Testing the Main Drivers of Intention to Use E-Insurance:

An Empirical Study from the Jordanian Clients' Perspective

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Summary

The utilization of web-based technologies in the service sector added new aspects to service dissemination. Nowadays, acceleration in self-service innovations has given customers multiple options for using services offered by an organization.

In the Jordanian context although insurance companies are still using traditional way of insurance services, it is recognized the considerable value of implementing technology in insurance offered services to enhance effectiveness and efficiency as well as provide their customers with better services. However, the successful implementation and usage of such technology generally depends on the degree of how much customers are completely propelled to utilize it. Thus the purpose of this study is to investigate the main drivers influencing behavioral intention and adoption of E-insurance by customers of Jordanian insurance companies. The proposed conceptual model was based on the Technology Acceptance Model (TAM), which is extended by adding PR (perceived risk), SE (self-efficacy), HB (Habit) and Interactivity as external factors. Structural equation modelling (SEM) was used to analyze the data collected from the field survey questionnaires administered to a convenience sample of Jordanian customers.

The results showed that behavioral intention is significantly influenced by self-efficacy, perceived usefulness, perceived ease of use, and interactivity. No significant impact found for perceived risk.

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Section One: General Framework

1.1 Introduction

The technological revolution has a significant impact on trade across the world, particularly in the service sector. Due to developments in technology, companies are able to reach diverse clients' segments. Furthermore, clients are getting flexible and customized service tools according to their needs and convenience without any human interaction whatsoever in most cases.

IT sector in Jordan:

Information technology in Jordan is a well-developed sector. Indeed, it is one of the most developed in the region (Marashdeh, 2014). Major steps were taken by the Jordanian government to develop the IT sector and to encourage local and foreign investors (Ciborra et al, 2005) .Over the last few years the IT sector in Jordan witnessed a big development, Jordan was first connected to the Internet in the year 1996 (Eid, 2004). In the year 2008, the total number of Internet service providers have been grown to 14, providing a total 260,922 ISP accounts (Domain Tools, 2008). Moreover, In 1996 the total number of Internet users was only 3,146 in 1996 comparing to 1,126,700 internet users in 2008, which represents 23.3 % of Jordan's population (Internet World Stats, 2008).

The Insurance Sector in Jordan and the role of E-Insurance

In order to study E-Insurance in Jordan it is necessary to start with a general overview of the Jordanian economic environment, hence insurance companies that represent a life force pumping new life into the veins of local economy.

Despite the turbulence of conflicts, political unrest and wars surrounding the kingdom, Jordan has been able to maintain a stable and secure environment on every level; making it an island of tranquility in a sea of turmoil. However, the effects of the "Arab Spring" has applied more pressure than ever on the country. According to UNHCR, Jordan is one of the most affected countries by the Syrian crisis, embracing the second highest influx of refugees. This represented great stress and put a strain against the kingdom's already limited resources. Unfortunately, this drop in the economy left an impact on the insurance sector as its performance is correlated with economic performance. According to a World Bank report, the economy in Jordan is still in a low-growth mode with GDP registering a 2.1% increase in 2017.

The sector is facing a number of challenges; such as the high unemployment rate, a low disposable income and a lack of insurance awareness and understanding.

Despite these challenges, studies conducted on services provided via internet and mobile applications show that technology will play an important role in the future success of any service companies. This predicts that insurance companies in the Middle East will need technology integration to compete and lead in the market. Hence, one of the main factors for achieving profitability and maintaining market share is ability to retain customers which is achieved by customer satisfaction, (Rust et al, 1993). Moreover, studies showed that offering service products via the internet have a direct and positive effect on customer satisfaction (Kassim et al, 2007).

In general, E-insurance can be defined as the use of internet and IT in producing and distributing insurance services. In a narrower meaning, it is performing all the procedures starts with negotiations, proposal, issuing a policy, paying premiums and claims settlement online via the internet. The application of E-insurance can have many positive impacts on the efficiency of

insurance companies; by reducing administrative costs and commissions paid to middlemen which instead helps companies to invest in marketing and attracting more customers.

Moreover, cost reduction in competitive markets enable a reduction in insurance premiums, encouraging people to buy more insurance services. It is worth to mention that applying technology in marketing activities allow easier customer interaction and facilitates customers feedback as well as product customization according to individuals' needs. These options have vital role in helping insurance companies not only to compete but also to differentiate its services in the market.

