Beyond Convenience: The Conditional Role of Trust in Life Insurance Purchase Intention

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ABSTRACT

Life insurance plays an essential role in providing financial protection and long-term financial security. However, insurance participation remains uneven across Malaysia, particularly in Sabah, despite improvements in insurance accessibility and digitalisation. This study addresses the limited understanding of how behavioural determinants influence life insurance purchase intention and whether trust in insurance providers moderates these relationships. Drawing on the Theory of Planned Behaviour (TPB), the study examines the relationships between attitude, subjective norms, perceived purchasing accessibility, and life insurance purchase intention, while investigating the moderating role of provider trust. A quantitative cross-sectional research design was employed, involving 170 respondents selected through purposive sampling in Sabah, Malaysia. Data were analysed using partial least squares structural equation modelling (PLS-SEM). The findings revealed that attitude was the only significant positive predictor of purchase intention, whereas subjective norms and perceived purchasing accessibility showed no significant direct relationships. Notably, provider trust negatively moderated the relationship between perceived purchasing accessibility and purchase intention, contrary to the hypothesised direction, while its moderating effects on attitude and subjective norms were not significant. These findings suggest that provider trust does not uniformly strengthen the relationships between behavioural determinants and purchase intention, highlighting its distinct conditional role in purchasing-related accessibility. The study contributes to TPB-based insurance research by offering a more nuanced understanding of how institutional trust interacts with consumers' perceived purchasing capabilities. Future research should consider longitudinal approaches, differences across insurance distribution channels, and comparisons across consumer groups and geographical settings to further examine these relationships.

Keywords:Life Insurance; Purchase Intention; Theory of Planned Behaviour; Provider Trust; Perceived Acc essibility; Sabah

INTRODUCTION

Life insurance is an important financial planning instrument that provides financial protection against unforeseen events, including premature death, critical illness, and permanent disability. As awareness of financial planning and the need for long-term financial security increase, the life insurance industry has continued to expand globally. The Swiss Re Institute (2021) highlighted the growth potential of life insurance markets, particularly in emerging economies where rising income levels and financial awareness have contributed to greater interest in insurance products. Nevertheless, industry expansion does not necessarily translate into equitable insurance participation, particularly in developing markets where affordability, cultural considerations, and limited awareness may constrain insurance adoption (Outreville, 2018).

Malaysia's life insurance industry similarly demonstrates considerable growth potential. According to Malaysian Re (2024), projections based on GlobalData Insurance Intelligence indicated that gross written premiums would increase from RM59.7 billion in 2024 to RM70.3 billion by 2027, with projected annual growth rates ranging from 4.0% to 6.2%. Despite this positive outlook, insurance participation remains uneven across the country. Sabah recorded a life insurance penetration rate of 3.2% in 2022, compared with the national average of 4.8% (Bank Negara Malaysia, 2023). This disparity highlights the importance of examining the factors associated with life insurance participation beyond national-level industry performance.

Sabah presents a relevant setting for investigating life insurance purchase intention because of its socioeconomic diversity and geographical characteristics. Differences in income, financial literacy, and access to insurance services may influence consumers' ability and willingness to obtain financial protection (Lim et al., 2021; Ramli et al., 2024). Furthermore, the increasing digitalisation of insurance distribution introduces additional considerations concerning consumers' ability to obtain information, navigate purchasing procedures, and interact with insurance providers (Hassan et al., 2021). These challenges suggest that improving insurance availability alone may be insufficient to encourage purchase intention, particularly when consumers differ in their perceived ability to engage with insurance products and their confidence in the institutions offering them.

The Theory of Planned Behaviour (TPB) provides an established framework for explaining behavioural intention through three principal determinants. There are attitude, subjective norms, and perceived behavioural control (Ajzen, 1991). In the context of life insurance, these determinants reflect consumers' evaluations of financial protection, perceived social expectations, and perceived ability to undertake the purchasing process. Although TPB has been widely applied to insurance and financial-service decisions, its application to life insurance purchasing may benefit from a more context-specific examination of perceived behavioural control, particularly in geographically dispersed and potentially underserved markets. In this context, consumers' perceived ability to obtain insurance information and complete purchasing procedures represents a relevant aspect of behavioural control. Existing studies have examined insurance accessibility from different perspectives, including physical distribution networks, digital platforms, service availability, and purchasing convenience (Shari et al., 2024; Thuy et al., 2023). Recent Malaysian evidence further highlights the relevance of consumers' perceived ability to overcome purchasing barriers. Drawing on the decomposed Theory of Planned Behaviour, Abdullah et al. (2025) identified resource availability and self-efficacy as important considerations in health insurance purchasing decisions among middle-income Malaysians. While these studies collectively highlight structural accessibility and consumers' perceived ability to overcome purchasing barriers, further investigation is warranted into how perceived purchasing accessibility operates within the specific context of life insurance purchase intention. In particular, the availability of insurance channels does not necessarily imply that consumers possess sufficient information or perceive themselves as capable of completing the purchasing process independently. Accordingly, examining accessibility as a context-specific aspect of perceived behavioural control may provide a more refined understanding of life insurance purchase intention, particularly in Sabah.

