

**The Role of Psychological Distance in Influencing
Consumer's Future Behavioural Intention in A Digital
Service Encounter: A Cross-National Investigation of Motor
Insurance – UK And Nigeria.**

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ABSTRACT

In recent years, rapid digital transformation has brought about profound changes in service settings, prompting a central focus in contemporary service marketing literature on understanding how technology reshapes service encounters and interactions. This digital transformation in the financial services sector has driven firms to transition from traditional brick-and-mortar establishments to technology-driven environments. Digital service encounters, as a cornerstone of this digitalization, have become widely accepted and integral to customers' lives due to its benefits, such as round-the-clock availability, ease of transactions, and queue avoidance. However, the adoption of digital service encounters in financial services presents unique complexities, as they often involve long-term relational exchanges between customers and service providers. While significant attention has been given to understanding the factors influencing initial adoption decisions around digital financial services, the subsequent future behaviour phase, which encompasses continuance intention and recommendation intention, has received comparatively less scrutiny. Yet, customers may only begin utilising more functional digital features in this phase, shaping the success of financial services, particularly within sectors like insurance, where customer retention and loyalty are paramount.

A pragmatism stance guides the methodological design using mixed methods backed by a comprehensive literature review phase. The employed method includes two rounds of data collection: 20 semi-structured in-depth interviews and 624 online self-administrated surveys. The interpretive qualitative analysis extends ECM model by identifying eight distinctive factors, namely perceived usefulness, perceived ease of use, perceived risk, perceived enjoyment, trust, satisfaction, familiarity, and social influence as antecedents of continuance intention and recommendation intention. Furthermore, relevant cues of the mediating role of psychological distance particularly, temporal, social and physical/spatial distance dimensions was established, as well as the moderator including Hofstede's cultural dimension of individualism/collectivism are identified. Overall, the findings demonstrate all three dimensions of psychological distance affect policyholder's future behavioural intention, among which consumers perceived temporal closeness have the most influential impact. Significant differences are found among policyholders' future behavioural intentions in developed and emerging market. 1. Unlike Nigeria policyholders, UK policyholders are not affected by social closeness towards the DSE/service provider. 2. UK

policyholders tend to consider recommendation intentions of their DSE/service provider, based on their perceived physical proximity to the service provider, which is a similar trait in Nigeria policyholders, mostly due to how consumers respond more positively to a digital channel, as it allows for access to service ubiquitously, on the move and a sense of telepresence, this creates physical proximity and reduces consumer's perception of distance related to location of the service provider. 3. Nigerian policyholders are in favour of social closeness influencing their future behavioural intentions, which supports the findings of the qualitative approach as well as past studies that have shown that importance of closer social group being influential in their purchase decision for motor insurance linking well with past studies on collectivist culture trusting their in-group more. Additional results indicated the partial moderating effects of individualism/collectivism on the proposed set of relationships in the model, particularly in the UK, the interaction between perceived enjoyment and individualism/collectivism on recommendation intentions, and Specifically in Nigeria, the interactions between individualism/collectivism and perceived risk, perceived enjoyment, and perceived trust on continuance intentions, as well as perceived enjoyment and perceived trust on recommendation intentions, which were all statistically significant, evidencing differential influences on future behavioural intentions based on the cultural differences.

In conclusion, this research contributes significantly by extending the literature on future behaviour and an extended-ECM that are context-specific to motor insurance industry. In addition, the study provides the first thorough examination of psychological distance within the motor insurance, and future behavioural intention context, as well as the role of individualism/collectivism as a moderation of the proposed relations. Given the scale of the insurance industry, particularly the motor insurance in UK and Nigeria which have in the past been marketed differently (purely face to face), and in recent times have made a shift to digital channels for both search and purchase of motor insurance, the findings are of significant academic and commercial interest as well as spanning across the different countries, giving both a developed and emerging economy outlook.