In this Jordanian context, unfortunately when it comes to technology and online services Jordanian companies are lagging behind; minimal services can be done through insurance websites (e.g. filling proposals). In addition to the absence of a regulatory framework which represents one of many challenges lying ahead. In fact, the experience facing all financial services (banks & insurance companies) is the hardship process of persuading customers to switch their behavior from using traditional ways to electronical ways, especially when as there is a lack of understanding of this phenomenon from the customers' perspective (Dwivedi et al ,2009). Thus, understanding the factors that might be helpful for insurance companies to speed up the use and adoption of online services by Jordanian people.

However, in Jordan electronic insurance is still a new topic and not widely deployed and implemented, moreover studies discussing this topic are nearly to null, yet there are many issues to be examined and discussed empirically. For that reason, this study is motivated to fill the gap by empirically examining the main factors influencing the intention and use of E-insurance services from the Jordanian customers' perspective.

The remaining sections of the paper are structured as follows: section two proposed conceptual model and associated hypotheses data collection method follows in Section 3. Section 4 is the statistical analysis conducted. Section five is conclusion and research limitations

1.2 Objective and Statement of the Problem

The study purpose to test the main drivers of Jordanian individuals' intentions and adoption to use online insurance services and adopt this technology, through one of the most used models in literature TAM and by adding external factors in order to find the a fitted model including the most significant aspects which could affect the Jordanian customers' intention and use of Internet insurance.

1.3 Literature Review

Many models in literature were developed and used to explain what factors affect and motivate users to adopt a new information system, according to (Al Shibly, 2011) one of the most used models in literature is Technology Acceptance Model (TAM) which was developed by Davis, Bagozzi, and Warshaw (1989) , Although it is developed to explain the adoption of technologies used by individuals in their jobs, it has proven to be suitable as a theoretical foundation for the adoption of e- commerce as well (Akmar et al, 2011) , previous studies used TAM to explain potential users' perceptions of the technology

This model suggests that adopting a new information system is influenced by individuals' behavioral intention to use it, and it consists of two main attributes perceived usefulness and perceived ease of use. TAM model discussed a positive relationship between the two

characteristics perceived usefulness and the perceived ease of use of an information system and the attitude toward this system.

Davis et al. (1989) suggested that extending the TAM model by adding external variables has an influence on technology adoption as it affects indirectly the two attributes of the technology acceptance model PEOU and PU. Therefore in this study we are adding external variables to enhance the TAM by constructing a framework which is able to cover the main aspects concerning the individual customers' intention and adoption of online insurance.

It is worth to mention that in literature there is a gap in studying intentions and behaviors of insurance customers towards technology based services particularly in the developing countries , for this reason many studies that represents internet banking and mobile banking where reviewed for its close nature of service (financial institutions)

Section Two: The Theoretical Framework

2.1 Conceptual Model

Technology Acceptance Model (TAM) developed by Davis et al. (1989) is considered one of the most used models within the IS field (Rana et al., 2013) (Venkatesh et al., 2003).

For instance, according to a Google scholar report, 7,714 citations have been recorded for the original study of Davis et al. (1989) by the end of June 2010 (Bradley, 2012). Further, as reported by Rana et al. (2013), Venkatesh and Davis (2000), been recorded for the original study of Davis et al. (1989) by the end of June 2010 (Bradley, 2012).

2.2 Operational Definitions and Research Hypotheses

Perceived Usefulness: (PU)

Following (Davis, 1989) PU is defined as the degree to which an individual believes that using an information system would enhance his or her job performance. Many studies supported the importance of PU in predicting intention of customers to use and adopt services through technology (Akturan et al., 2012). Al-Qeisi and Abdallah (2013) in their study found significant relationship between perceived usefulness and actual usage of internet banking by Jordanian customers. Likewise, Zhou et al. (2010) empirically approved a significant relationship between

Performance expectancy and actual adoption of internet banking. Based on this, the following hypothesis is formulated

H_1 : PU has a positive effect on Jordanian customers' intention to use electronic insurance.