Beyond accessibility, trust in insurance providers represents another important consideration in life insurance decision-making. Unlike products whose benefits can be evaluated immediately, life insurance involves long-term financial commitments and reliance on providers to fulfil future obligations. Consumers must therefore evaluate not only the perceived benefits of insurance but also the reliability, integrity, and credibility of the institutions offering it (Mayer et al., 1995). Recent empirical evidence further highlights the relevance of trust in insurance-related decisions. Hanaysha et al. (2023) found that trust moderated the relationship between subjective norms and online life insurance purchase intention in Malaysia, while Chia et al. (2026) identified trust as an important predictor of Malaysian consumers' intention to adopt InsurTech applications. These findings demonstrate the importance of trust across different insurance-related purchasing and adoption contexts.

Nevertheless, existing evidence raises further questions regarding whether trust operates consistently across different determinants of life insurance purchase intention. Although Hanaysha et al. (2023) examined the moderating role of trust in online life insurance purchasing, limited attention has been directed towards how provider trust conditions the relationship between perceived purchasing accessibility and purchase intention within a broader insurance purchasing context. Moreover, recent Malaysian research has examined insurance-related decisions through behavioural and financial perspectives (Gan et al., 2026), highlighting the continued relevance of context-specific explanations of consumer decision-making. Against this background, the present study investigates whether provider trust differentially moderates the relationships between attitude, subjective norms, perceived purchasing accessibility, and life insurance purchase intention in Sabah. This approach extends existing research by examining the conditional role of provider trust across psychological, social, and purchasing-related determinants within a regional insurance market.

Therefore, this study aims to examine the relationships between attitude, subjective norms, perceived purchasing accessibility, and life insurance purchase intention among consumers in Sabah. It further investigates whether trust in life insurance providers moderates these relationships. By conceptualising accessibility as a context-specific aspect of perceived behavioural control and examining the conditional role of provider trust, this study seeks to contribute to the literature by clarifying whether trust operates differently across psychological, social, and purchasing-related determinants of life insurance purchase intention. The findings also offer practical implications for insurance providers seeking to improve consumer engagement, strengthen institutional trust, and address purchasing-related barriers in regional markets.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theory of Planned Behaviour and Life Insurance Purchase Intention

The Theory of Planned Behaviour (TPB) provides a well-established framework for explaining how individual beliefs translate into behavioural intention. TPB proposes that intention is determined by attitude toward the behaviour, subjective norms, and perceived behavioural control (Ajzen, 1991). Attitude represents an individual's favourable or unfavourable evaluation of performing a behaviour, subjective norms capture perceived social expectations surrounding the behaviour, and perceived behavioural control reflects the perceived ability to perform the behaviour given available resources, opportunities, and constraints.

TPB is particularly relevant to life insurance purchasing because the decision involves more than recognising the benefits of financial protection. As a complex and future-oriented financial service, life insurance requires consumers to evaluate long-term commitments under conditions of uncertainty (Hanaysha et al., 2023). Purcha1 norms, perceived purchasing accessibility, and life insurance purchase intention in Sabah.

Attitude and Behavioural Intention to Purchase Life Insurance

Attitude represents an individual's overall evaluation of performing a particular behaviour (Ajzen, 1991). In life insurance decisions, this evaluation can reflect beliefs about financial protection, family security, product usefulness, affordability, and the perceived relevance of insurance to an individual's financial circumstances. Consequently, attitude incorporates more than awareness of insurance; it reflects whether consumers ultimately perceive purchasing life insurance as worthwhile. Empirical evidence generally supports the importance of attitude, although the basis on which favourable attitudes are formed differs across settings. Masud et al. (2021) reported a strong positive relationship between attitude and life insurance purchase intention, indicating that consumers who evaluate insurance more favourably are more willing to purchase it. Thuy et al. (2023) reached a similar conclusion in the bancassurance context, where favourable attitudes increased consumers' willingness to purchase life insurance through banks. Together, these findings support the fundamental TPB proposition that positive behavioural evaluations strengthen intention.

However, the literature also indicates that attitudes toward insurance are embedded within broader product and consumer considerations. Rifas et al. (2023), for instance, showed that attitudes toward takaful among entrepreneurs were influenced by perceptions of ethical and financial suitability. Mai et al. (2020) similarly linked consumers' insurance evaluations to the perceived relevance and benefits of life insurance. More recently, Elangovan and Premkumar (2025) incorporated favourable attitude alongside insurance literacy, trustful belief, product benefits, and product risk, illustrating that attitudes toward life insurance develop within a broader cognitive assessment of the product.

Collectively, these findings suggest that the attitude on intention relationship is relatively well established, but its operation remains context dependent. Consumers may recognise the benefits of life insurance while simultaneously evaluating whether those benefits justify the financial commitment or correspond with their circumstances. This distinction is important in Sabah, where variations in income, insurance exposure, and accessibility may shape how favourable product evaluations translate into purchase intention. Thus, rather than assuming that evidence obtained from other insurance markets necessarily applies to Sabah, the relationship requires contextual examination. Based on TPB and the prevailing empirical evidence, consumers who evaluate life insurance more favourably are expected to demonstrate stronger purchase intention. Therefore:

H1: Attitude has a positive relationship with consumers' behavioural intention to purchase life insurance.

Subjective Norms and Behavioural Intention to Purchase Life Insurance

Subjective norms capture the perceived expectations and social influence of individuals or groups considered important to the consumer (Ajzen, 1991). In life insurance decisions, these influences may originate from family members, friends, peers, financial advisers, or other trusted referents. Such social influence can be important when consumers have limited knowledge of a complex financial product and rely on interpersonal recommendations to reduce uncertainty surrounding the decision.