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LIST OF ABBREVIATIONS

AGFI	Adjusted Goodness-of-Fit Index
AMOS	Analysis of Moment Structures
AVE	Average Variance Extracted
ASV	Average Shared Squared Variance
AU	Actual usage
BI	Behavioural intention
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CI	Continuance intention
CLT	Construal Level Theory
CMS	Course management System
CR	Composite reliability
Df	Degree of Freedom
DSE	Digital Service Encounter
DTPB	Decomposed Theory of Planned Behaviour
DV	Dependent Variable
D²	Mahalanobis Distance
ECM	Expectation Confirmation Model
E-ECM	Extended Expectation Confirmation Model
EFA	Exploratory Factor Analysis
FAM	Familiarity
FC	Facilitating conditions
GFI	Goodness-of-Fit Index
ICT	Information and Communication Technology
IDT	Innovations Diffusion Theory
IDV	Independent Variable
IFI	Incremental Fit Index
IS	Information Systems
IC	Individualism/collectivism
IT	Information Technology
KMO	Kaiser-Mayer-Olkin
LMSs	Learning management system
M	Mediator
MI	Modification Index
MF	Masculinity/femininity
MSV	Maximum Shared Squared Variance
NNFI	Non-Normed Fit Index
NFI	Normed Fit Index
PBC	Perceived Behaviour Control
PD	Psychological distance
PEN	Perceived enjoyment
PEU	Perceived ease of use

PLS	Partial least squares
PRSK	Perceived risk
PUSE	Perceived usefulness
R²	Coefficient of Determination
RI	Recommendation intention
RMSEA	Root Mean Square Error of Approximation
SAT	Satisfaction
SD	Standard Deviation
SE	Self-efficacy
SEM	Structure Equation Modelling
SOD	Social distance
SPD	Spatial/physical distance
SOINF	Social influence
SN	Subjective norm
TAM	Technology Acceptance Model
TD	Temporal distance
TPB	Theory of Planned Behaviour
TRA	Theory of Reasoned Action
TRST	Trust
UTAT	Unified Theory of Acceptance and Use of Technology

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CHAPTER ONE

BACKGROUND OF RESEARCH

1.1. CHAPTER INTRODUCTION

This chapter introduces the PhD thesis entitled “The Role of Psychological Distance in Influencing Consumer’s Future Behavioural Intention in A Digital Service Encounter: A Cross-National Investigation of Motor Insurance – UK And Nigeria”. The following section provides an overview of the theoretical research foundation. Section 1.3 provides the contextual research foundation followed by justification for choice of countries in Section 1.4, and then future behavioural intentions in Section 1.5. Section 1.6 defines the research aim and objectives. The research methodology employed to investigate the research aim and objectives are then introduced in Section 1.7. It is followed by the research scope in Section 1.8, and then to familiarise the readers with the remainder of the thesis, a brief overview of the contents of each chapter is provided in Section 1.9. Finally, Section 1.10 concludes this chapter.

1.2. THEORETICAL RESEARCH FOUNDATION

1.2.1. Operationalising Psychological Distance in Digital Service Encounter Context

Broadly, psychological distance is a key theory in studying human behaviour and relationships (Vaughn and Baker, 2004; Hardy et al., 2010; Maglio, 2020; Tree et al., 2021). This theory was significant in Lewin’s 1951 work on field theory, where he opined that the distance between people, objects, and events (i.e., past and future), constituted psychological distance in people’s life space (Van Boven et al., 2010). Most of the time, people make decisions for themselves for a future date or even for someone else, and as such behave based on the cues represented in their mind rather than by surrounding social environment cues (Trope, Liberman and Wakslak, 2007; Trope and Liberman, 2000; Kim, Zhang, and LI, 2008; Maglio, 2020; Bowen, 2021). Therefore, prominent researchers have suggested that it is highly essential to understand consumer behaviour from the perspective of an individual’s psychological state of mind and examine how subjective experience might in fact influence one’s behaviour (Trope and Liberman, 2003). More importantly, psychological distance plays a significant role in shaping various outcomes, including attitudes, intentions, and choices in different domains (Chang, Zhang, and Xie, 2015; Breves and Schramm, 2021) When the psychological distance is shorter, it tends to result in more positive attitudes and behaviours (Li and Sung, 2021).