Perceived Ease of Use: (PEOU)

PEOU is defined as the degree to which an individual's believes that using a new technology will be easy and free of efforts. Applying this concept this study context, PEOU is the client's perception that online insurance will be easy and with no efforts. Therefore our hypothesis will be formulated as follows:

H_2 : PEOU has a positive effect on Jordanian customers' intention to use electronic insurance.

Self – Efficacy: (SE)

Is identified as individuals' perception and confidence in their ability to conduct a set of particular actions needed to achieve specified kinds of performances (Bandura, 1986), Compeau and Higgins (1995) discussed how SE plays a significant role affecting individuals' willingness in adopting new technology systems and their perception they have towards the expected outcomes obtained from using these IS.

In a study conducted by (Compeau et al., 1995) they argued that SE has a vital role motivating individuals to adopt new technology systems they categorized peoples' expectations into two subgroups: performance expectation, which relates to expected outcomes of job performance; and personal outcomes expectations related to individual's esteem and sense of achievement. In this context, it could be argued that insurance customers, who have an adequate level of SE, are more likely perceive believing using an online insurance it would be useful in their life.

H_3 : SE has a positive effect on Jordanian customers' intention to use electronic insurance.

Interactivity: (INTER)

The concept of interactivity has been discussed in different ways. While a good number of researchers have seen it as an interaction and communication process between people (i.e. Kelleher, 2009; Lowry, et al., 2009; Men et al. , 2015), another group has focused on the technology aspect, where people are interacting with technical devices (i.e. PC, laptop, smartphone) (i.e. Oh et al., 2015; Ruiz el al., 2005; Brown el al., 2003).

According to Jensen (1998) and to Steuer (1992), interactivity was defined as the extent to which an individual could control the context and information of a technology system.

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There are a good number of studies that have supported the role of interactivity in the customer's intention toward different technologies. For instance, interactivity was noticed by Lee (2005) to have a crucial impact on the customer's intention to use mobile commerce. In a study done by Abdullah el al. (2016) suggest a strong relationship between perceived interactivity and the customer's intention to revisit hotel websites. Likewise, website interactivity was observed to have indirect impact on users' engagement over the social indirect impact on users' engagement over the social commerce website as stated by Zhang, Lu, Gupta, and Zhao (2014). According to Meng el al., (2013), interactivity also has a crucial role in shaping customers' online buying behavior. Further, customers are less likely to trust the security of their online purchases if the targeted website is less interactive

H_4: Interactivity has a positive effect on Jordanian customers' intention to use electronic insurance.

Perceived Risk: (PR)

According to Pavlou (2001), PR is "the consumer's subjective expectation of suffering a loss in pursuit of a desired outcome". In fact, customers could experience different kinds of risk such as performance, social, financial, psychological, and physical which makes the impacting the role of PR on behavioral intention more complicated (Featherman et al., 2003).

Moreover, customers are more apprehensive for the aspects pertaining to disconnection problems and their probability; this is coupled with their concerns associated with third parties, electronic piracy, and cybercrimes which, in turn, lets customers be more hesitant in accepting online channels.

H_5: Perceived risk has a negative effect on Jordanian customers' intention to use electronic insurance.

Habit (HB)

Venkatesh et al. (2012) stated that habit can be defined as the degree to which individuals are ready to act automatically due to learning. Based on their daily interaction with technology and different social media platforms, people are more likely to have a habitual behavior toward most of the marketing activities they deal with (Alalwan et al., 2017).

This, in turn, enriches the level of customers' skills and knowledge related to these activities (Venkatesh et al., 2012). In fact, and based on the discussion presented by Venkatesh et al. (2012), customers seem to be more engaged with new systems and applications if they habitually use such systems and applications (Alalwan et al., 201)

H_6: Habit has a positive effect on Jordanian customers' intention to use electronic insurance.

Behavioral Intention: (BI)

Behavioral intention over the prior literature of IS/IT, behavioral intention has been largely and repetitively reported to have a strong role in shaping the actual usage and adoption of new systems (Venkatesh et al., 2003, 2012). Accordingly, the current study supposes that the actual adoption of Mobile banking could be largely predicted by the customers' willingness to adopt such system. This relationship has also been largely proven by many online banking studies such as in the studies of Jaruwachirathanakul and Fink (2005), Martins et al. (2014), and many others. Consequently, this study proposes that:

H_7 : BI has a positive effect on Jordanian customers' adoption of online insurance services

Section Three: Research Methodology

3.1 Data collection Methods

In order obtain the empirical data needed to validate the conceptual model and examine the research hypotheses, 100 self-administered questionnaires were allocated to derive responses from Jordanian insurance customers regarding their perception of the aspects related to behavioral intention and adoption of online insurance services (E-Insurance).