Evidence from insurance and related financial services generally supports the relevance of subjective norms, but the magnitude of their influence is inconsistent across settings. Aziz et al. (2019) found that family and community considerations were important in shaping intentions toward family takaful. Similarly, Rifas et al. (2023) identified peer and community influence as relevant to takaful-related behavioural intention among entrepreneurs. These findings suggest that social expectations may become particularly influential in contexts where financial decisions are embedded within family or community relationships. The strength of subjective norms, however, appears to vary according to how financial products are purchased. Thuy et al. (2023) reported a positive but relatively modest effect of subjective norms on life insurance purchase intention through bancassurance, suggesting that recommendations remain relevant even within institution-based distribution. In contrast, evidence from digital purchasing contexts indicates that subjective norms may become less influential when consumers interact with products more independently. Sharma et al. (2024), for example, reported a nonsignificant subjective norm effect in digital green-product purchasing. Although this concerns a different product category, it highlights a broader possibility that the influence of social referents may depend on the degree of interpersonal interaction involved in the purchasing process.

Product uncertainty provides another explanation for these differences. Raza et al. (2020) showed that family and religious recommendations were relevant to takaful adoption where product familiarity was relatively limited. Mishra et al. (2024) similarly demonstrated the importance of subjective norms in health insurance decisions, particularly when consumers rely on social validation in evaluating unfamiliar or complex products. Taken together, these studies suggest that subjective norms are unlikely to exert a uniform influence across all consumers and channels. Their relevance may increase when consumers experience greater uncertainty or rely more heavily on interpersonal sources of information. Therefore, the effect of subjective norms cannot simply be inferred from studies conducted in other markets or distribution environments. Examining this relationship in Sabah establishes whether social expectations remain sufficiently influential to shape consumers' life insurance purchase intention. Accordingly:

H2: Subjective norms have a positive relationship with consumers' behavioural intention to purchase life insurance.

Accessibility and Behavioural Intention to Purchase Life Insurance

Perceived behavioural control reflects whether individuals believe that they possess the ability, resources, and opportunities necessary to perform a behaviour (Ajzen, 1991). This perception incorporates both internal control, such as confidence and capability, and external control arising from the environment in which the behaviour occurs (Fishbein & Ajzen, 2010). In this study, perceived purchasing accessibility is conceptualised as a context-specific aspect of perceived behavioural control rather than a comprehensive representation of the construct. It captures consumers' perceived ability to obtain relevant insurance information, evaluate available products, and complete purchasing procedures with minimal difficulty or assistance. Accordingly, the construct primarily reflects purchasing-related self-efficacy and perceived informational and procedural accessibility, rather than objective service availability or broader external constraints.

The literature suggests that insurance accessibility cannot be reduced to geographical proximity alone. Physical accessibility remains relevant where consumers depend on agents or branches, but digitalisation has expanded the concept to include access to websites, applications, and online insurance services. Wang et al. (2023) demonstrated that physical availability of insurance services can influence consumers' perceptions of convenience, while Azizam et al. (2024) highlighted the importance of user-friendly digital access in shaping

insurance purchase intention. Accessibility therefore reflects whether available channels make insurance practically obtainable rather than merely whether such channels exist.

The distinction is important because different channels can create different forms of perceived control. Digital channels can reduce geographical and temporal constraints by providing continuous access to insurance information and services (Ha et al., 2019). However, greater technological availability does not necessarily imply greater perceived accessibility. Consumers may still encounter difficulties associated with platform usability, product understanding, or purchasing procedures. Shari et al. (2024) emphasised the importance of simplified processes and personal guidance, suggesting that human assistance remains valuable where insurance products are perceived as complex.

Differences between consumer groups further complicate the accessibility–intention relationship. Mai et al. (2020) indicated that digital channels can strengthen perceived control among urban consumers, whereas rural consumers may remain more dependent on physical access points. Masud et al. (2021) similarly suggested that product complexity can increase consumers' reliance on personalised and high-interaction channels. Thus, the same distribution system may provide adequate accessibility for one consumer group but remain a barrier for another.

Recent Malaysian evidence further supports the relevance of purchasing-related capability in insurance decisions. Drawing on the decomposed Theory of Planned Behaviour, Abdullah et al. (2025) identified resource availability and self-efficacy as important considerations in health insurance purchasing decisions among middle-income Malaysians. Their findings highlight the distinction between the availability of insurance services and consumers' perceived ability to overcome purchasing barriers. Although their study focused on health insurance, it provides a relevant conceptual basis for examining perceived purchasing accessibility within the life insurance context. In this study, accessibility is therefore understood primarily in terms of consumers' perceived ability to obtain information and navigate the purchasing process, rather than the objective availability of insurance distribution channels.

Collectively, these findings suggest that perceived purchasing accessibility may influence life insurance purchase intention by shaping consumers' perceptions of their ability to engage with the purchasing process. Even when insurance services are available, consumers may perceive difficulties in obtaining information, understanding purchasing requirements, or completing the necessary procedures. Such considerations are particularly relevant in geographically dispersed markets such as Sabah, where purchasing experiences and access to insurance-related resources may vary across consumers. Consistent with the perceived behavioural control component of TPB, consumers who perceive greater purchasing accessibility are therefore expected to demonstrate stronger life insurance purchase intention. Accordingly, the following hypothesis is proposed:

H3: Perceived purchasing accessibility has a positive relationship with behavioural intention to purchase life insurance.