The impact of psychological distance has been extensively studied across diverse fields, and particularly, the relationship between "distance" and consumer behaviour has also been a subject of interest in various research studies (Dickson and MacLachlan, 1990; Kim, Zhang, and Li, 2008; Zhao and Xie, 2011; Breves and Schramm, 2021). For example, Dickson and MacLachlan (1990) developed a novel measure for social distance and found that consumers tend to avoid stores they perceive as socially distant from themselves. Different dimensions of psychological distance, such as temporal and social distance, have also been utilised to explore consumers' evaluations of products, service, and other situations (Kim, Zhang, and Li, 2008). For example, research on temporal distance, shows that recent consumer reviews tend to exert a stronger influence on purchase decisions for products intended for use in the near future, but even older reviews might carry significance for decisions involving more distant consumption instances (Van Boven and Caruso, 2015). In these studies, researchers have examined how consumers' perceptions of distance, whether temporal or social, influence their behavioural choices and attitudes towards products and services. The concept of perceived spatial or physical distance is another dimension of psychological distance that has been explored in consumer behaviour research. Studies have demonstrated that this form of distance can play a role in shaping judgement and decision-making. For instance, the presence of an offline store for an online retailer, regardless of the physical proximity, can diminish the perceived psychological distance between the consumer and the retailer (Darke et al., 2016; Hung et al., 2016; Jia, Ouyang, and Guo, 2021). Social distance is yet another dimension of psychological distance that has been investigated. Individuals perceived social distance from one another can impact their judgments and behaviour. The greater the dissimilarity between individuals, the greater the perceived social distance, which in turn can influence how they interact and make decisions (Mussweiler et al., 2004).

In e-commerce, psychological distance has been identified as a crucial antecedent of purchase intention (Liu et al., 2021). Similarly, in the context of tourism, products perceived as psychologically proximal can lead to more favourable attitudinal judgments (Jia, Ouyang, and Guo, 2021). Travel products framed as psychologically proximal have been found to leave a better impression on consumers (Yan, Sengupta, and Hong, 2016). It varies depending on individuals and the specific context in which the evaluation takes place. These findings demonstrate the far-reaching influence of psychological distance on consumer perceptions, decisions, and behaviours.

In a service context, from the perspective of the service provider, delivering value to the consumer is of paramount importance, as it is a key factor in ensuring long-term success for companies (Nagvadia, 2021). The consumer's active participation in the service process is crucial, as they play an essential role in interacting with the service provider (Grönroos, 1978; Zeithaml et al., 1996; Lovelock et al., 2008; Breves and Schramm, 2021). In some other service contexts, the consumer's role becomes even more critical, as both the consumer and the service provider rely on each other's competences to achieve desirable outcomes (Nordin and Kowalkowski, 2010). This underscores the significance of a close and mutual interaction fostering relationship between the consumer and service provider (Grönroos and Voima, 2013).

In the context of a DSE, psychological distance encompasses various forms of consumer perceived distance, such as spatial, social, and temporal distances (Trope and Liberman, 2010), which have been empirically established as crucial influences in consumers' evaluation and decision-making process of the DSE (Huang et al., 2016). This is supported in a study by Darke et al. (2016) where they found that in comparison to tangible physical stores, who have advantage over online retailers in building trust and purchase intention, as result of reduced spatial, temporal, and social distance, unfamiliar and distant service providers increase psychological distance perceived in the DSE. This finding suggests that the physical presence of a store contributes to a sense of proximity and familiarity, and for online providers, addressing and overcoming these perceived distances is crucial.

In the study by Holbrook, consumer evaluation in the DSE is relative and interactive, and links to their preference and overall experience (Holbrook, 2005). Therefore, understanding the relationship between psychological distance and consumer's perception of a DSE, offers a cohesive framework on how these seemingly different forms of distance influence consumers' perceptions, interactions, and evaluation of the DSE, which in turn leads to future behavioural intentions like continuance intention and recommendation intention.

For digital service providers, understanding what consumers value now and what they will value in the future is crucial for successful interaction with consumers, who can easily switch between service providers and channels (Woodruff, 1997; Herhausen et al., 2015; Maglio, 2020). Considering how consumers construe information during a DSE and aligning information with

this construal is essential. While the concept of psychological distance has been explored in marketing, its relevance to the interactive nature of DSE has not been fully investigated.

DSE involves interactions between the consumer and the service provider, and as such understanding psychological distance unifies the different types of distance within the complex context of DSE. In DSE, consumers place more emphasis on the service provider delivering good consumer experience, and interactive processes (Vargo and Lusch, 2004; Grönroos, 2008; Grönroos and Voima, 2013). This is influenced not only by digital services characteristics, such as the service offered, but also by the motivational force driving consumer's expectation (Higgins, 2000, 2006). Consumer engagement, reflected in the extent to which consumers are fully absorbed in the process, plays a vital role in determining a positive DSE (Higgins and Scholer, 2009). Aligning the digital service process with consumers' expectations can increase engagement, motivation intensity, and perceived value. Hence, understanding psychological distance can aid in facilitating digital service interactions that align with consumers' evaluation and expectations about distance, ultimately enhancing engagement and adding value to the DSE.