The main constructs of the TAM (PU and PEOU) were measured by items adapted from Davis et al. (1989), PR items were used from Featherman and Pavlou (2003). Featherman and Pavlou's (2003) scale covered the main dimensions of PR (i.e. performance risk, financial risk, privacy risk, and social risk). Five items of SE were selected from Compeau and Higgins' (1995) scale.

Section Four: Statistical Analysis

4.1 Characteristics of the Respondents

Out of the 100 participants targeted, 93 completed the questionnaire and their responses were found to be valid. 31.2% of those participants were male and 68.8% female. The vast majority

were within the age group of 31-40 (47.3%) while the smallest group was for those whose age in the interval (18-24) 9.7% .(24.7%) of respondents were found to have a monthly income between 400 and 600 JOD, and about (23.7%) of respondents had an income level between 801 and 1000 JOD. Most of the targeted respondents had a good educational level; 81.7% had a bachelor's degree, 10.8% had a master's degree. (94.6%) of the respondents have an experience of using computer more than 3 years, moreover (96.8%) of the respondents have been using internet for a period more than three years. See table (5).

4.2 Model Goodness of Fit

The conceptual model was tested by using structural equation modeling analysis, the software adapted for this task is "Amos 21", initially all hypothesis were tested according to the path coefficient analysis empowered in Amos see fig.1 we have started testing the quality of the model (goodness of fit). As shown in table (1) all indices were found within the suggested levels which conclude that the quality of the current study model adequately fit the observed data .see table 1

Table 1: Model Goodness of Fit

Fit Indices	Recommended Value	Model Goodness of Fit
CMIN/DF	≤3.000	2.741
GFI	≥ 0.90	0.925
AGFI	≥ 0.80	0.878
NFI	≥ 0.90	0.947
CFI	≥ 0.90	0.971
RMSEA	≤ 0.08	0.042

4.2 Validity and reliability

Prior going into the hypotheses analysis we have to assure the construct Validity and reliability used in the current model, as seen in table 2 all constructs have average variance extracted (AVE) higher than 0.50 therefore all constructs are valid, furthermore composite reliability (CR) were tested in the current study as shown in table (2) , CR values for all constructs were noticed to be higher than 0.70, (Anderson et al. , 1988) (Hair et al., 2010) which proof reliability as well.

Moreover , table (3) shows that the square root of average variance extracted (AVE) for each factor are higher than the corresponding values with other construct which supports the discriminant validity of the data.

Table 2: Construct Validity and Reliability

	CR	AVE
BI	0.889	0.667
PU	0.940	0.798
HB	0.935	0.784
SE	0.856	0.549
PEOU	0.815	0.541
PR	0.881	0.615
INTER	0.915	0.683
SERVCE	0.915	0.784

Table 3: **Discriminant Validity**

	BI	PU	HB	SE	PEOU	PR	INTER	SERVCE
BI	**0.817**							
PU	0.211	**0.893**						
HB	-0.196	0.018	**0.886**					
SE	0.395	0.218	-0.106	**0.741**				
PEOU	0.272	0.259	0.030	0.261	**0.736**			
PR	-0.054	-0.038	0.439	0.004	0.114	**0.784**		
INTER	0.348	0.035	-0.106	0.439	0.343	0.100	**0.827**	
SERVCE	0.151	0.162	0.316	-0.314	0.014	0.155	-0.001	**0.885**

Table (5): Sample demographic characteristics

variable	category	counts	%
Gender	MALE	29	31.2
	Female	64	68.8
	Total	93	100.0
Age	18 - 24	9	9.7
	25 - 30	23	24.7
	31 - 40	44	47.3
	41 - 50	17	18.3
	Total	93	100.0
Income	less than 400	6	6.5
	400 - 600	23	24.7
	601 - 800	20	21.5
	801 - 1000	22	23.7
	1001 - 1200	9	9.7
	more than 1200	13	14.0
	Total	93	100.0
Education	high school	3	3.2
	diploma	4	4.3
	bachelor	76	81.7
	master	10	10.8
	Total	93	100.0
Period of using computers	1 - 2years	3	3.2
	2 - 3years	2	2.2
	more than 3 years	88	94.6
	Total	93	100.0
Period of using internet	2 - 3years	3	3.2
	more than 3 years	90	96.8
	Total	93	100.0