Trust in Life Insurance Providers as a Moderating Condition

Trust is particularly important in life insurance because consumers make present financial commitments in exchange for benefits whose delivery depends on the provider's future conduct. Given the long-term and intangible nature of life insurance, consumers may find it difficult to evaluate service quality and the fulfilment of contractual obligations at the point of purchase. Consequently, purchasing decisions involve expectations regarding the insurer's competence, integrity, and reliability. Trust may therefore reduce perceived vulnerability and uncertainty associated with long-term financial relationships (Mayer et al., 1995; Agyei et al., 2020). Existing insurance research recognises trust as an important consideration in purchasing decisions, although its theoretical role varies across studies. Aziz et al. (2019) examined perceived trust in family takaful purchase intention, while Masud et al. (2021) highlighted its relevance to household life insurance decisions. Other studies have conceptualised trust as a mediating mechanism. For example, Elangovan and Premkumar (2025) reported that trustful belief partially mediated the relationship between insurance literacy and life insurance purchase intention. Similarly, Gubwe et al. (2025) found that trust significantly mediated the relationships between affordability, perceived value for money, and life insurance uptake in Zimbabwe. These findings demonstrate how trust may transmit the effects of other determinants on insurance-related outcomes.

However, mediation does not explain whether the relationships between behavioural determinants and purchase intention vary according to consumers' level of trust. A moderating perspective addresses this distinction by examining trust as a condition that may strengthen or weaken existing relationships. Previous research has considered trust as a conditional factor in behavioural decision-making (Al-Qasa, 2013; Bhatti et al., 2020). More directly, Hanaysha et al. (2023) examined the moderating role of trust in Malaysian online life insurance purchasing, including its interaction with subjective norms. Their study provides a relevant empirical basis for investigating trust as a moderator rather than solely as a direct predictor or mediator.

Building on this perspective, the present study examines whether trust in life insurance providers moderates the relationships between attitude, subjective norms, perceived purchasing accessibility, and life insurance purchase intention among consumers in Sabah. Unlike studies focusing exclusively on online purchasing, this study considers provider trust within a broader life insurance purchasing context. It also incorporates perceived purchasing accessibility as a context-specific aspect of perceived behavioural control. Accordingly, the following subsections develop three hypotheses concerning the conditional role of provider trust in these relationships.

Trust as a Moderator of the Attitude on Intention Relationship

A favourable attitude toward life insurance reflects consumers' positive evaluations of its financial protection and long-term benefits. However, recognising the value of life insurance does not necessarily imply confidence in the provider offering it. Consumers may consider life insurance beneficial while remaining hesitant to purchase if they question the insurer's ability to fulfil future contractual obligations. This distinction suggests that provider trust may influence the extent to which favourable attitudes translate into purchase intention. When provider trust is high, consumers may be more willing to act upon their positive evaluations of life insurance. Conversely, low trust may weaken this relationship despite favourable attitudes toward the product. This reasoning is consistent with the conditional role of trust discussed in financial-service research (Al-Qasa, 2013). Although Elangovan and Premkumar (2025) examined trust as a mediator rather than a moderator, their findings further highlight its relevance to life insurance purchase intention. Based on this theoretical reasoning, the following hypothesis is proposed:

H4a: Trust in life insurance providers positively moderates the relationship between attitude and behavioural intention to purchase life insurance.

Trust as a Moderator of the Subjective Norms on Intention Relationship

Subjective norms represent the perceived expectations and encouragement of significant others, including family members, peers, and other important referents (Ajzen, 1991). Although social encouragement may increase consumers' interest in life insurance, its influence on purchase intention may depend on their confidence in the provider. Recommendations from significant others may carry greater persuasive weight when consumers perceive the insurer as trustworthy. Conversely, consumers with lower provider trust may be less responsive to social recommendations despite experiencing positive social influence. Hanaysha et al. (2023) examined trust as a moderator of the relationship between subjective norms and online life insurance purchase intention among Malaysian consumers, providing empirical support for investigating trust as a conditional factor. Extending this perspective beyond exclusively online purchasing, the present study proposes that provider trust reinforces the relationship between perceived social expectations and life insurance purchase intention. Accordingly, the following hypothesis is developed:

H4b: Trust in life insurance providers positively moderates the relationship between subjective norms and behavioural intention to purchase life insurance.

Trust as a Moderator of the Accessibility on Intention Relationship

Perceived purchasing accessibility reflects consumers' perceived ability to obtain insurance information and navigate purchasing procedures. However, the relationship between accessibility and purchase intention may depend on consumers' confidence in the insurance provider. Even when consumers perceive the purchasing process as manageable, they may remain reluctant to purchase if they question the insurer's ability to fulfil its

commitments. Higher provider trust may therefore reinforce the relationship between perceived purchasing accessibility and purchase intention by increasing consumers' willingness to act upon their perceived purchasing capability. Previous research has highlighted the relevance of trust in technology-mediated purchasing and bancassurance contexts (Ha et al., 2019; Thuy et al., 2023). Although these studies do not directly establish the interaction between provider trust and perceived purchasing accessibility, they provide a contextual basis for examining the relationship between purchasing-related capability and provider confidence. From a theoretical perspective, greater perceived accessibility may translate more strongly into purchase intention when consumers also have confidence in the insurer. Accordingly, the following hypothesis is proposed:

H4c: Trust in life insurance providers positively moderates the relationship between perceived purchasing accessibility and behavioural intention to purchase life insurance.