Based on these findings, psychological distance serves three essential roles in a DSE context. Firstly, it can act as a barrier to consumer's engagement and interaction with the service provider. Reducing psychological distance can facilitate consumers' willingness to not only to engage in the DSE, but also influence their future behavioural intention. Secondly, psychological distance between the consumer and service provider can be altered during the DSE, fostering greater connectedness between individuals. This enhanced connectedness facilitates future behavioural intentions such as continuance intention and recommendation intention to others (Hernandez-Ortega, 2018). Lastly, DSE revolves around a service that consumers may not have fully experienced. Consumers' perceived psychological distance from the service provider/DSE influences their evaluation of the interaction and aligning this can hugely benefit both the service providers as well as the consumers, and lead to connectedness between them. For this study, psychological distance is operationalised as the perceived distance between consumer and the service provider during the DSE, which affects their future behavioural intentions, precisely continuance intention and recommendation intention. Consequently, the examination of psychological distance in DSE provides a valuable framework to explore how different DSE and experiences influence consumers' future behavioural intentions.

1.3. CONTEXTUAL FOUNDATION

Insurance is a critical facilitator of economic progression across various sectors (Han et al., 2010; Weisbart, 2018). With its dual impact encompassing both the safeguarding of financial assets and the provision of essential peace of mind to customers (Liedtke, 2007), the insurance industry holds undeniable significance for individuals, businesses, and nations alike. Despite its pivotal role, the industry grapples with a persistent challenge: the inability to effectively retain customers and foster enduring relationships with them, as evidenced by prior scholarly inquiries (Cohen and Siegelman, 2010; Robson, 2015; Leiria, Robelo and deMatos, 2021). While concrete figures on customer retention rates remain typically undisclosed, empirical evidence suggests a notable prevalence of low retention rates within the industry, especially lack of repurchase intentions (Verhoef and Donkers, 2005; Lee and Putra, 2021; Jia, et al., 2023). The phenomenon of customer churn, characterised by the flux of customers switching brands after the expiration of their insurance policy, emerges as a substantial concern for insurance firms, precipitating adverse financial repercussions and undermining industry reputability (Leiria, Robelo and deMatos, 2021). Moreover, the departure of customers bears ramifications beyond financial metrics, exerting a negative impact on the brand image of insurance companies (de la Llave et al., 2019). Amidst these challenges, empirical estimates reveal a substantial cancellation rate ranging between 24 and 31% (Mirzamohammadi and Hamid, 2019), underscoring the imperative nature of cultivating customer relationship that leads to favourable future behavioural intentions such as continuance intentions as well as recommendation intentions as a paramount concern and strategic priority for the majority of insurance firm (Bolance et al., 2016). Therefore, given the limited scholarly discourse on customer relationship aspects such as future behavioural intentions, including continuance intentions and recommendation intentions, within the insurance sector (Javed Ahmad et al., 2019), this study assumes significance by addressing this research gap.

Despite the acknowledged significance of service encounter as the initial point of contact between insurance service provider and customers (Dalla Pozza et al., 2017), extant research on customer future behavioural intentions has overlooked the impact of DSE and pivotal theoretical frameworks such as psychological distance. Prior investigations into lapsing behaviour within insurance have predominantly focused on socio-demographic customer characteristics such as

gender or age (Roy, 2012; Staudt and Wagner, 2018), policy payment modalities (annual or monthly), purchase dates, or the value of the last premium (Pinquet et al., 2011).

In this context, the primary focus of this study is on the motor insurance sector, considering its relevance as a field of investigation for product cancellation (Jeong et al., 2018). Motor insurance emerges as the largest non-life insurance business both in Europe (Insurance Europe, 2018) and globally (Swiss Re Institute, 2019), with its performance significantly influencing trends observed in the broader non-life insurance sector (OECD, 2020). Notably, it exhibits the highest rates of policy cancellation and brand switching (Jeong, Gan, and Valdez, 2018), with motor insurance customers displaying a higher propensity for lapsing (Staudt and Wagner, 2018). The determinants of favourable future behavioural intentions among individual customers who have engaged with DSE may diverge significantly from those who have utilised face-to-face service encounter. Individual customers exhibit less conspicuous and predictable decision processes based on their channel preferences (Lopes et al., 2015), as physical interaction with motor insurance service providers often implies better-informed, more rational, and objective purchase decisions (Beloucif et al., 2004).