4.3 Hypotheses Testing

An assessment of path coefficients see figure one was analyzed and the empirical results as shown in table (4) presents that out of seven hypotheses, five were supported as discussed in the following:

Table (4): Hypothesized path & P values

Hypothesized path			Estimate	P
BI	<---	PU	.128	.045
BI	<---	PEOU	.122	.048
BI	<---	PR	-.019	.874
BI	<---	SE	.236	.002
BI	<---	INTER	.184	.007
BI	<---	HB	-.144	.022
SERVCE	<---	BI	.131	.043

H_1 : PU has a positive effect on Jordanian customers' intention to use electronic insurance.

As per the empirical results H_1 is supported; Perceived usefulness weights are (γ=0.128, $p < 0.05$), which conclude that there is a positive effect of PU on peoples' intention to use E-insurance which means this study supports the assumption that individuals who perceived using electronic insurance services is more useful than the traditional insurance ways have strong intention to adopt this technology.

H_2 : PEOU has a positive effect on Jordanian customers' intention to use electronic insurance.

As per the empirical results H_2 is supported as well; Perceived ease of use weights are (γ=0.122, $p < 0.05$), which conclude that there is a positive effect of PU on peoples' intention to use E-insurance, in other words customers who perceive that it is easy to use and adopt electronic insurance rather than dealing with company staff have strong behavioral intentions to use such system and adopt it in their daily lives.

H_3 : SE has a positive effect on Jordanian customers' intention to use electronic insurance.

Self-efficacy (SE) is proved to be one of the most significant predictor of individuals' intention behavior (γ=0.236, $p < 0.05$); which in turn supports the third hypothesis of this study.

Self-efficacy is the most significant driver to predict user's intentions, which can be clarified as individuals who have a satisfactory level of SE, are more likely to see using E-insurance valuable in their life as well as utilizing other technologies. This is especially important when considering the nature of electronic insurance as one of the most recent and novel kind of self-service technologies requiring the customer to conduct transactions alone with no company staff help.

H_4: Interactivity has a positive effect on Jordanian customers' intention to use electronic insurance.

As per the empirical results (γ=0.184, $p < 0.05$), which in turn means that H_4 is supported and that Interactivity factor has a positive effect on behavioral intention of customers.

The degree of interactivity the customer is enjoying during his experience with the website enhances his intention to use it and to adopt it consequently, and this feature can't be achieved when dealing with staff or by using traditional ways.

H_7 : BI has a positive effect on Jordanian customers' adoption of online insurance services

The empirical results of BI is (γ=0.131, $p < 0.05$), supports H_7 concluding that behavior intention towards using online insurance have a positive effect encouraging customers to adopt such technology .

On the other hand, as per the results obtained two hypotheses are rejected as follows:

H_5: Perceived risk has a negative effect on Jordanian customers' intention to use electronic insurance.

H_6 : Habit has a positive effect on Jordanian customers' intention to use electronic insurance.

H_5 assumes a negative impact of Perceived risk on behavioral intention however, as per the results (γ=0.019, $p < 0.05$) this assumption is not supported as there is no significant impact of PR on BI, Furthermore Habit is assumed to have a positive impact on BI, however the results shows (γ=-0.144, $p < 0.05$) a negative association that is rejecting H_6 .

The above can be explained that this technology is still not widely used by customers, and they are used to traditional ways of insurance, although many insurance websites have some online services e.g. applying for a coverage online, few customers use these offered services. therefore no significant effect for habit neither perceived risk as long as money transactions are not included.