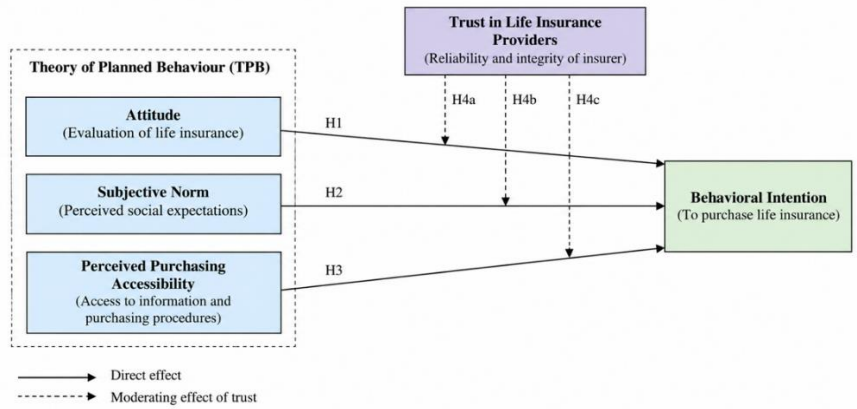


Figure 1. Proposed Conceptual Framework of Life Insurance Purchase Intention

RESEARCH METHODOLOGY

Research Design, Sampling and Data Collection

This study adopted a quantitative, cross-sectional survey design to investigate the factors associated with life insurance purchase intention among consumers in Sabah, Malaysia. Guided by an extended Theory of Planned Behaviour (TPB) framework, the study examined the relationships between attitude, subjective norms, perceived purchasing accessibility, and behavioural intention to purchase life insurance. It further investigated the moderating role of trust in life insurance providers across these relationships. Perceived purchasing accessibility was conceptualised as a context-specific aspect of perceived behavioural control, reflecting consumers' perceived ability to obtain relevant insurance information and navigate the purchasing process.

A purposive sampling technique was employed to recruit Malaysian citizens residing in Sabah who were aged 18 years or above and possessed basic awareness of the purpose and functions of life insurance. This sampling approach was considered appropriate because the study specifically targeted individuals capable of evaluating the behavioural and institutional factors associated with life insurance purchase intention. Both existing policyholders and non-policyholders were eligible to participate, allowing the study to capture purchasing intentions among consumers with different insurance ownership experiences. These eligibility criteria were communicated in the questionnaire introduction to ensure that respondents met the study's inclusion requirements. An a priori power analysis was conducted using G*Power version 3.1.9.7, specifying a medium effect size ($f^2 = 0.15$), a significance level of 0.05, statistical power of 0.95, and four predictors. The analysis indicated a minimum required sample size of 129 respondents. Following data screening, 170 valid responses were retained for analysis, exceeding the estimated minimum sample requirement under the specified assumptions. Nevertheless, the use of purposive sampling limits the statistical representativeness of the sample, as respondents were not randomly selected from the broader population of Sabah. Furthermore, the online recruitment approach may have favoured individuals with greater digital accessibility and familiarity. Therefore, the findings should be interpreted within the characteristics of the surveyed respondents rather than generalised to the entire population of Sabah.

Primary data were collected using a structured, self-administered online questionnaire developed through Google Forms and distributed via email, WhatsApp, and other social media platforms. The questionnaire was available in both English and Bahasa Malaysia to facilitate respondents' understanding of the survey items. It comprised two sections: Section A collected respondents' demographic information, while Section B measured the constructs included in the proposed research framework. Completed questionnaires were screened for completeness and response patterns, including straight lining, before being retained for analysis.

Measurement and Data Analysis

The five study constructs were measured using 25 items on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Measurement items were adapted from established instruments: attitude (Mishra et al., 2024), subjective norms (Masud et al., 2021; Mishra et al., 2024), perceived purchasing accessibility (Masud et al., 2021; Mishra et al., 2024; Sharma et al., 2024), behavioural intention (Aziz et al., 2019; Mishra et al., 2024; Wilfred, 2020), and trust in life insurance providers (Agyei et al., 2020). The measurement items are presented in Table 1. The questionnaire underwent expert review and translation and back-translation by a certified Malaysia–English linguist to ensure conceptual and linguistic equivalence. Pre-testing was conducted with five respondents from the target population, followed by a pilot study involving 28 completed questionnaires out of 30 distributed. Cronbach's alpha values ranged from 0.807 to 0.949 across the five constructs, indicating satisfactory internal consistency. Respondents were informed of the voluntary nature of participation and the confidentiality of their responses, and university ethics approval was obtained.

Data screening and descriptive analyses were conducted using IBM SPSS Statistics, while partial least squares structural equation modelling (PLS-SEM) was employed to assess the measurement and structural models. The measurement model was evaluated using outer loadings, Cronbach's alpha, composite reliability, average variance extracted (AVE), and discriminant validity assessed through the heterotrait–monotrait ratio (HTMT) and Fornell–Larcker criterion. The structural model was assessed using variance inflation factors (VIF), bootstrapped path coefficients, coefficients of determination (R^2), effect sizes (f^2), and predictive relevance (Q^2). Moderating effects were examined through interaction terms between trust in life insurance providers and each predictor of behavioural intention. The moderating effects were further illustrated using interaction plots generated in SmartPLS 4 to visualise the relationships at low (−1 SD), mean, and high (+1 SD) levels of provider trust.