Given the current state of research and the managerial context surrounding future behavioural intentions of insurance customers, this thesis aims to identify the antecedents of motor insurance future behavioural intentions among individual customers. It seeks to incorporate the influence of their DSE on their decisions and examine the potential roles that psychological distance and cross-cultural differences may play in shaping these relationships. The United Kingdom (UK), as a representative of developed countries and Nigeria, as a representative of the developing economy, were chosen for this study as the main focus for the motor insurance country context due to their cultural, structural and socio-economic context differences but more importantly because they represent reverse positions on almost all Hofstede's (2005) cultural dimensions, particularly individualism and collectivism which is the main cultural dimension employed for this study. At a score of 76, the UK is an individualist society, indicating that British are highly individualist and private people whereas Nigeria, with a score of zero (0), has the lowest score, indicating the country is highly a collectivistic society showing commitment to the member 'group' including family, and other external relationship (Minkor and Kaasa, 2022). Whilst clearly distinguishable

on several grounds of national culture, the two countries also demonstrate acutely contrasting domestic insurance structures, which is covered in the next sub-section.

1.3.1. United Kingdom

The United Kingdom has a highly advanced motor insurance structure and is considered as the third largest insurance market in the world and remains the largest in Europe, with the UK insurance and long-term saving industry recording a contribution of over £36 million to the UK economy in 2022 (Swiss RE Sigma, 2022), as well as employing over 300,000 people in the UK (ABI, 2022). The UK insurance market is divided into two categories: life and non-life insurance (i.e. motor, property, general liability, marine and other liabilities) (Swiss Re Sigma, 2021). Approximately two third of the market and its premium stems from the life insurance and the rest from the non-life insurance (ABI, 2021). Under the non-life insurance industry, the UK motor insurance market remains the largest insurance market and widely held type of non-life insurance product, as the Road Traffic Act requires that all motor owners take out insurance against their liability for injuries to others and for any damage to property of others using any vehicle on the road or other public areas (Road Traffic Act, 1988). Motor insurance policy is said to be purchased by about 74% of the total households in the UK, owing to the increased rate of motor users and household income (ONS, 2022). On average, £485 is spent per year as cost of motor insurance per household (ABI, 2022). In terms of premium value, motor insurance is the largest with about \$15 billion, following in second, is the property insurance with less than \$14 billion, while the rest of the insurance classes follow behind with an average of £2 billion.

The motor insurance market is frequently said to be highly competitive, as there is large number of motor users, competing firms, low concentration, and active price competition (ABI, 2023). In 2019, there were about 605 companies in the UK authorised to write motor insurance, 229 of these were in the UK, and 378 passported in from an EEA member state, this is likely to change following the challenge of inflation and increased interest rate coupled with the uncertainty that ensues with the irregularity of the process and procedure (Bank of England, 2023). As reported by ABI and in Figure 1, the market is currently dominated by direct insurers with 41%, brokers (independent intermediaries) with 34%, while the rest are agents, bancassurers and other alternative markets (like retailers) with below 10%, (ABI, 2023).