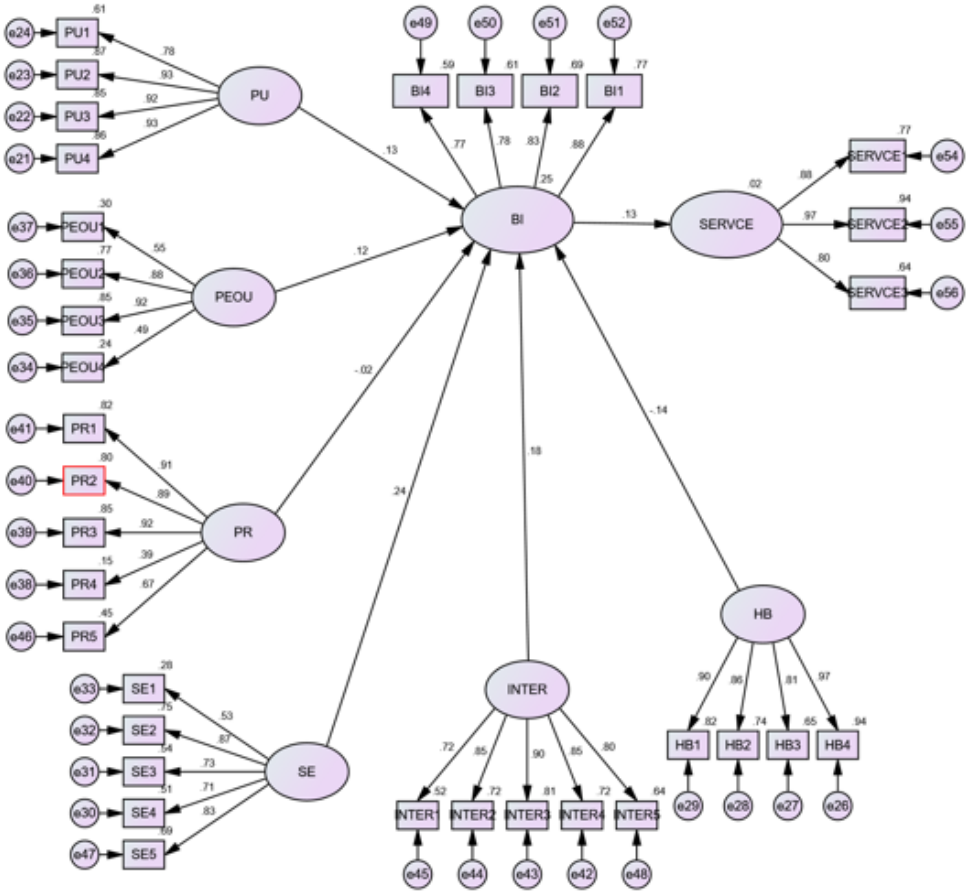

Figure 1: Conceptual Model and Hypotheses Testing

Section Five: Conclusion & Limitations

5.1 Conclusion

This study was conducted with the intention of providing further understanding regarding the main factors that could shape the customers' intention and adoption of online insurance services in Jordan. Therefore, a model was established based on factors taken from TAM (PU and PEOU) along external factors (PR, SE, HB & interactivity) as shown in Figure (1), the statistical results shown in figure (2) supports the conceptual model represented.

The statistical results highly proved SE as a key factor predicting BI and intention to adopt of online insurance services. Which can be said as Jordanian customers who enjoy an adequate level of SE are more like have the intention to use and adopt online insurance services.

Moreover , it is found that PU is also an important key factor to predict intention that is Jordanian customers are more motivated to use adopt online insurance if they perceive it as more effective, productive, and a useful technology in their daily life. Likewise, the adoption of online insurance services is more likely to increase among those customers who perceive such system as a more useful and efficient way to accomplish any policy transaction. This could be attributed to the ability of E-insurance as a convenient way of allowing customers to access a wide range of the highest quality insurance services without restrictions.

The empirical results have also supported the significant relationship between PEOU and BI with a weight of 0.122 which means that the respondents were more likely to have a higher intention to adopt E-insurance if they perceived that the use of such technology was not difficult and required less effort. Taking into consideration that not all individuals have the required level of knowledge and skills to use such systems properly, especially if all procedures are automated and can be done

without any human assistance. Consequently, PEOU could play a crucial role in determining the customers' intention to use online insurance services. Such results of PEOU extracted in the current study are in line with existing literature in the IS area (e.g. Venkatesh et al. 2003). Another factor is interactivity with a positive significant impact which reflects that if a customer perceives a level of interactivity while using online insurance services, they will consequently find such systems more useful and accordingly, they will proceed with insurance transactions via the internet. Due to the fact that interactivity gives a high importance to customers' opinions as they are able to give their reviews feedback about the service and the experience they are getting.