Given that the data were collected through a single self-administered questionnaire, potential common method variance was assessed using Harman's single-factor test. All measurement items were subjected to an unrotated principal component analysis using IBM SPSS Statistics to examine the proportion of variance explained by the first component. As Harman's single-factor test provides only a preliminary assessment of potential common method variance, its findings were interpreted cautiously and were not considered conclusive evidence of the presence or absence of common method bias.

Table 1: Item Measurement

Variable	Measurement item	Source
Attitude	1. I think that buying life insurance is a good choice.	Mishra et al. (2024)
	2. Buying life insurance is essential for everyone.	
	3. I think buying life insurance should be compulsory.	
	4. I think purchasing life insurance is valuable.	
	5. I will recommend life insurance to others.	
Subjective Norm	1. People who matter to me would support my decision to buy life insurance.	Masud et al. (2021); Mishra et al. (2024)

	2. My family members encourage me to buy life insurance.	
	3. My friends or peers think that purchasing life insurance is a good decision.	
	4. People who are close to me think purchasing life insurance is beneficial for me.	
	5. People whose opinions I value would approve of me buying life insurance.	
Accessibility	1. I can purchase life insurance without any help from others.	Mishra et al. (2024); Masud et al. (2021); Sharma et al. (2024)
	2. I have enough information to decide which life insurance product to choose.	
	3. I can manage the life insurance purchase process without difficulty.	
	4. I can easily access the life insurance purchase process information.	
	5. I think I can buy life insurance comfortably well on my own.	
Behavioural Intention	1. I intend to purchase life insurance in the future.	Aziz et al. (2019); Wilfred (2020); Mishra et al. (2024)
	2. I will make effort to purchase life insurance in the future.	
	3. I am expected to purchase life insurance in the future.	
	4. Given the chance, I predict I will purchase life insurance in future.	
	5. I would recommend others purchase life insurance.	
Trust in Provider	1. I believe my life insurance provider puts my best interest first.	Agyei et al. (2020)
	2. I trust life insurance provider to keep their promises.	
	3. I feel confident that life insurance provider is reliable and honest.	
	4. I believe my life insurance provider will do the right thing when needed.	
	5. I trust life insurance provider to protect my personal information.	

RESULTS

A total of 171 completed questionnaires were obtained. Following preliminary data screening, one multivariate outlier (Mahalanobis $D^2 = 20.675$, $p < 0.001$) was excluded, yielding 170 valid responses for subsequent analysis. The Shapiro–Wilk test indicated significant deviations from normality across all five constructs ($p < 0.001$). Harman's single-factor test was conducted to assess potential common method variance arising from the use of a single self-administered questionnaire. The unrotated principal component analysis identified four components with eigenvalues greater than one, with the first component accounting for 55.04% of the total variance. As this proportion exceeded the commonly applied 50% screening threshold, the possibility of common method variance cannot be ruled out. However, this preliminary diagnostic does not establish the extent to which common method bias may have influenced the estimated relationships. Therefore, the findings were interpreted cautiously, particularly given the reliance on self-reported data collected from the same respondents at a single point in time. The final sample comprised 82 male (48.2%) and 88 female (51.8%) respondents. The largest age group was 18–29 years (42.9%), while 49.4% held a bachelor's degree. Most respondents were employed full-time (77.1%), and the largest income category was RM3,001–RM5,000 per month (39.4%). Regarding insurance ownership, 48.2% were existing life insurance policyholders, whereas 51.8% were non-policyholders. The respondents' demographic characteristics are presented in Table 2.

Table 2. Selected Respondent Characteristics

Characteristic	**Category**	**n**	**%**
Gender	Male	82	48.2
	Female	88	51.8
Age	18–29	73	42.9
	30–39	52	30.6
	40–49	31	18.2
	50 and above	14	8.2
Education	Bachelor's degree	84	49.4
Employment	Full-time	131	77.1
Income	RM3,001–RM5,000	67	39.4
Policyholder	Yes	82	48.2
	No	88	51.8

Comparison Between Policyholders and Non-Policyholders

An independent-samples t-test was conducted to examine differences between existing life insurance policyholders ($n = 82$) and non-policyholders ($n = 88$). The results revealed statistically significant differences in attitude ($t = 3.637$, $p < 0.001$), perceived purchasing accessibility ($t = 3.955$, $p < 0.001$), trust in life insurance providers ($t = 4.308$, $p < 0.001$), and behavioural intention ($t = 5.508$, $p < 0.001$). Existing policyholders reported higher mean scores across these four constructs than non-policyholders. There is no statistically significant difference was observed for subjective norms. These findings suggest that insurance ownership status is associated with differences in consumer perceptions and future purchase intention.

Table 3. Comparison Between Life Insurance Policyholders and Non-Policyholders

Construct	t	df	p	Mean difference	95% CI lower	95% CI upper
Attitude	3.637	167.77	<0.001	0.515	0.235	0.795
Subjective norms	1.019	168.00	0.310	0.137	−0.128	0.402
Perceived purchasing accessibility	3.955	168.00	<0.001	0.672	0.337	1.008
Trust in life insurance providers	4.308	166.03	<0.001	0.765	0.415	1.116
Behavioural intention	5.508	164.61	<0.001	0.930	0.597	1.264

Measurement Model Assessment

The reflective measurement model was assessed using Cronbach's alpha, composite reliability (CR), average variance extracted (AVE), the heterotrait–monotrait ratio (HTMT), and the Fornell–Larcker criterion. As presented in Table 4, Cronbach's alpha values ranged from 0.915 to 0.957, composite reliability values ranged from 0.940 to 0.967, and AVE values ranged from 0.792 to 0.853, indicating satisfactory internal consistency and convergent validity. One subjective norm indicator (SUB4) was removed due to its low outer loading of 0.320. The final measurement model demonstrated satisfactory reliability and convergent validity across all retained constructs.

