers show high intention to use in the order of competitiveness of insurance premiums and transaction swiftness for service quality, and user satisfaction was the highest in the order of transaction swiftness, quality of information, and competitiveness of insurance premiums. In addition, the influence of intention to use on intention to purchase was far ahead of that of user satisfaction.

In other words, as a factor that affects the intention to purchase of Internet insurance, the intention to use is more important user satisfaction among insurance consumers. Factors that affect the intention to use include

competitiveness of insurance premiums, rather than autonomy of choice and quality of information. They recognize that transaction swiftness is more important. Therefore, it is necessary to actively promote to insurance consumers that Internet insurance is superior in terms of competitiveness of insurance premiums and transaction swiftness to increase intention to purchase from the standpoint of insurance providers.

Second, from the perspective of insurance consumers, the spread of voluntary insurance subscription using non-face-to-face channels can be a way to prevent incomplete sales of face-to-face channels [20].

Third, face-to-face channels such as insurance planners present information to consumers who are less aware of risks and solutions and point out that there is a problem with agents such as delivering information in a favorable direction to the insurance company that is the information carrier. Therefore, it is necessary for policy authorities to devise a regulatory plan in response to new technological changes that enable two-way communication, such as the use of current non-face-to-face channels and future artificial intelligence.

Fourth, as the insurance industry becomes digital, there are concerns about cyber risk exposure and data and personal information leakage. In order for the Internet insurance industry to spread dramatically, policies to strengthen personal information protection are desperately needed.

This study empirically analyzed the influence of the determinants of service quality on the purchase intention in Internet insurance.

The limitations of this study include the non-classification of the subjects as Internet insurance subscribers and non-subscribers. Further research needs to be conducted where the subjects are classified into subscribers and non-subscribers. In addition, more determinants of service quality that affect intention to purchase related to Internet insurance should be developed and verified. The determinants of service quality adopted in this study have practical significance in verifying a new empirical analysis model in a situation where there are few previous studies.

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