On the other hand, as per the empirical results proved in this study, PR has a significant negative factor determining the BI to use and adopt online insurance services (γ¼−0.19). Accordingly, it could be concluded that Jordanian customers are less likely to be encouraged use E-insurance with a higher degree of expectation of losses. Insurance services are considered to be financial services and Jordanian customers may feel uncertain when they use online financial services, comparing to confidence while dealing with the company staff (Akturan and Tezcan, 2012; Lee et al., 2007). Previous studies in financial sector which studied mobile banking as an online service supported the above result, in a study for Alalwan et al. (2014) and Khraim et al. (2011) strongly support the impacting role of PR on the Jordanian customers' intention and acceptance of MB and internet banking. This could be attributed to the increase in the number of electronic financial crimes in Jordan over the last ten years as reported by the mass media in Jordan in particular, and the Middle east in general (i.e. Alghad, 2014; BBC Arabic, 2009; The Jordan Times, 2014).

Finally, the last factor is Habit which proved to have a negative impact on BI and adoption of insurance online services, such results could be attributed to the fact that online insurance services are still rare, and customers are not yet used to deal with such systems.

5.2 Research Limitations

First of all this study was conducted in the purpose of competition therefore the factor of limited time played a role in which only 100 surveys were distributed therefore future research could take a bigger population , secondly more external variables may have an effect on intentions of adoption could be tested . Thirdly, further researches could be done on mobile insurance applications not only on online insurance services.

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Appendix A:

	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
PU1	I find Websites of Insurance Companies useful in my daily life					
PU2	Using Websites of Insurance Companies increases my chances of achieving tasks that are important to me					
PU3	Using Websites of Insurance Companies helps me accomplish tasks more quickly					
PU4	Using Websites of Insurance Companies increases my productivity					
	Statement					
PEOU1	Learning how to use online insurance is easy for me					
PEOU2	My interaction with online insurance is clear and understandable					
PEOU3	I find online insurance easy to use					
PEOU4	It is easy for me to become skillful at using online insurance					
	Statement					
BI 1	I intend to use online insurance in the future					
BI 2	I will always try to use online insurance in my daily life					
BI 3	I plan to use online insurance in future					
BI 4	I predict I would use online insurance in the future					
	Statement					
PR 1	Using online insurance subjects my policy to potential fraud					
PR 2	Using online insurance may have financial risk					
PR 3	Hackers might take control of my account if I use online insurance.					
PR 4	Using online insurance does not fit well with my self-image					
PR 5	Online insurance might not perform well and will create problems with my insurance policy.					
	Statement					
SE 1	I feel I will be able to do all insurance related transactions through internet if there was no one around to tell me what to do					

SE 2	I feel I will be able to do all insurance related transactions through internet if I can call someone for help when I got stuck					
SE 3	I could complete a transaction using online insurance if I had a lot of time to complete the job I started					
SE 4	I Feel I will be able to complete an insurance transaction using online insurance if I had just the built-in help facility for assistance.					
SE 5	feel I will be able to do all insurance related transactions insurance even if I have never used a system like it before					
	Statement					
Inter 1	Online insurance can be effective in gathering customers' feedback.					
Inter 2	Online insurance makes me feel like insurance companies are willing to listen to its customers.					
Inter 3	Online insurance encourages customers to offer feedback.					
Inter 4	Online insurance gives customers the opportunity to talk back.					
Inter 5	Online insurance facilitates two-way communication between the customers and insurance companies.					
	Statement					
HB 1	I prefer direct communication with company staff					
HB 2	I do not like change from my usual ways, as I am comfortable with traditional insurance service model					
HB 3	I will use online insurance services when I have no option					
HB 4	I prefer dealing directly with insurance company staff as they provide information about new policies					

Section 3: Please choose your usage frequency for each of the online insurance services listed below:

	Service	Never	Once a year	Several times a year	About once a month	Several times a month	Several times a week	Several times a day
Service 1	Fill an insurance application form							
Service 2	Paying premiums							
Service 3	Claims settlements							