Table 4. Measurement Model Summary

Construct	Cronbach α	CR (rhoc)	AVE
Attitude	0.934	0.950	0.792
Subjective norm	0.915	0.940	0.797
Accessibility	0.937	0.952	0.799
Purchase intention	0.957	0.967	0.853
Trust	0.950	0.962	0.835

The results provided evidence of discriminant validity, with HTMT values ranging from 0.514 to 0.687, all below the recommended threshold of 0.85. The Fornell–Larcker criterion was also satisfied, as the square root of AVE for each construct exceeded its correlations with other constructs.

Structural Model and Hypothesis Testing

The structural model explained 73.4% of the variance in behavioural intention to purchase life insurance ($R^2 = 0.734$; adjusted $R^2 = 0.722$). The effect sizes (f^2) were 0.122 for attitude, 0.002 for subjective norms, and 0.000 for perceived purchasing accessibility. The interaction effects of trust with attitude, subjective norms, and perceived purchasing accessibility yielded f^2 values of 0.007, 0.001, and 0.030, respectively. The hypothesis testing results revealed that attitude had a significant positive relationship with behavioural intention ($\beta = 0.369$, $t = 3.869$, $p < 0.001$), supporting H1. In contrast, subjective norms ($\beta = -0.040$, $p = 0.587$) and perceived purchasing accessibility ($\beta = -0.014$, $p = 0.806$) exhibited no significant relationships

with behavioural intention; thus, H2 and H3 were not supported. Regarding the moderating effects, trust in life insurance providers significantly and negatively moderated the relationship between perceived purchasing accessibility and behavioural intention ($\beta = -0.117$, $t = 2.173$, $p = 0.030$), with a small effect size ($f^2 = 0.030$). This finding indicates that the association between perceived purchasing accessibility and behavioural intention becomes more negative as provider trust increases. Although statistically significant, the interaction was contrary to the hypothesised positive direction. Therefore, H4c was not supported as originally proposed. Meanwhile, the moderating effects of trust on the attitude–intention relationship ($\beta = 0.086$, $p = 0.313$) and subjective norms–intention relationship ($\beta = 0.022$, $p = 0.780$) were not statistically significant, indicating that H4a and H4b were not supported.

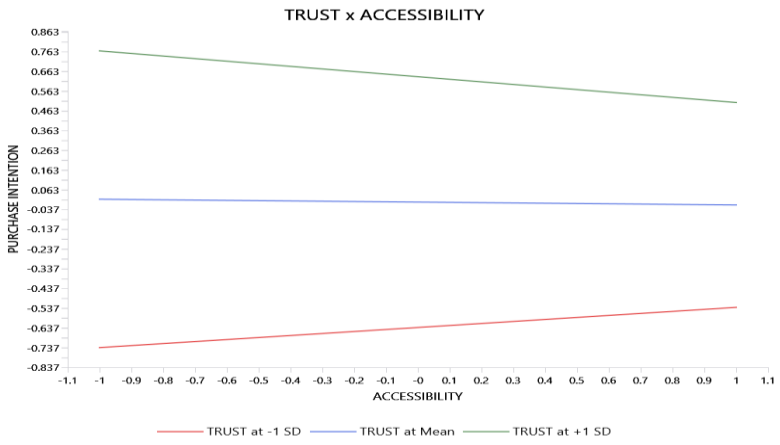
Table 5. Structural Model Results

Hypothesis	β	SE	t-value	p-value	Decision
H1: Attitude → PI	0.369	0.095	3.869	<0.001	Supported
H2: Subjective norms → PI	−0.040	0.073	0.543	0.587	Not supported
H3: Accessibility → PI	−0.014	0.058	0.246	0.806	Not supported
H4a: Trust × attitude → PI	0.086	0.086	1.009	0.313	Not supported
H4b: Trust × subjective norms → PI	0.022	0.080	0.279	0.780	Not supported
H4c: Trust × accessibility → PI	−0.117	0.054	2.173	0.030	Not supported*

Moderating Effect of Trust

The moderation analysis examined whether provider trust influenced the relationships between attitude, subjective norms, perceived purchasing accessibility, and behavioural intention. Among the three interaction effects examined, only the interaction between trust and perceived purchasing accessibility was statistically significant ($\beta = -0.117$, $p = 0.030$). The negative interaction coefficient indicates that the relationship between perceived purchasing accessibility and behavioural intention becomes less favourable as provider trust increases. However, the small effect size ($f^2 = 0.030$) suggests that the magnitude of this conditional relationship is limited. As illustrated in Figure 2, the interaction plot shows the accessibility–intention relationship at low, mean, and high levels of provider trust, providing a visual representation of the negative moderating effect. In contrast, the interaction effects involving attitude and subjective norms were not statistically significant. These findings suggest that trust plays a selective moderating role rather than consistently strengthening the relationships between the proposed predictors and behavioural intention.

Figure 2. Moderating Effect of Provider Trust on the Relationship Between Perceived Purchasing Accessibility and Behavioural Intention.



DISCUSSION

This study examined the relationships between attitude, subjective norms, perceived purchasing accessibility, and behavioural intention to purchase life insurance in Sabah, with provider trust as a moderator. Attitude emerged as the only significant direct predictor ($\beta = 0.369$, $p < 0.001$), consistent with the Theory of Planned Behaviour (TPB), which identifies favourable behavioural evaluations as an important determinant of intention (Ajzen, 1991). This finding aligns with previous insurance research emphasising consumers' evaluations of financial protection and perceived benefits (Aziz et al., 2019; Masud et al., 2021). It suggests that favourable personal evaluations of life insurance are particularly relevant to purchase intention within the sampled population.

In contrast, subjective norms ($\beta = -0.040$, $p = 0.587$) and perceived purchasing accessibility ($\beta = -0.014$, $p = 0.806$) were not significantly associated with behavioural intention. The finding concerning subjective norms differs from Hanaysha et al. (2023), who identified their relevance in Malaysian online life insurance purchasing, suggesting that normative influences may operate differently across purchasing contexts. Similarly, the nonsignificant accessibility relationship suggests that consumers' perceived ability to obtain insurance information and navigate purchasing procedures may not independently explain purchase intention within this sample.

This finding should be interpreted in relation to the specific purchasing-related capabilities captured by the measurement items, rather than as evidence concerning the broader perceived behavioural control construct. These findings indicate that the relative relevance of TPB-related determinants may vary according to the purchasing context. Nevertheless, the nonsignificant relationships should not be interpreted as evidence that social influence or perceived purchasing accessibility is universally unimportant.

The most notable finding was the significant negative moderating effect of provider trust on the perceived purchasing accessibility–intention relationship ($\beta = -0.117$, $p = 0.030$), contrary to the hypothesised positive direction. Although statistically significant, the interaction demonstrated a small effect size ($f^2 = 0.030$), indicating that its practical magnitude should be interpreted cautiously. The negative interaction suggests that the relationship between perceived purchasing accessibility and behavioural intention becomes less favourable as provider trust increases. One possible explanation is that consumers with higher trust in insurance providers may rely less on their perceived ability to access information and navigate purchasing procedures when forming purchase intentions.

However, this interpretation remains tentative and does not establish a substitution mechanism. Previous insurance studies have examined trust primarily as a mediating mechanism (Elangovan & Premkumar, 2025; Gubwe et al., 2025), whereas the present study identifies a negative interaction involving provider trust and perceived purchasing accessibility. In contrast, trust did not significantly moderate the attitude–intention ($\beta = 0.086$, $p = 0.313$) or subjective norms–intention ($\beta = 0.022$, $p = 0.780$) relationships. The latter differs from Hanaysha et al. (2023), who reported trust moderation in Malaysian online life insurance purchasing. Collectively, these findings suggest that provider trust selectively moderates the relationship between perceived purchasing accessibility and behavioural intention, although the small effect size warrants cautious interpretation and further investigation.

The comparison between policyholders and non-policyholders revealed significant differences in attitude, perceived purchasing accessibility, provider trust, and behavioural intention, with existing policyholders reporting higher scores across these constructs. No significant difference was observed in subjective norms. These findings suggest that insurance ownership status is associated with differences in consumers' perceptions and purchase intentions. One possible explanation is that existing policyholders may be more familiar with insurance products and purchasing procedures, contributing to more favourable evaluations and greater perceived accessibility. However, these differences should not be interpreted as evidence that insurance ownership causes stronger purchase intentions. From a practical perspective, the findings highlight the potential value of differentiated marketing approaches, particularly improving product information and purchasing guidance for non-policyholders while maintaining provider trust among existing policyholders.

CONCLUSION

This study contributes to the application of the Theory of Planned Behaviour (TPB) in life insurance decision-making by examining the conditional role of provider trust in Sabah, Malaysia. The findings highlight the importance of consumer attitudes and reveal that trust does not consistently strengthen the relationships between TPB-related determinants and purchase intention. Instead, its significant but small negative moderating effect on perceived purchasing accessibility suggests a more complex role in consumer decision-making. Differences between policyholders and non-policyholders further highlight the relevance of insurance ownership status in understanding consumer perceptions and intentions. Theoretically, these findings offer a more differentiated perspective on the role of provider trust, while practically, they suggest the value of strengthening favourable consumer attitudes and tailoring communication to consumers with different insurance ownership experiences. Given the study's methodological limitations, further research across different populations and purchasing contexts is needed to assess the robustness and generalisability of these findings.

LIMITATIONS AND FUTURE RESEARCH

This study has several limitations. First, its cross-sectional design and purposive sampling approach limit causal inference and the generalisability of the findings beyond the sampled population. Second, the reliance on self-reported data collected through a single questionnaire introduces potential common method bias, which cannot be entirely ruled out. Third, perceived purchasing accessibility was examined as a single construct without distinguishing between different dimensions or insurance distribution channels. Finally, although differences between policyholders and non-policyholders were identified, potential differences in structural relationships across these groups were not examined.

Future research should employ longitudinal or experimental designs to investigate the negative interaction between provider trust and perceived purchasing accessibility. Additional methodological safeguards and statistical assessments could help minimise potential common method bias. Multi-group analyses could examine differences in structural relationships between policyholders and non-policyholders, as well as across urban and rural populations. Further studies should distinguish between physical, digital, and financial dimensions of purchasing accessibility and explore whether trust operates differently across insurance distribution channels. Qualitative or mixed-method approaches may provide deeper insights into the underlying mechanisms, while examining actual insurance purchases and policy continuation could extend the findings beyond behavioural intention. Replication across other Malaysian regions and comparable emerging markets would help assess the generalisability of the findings.

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