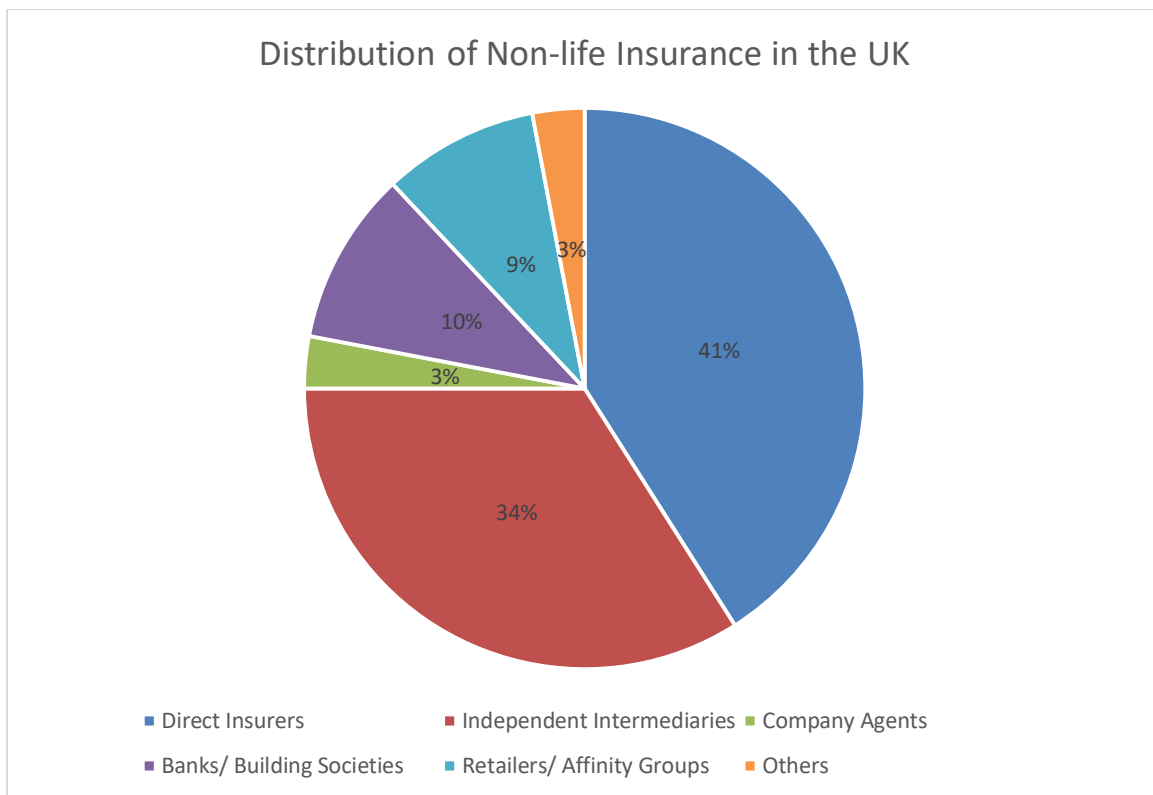


Figure 1: The UK Distributors of non-life Insurance and their Market Share. Source: ABI (2023).

The UK motor insurance currently has more than 30 key players with a fragmented market share, divided among the leading top 7 companies: Admiral, Aviva, Direct line, Hastings, Liverpool Victoria, AA, and Churchill (Statista, 2018). One key aspect of the UK motor insurance is the channel of distribution which has improved resulting from the continuous growth of technology and increase numbers of customers who use the internet daily (ONS, 2023). The key channels used by motor insurance companies include search engines (e.g. comparison sites), company websites, email, telephone, direct from insurer, brokers/agents, bank, car dealers, retailers etc. (Morgan Stanley and BCG Insurance Customer Survey, 2023).

1.3.2. Nigeria

The Nigerian economy is steadily growing ever since its recession recovery in 2017, recent GDP growth has recorded over 2.51% in the second quarter of 2023 driven largely by the oil sector and other non-sectors especially the financial services like banking and insurance (World Bank Data, 2023). The government has increased its spending, but fiscal deficits now exceed 5% of GDP, contradicting national and international guidelines. The debt-to-GDP ratio is still below the sub-

Saharan African average, but the federal government faces significant obstacles in achieving its revenue projections. Actual revenues have consistently fallen short of projected revenues, necessitating additional borrowing. Furthermore, debt service burdens have increased due to the downgrading of Nigeria’s sovereign debt rating. Foreign exchange reserves are declining, and the value of the national currency, the naira, is depreciating (Sasu, 2022). Nigeria’s central bank has implemented measures to fight inflation, such as increasing its monetary policy rate, but these actions may also have negative impacts on Nigeria’s economic recovery (Afrinvest West Africa Research, 2022). This instability is also reflected in the insurance industry amongst other critical sectors like agriculture and manufacturing, as its stagnant growth has been due to the decrease in disposable income (Sigma Research, Afrinvest Research, 2023). Despite the growing pace of the economy in Nigeria since its change of government in 2023, the insurance industry remains the most underdeveloped compared to its counterpart’s as shown in Figure 2 below.

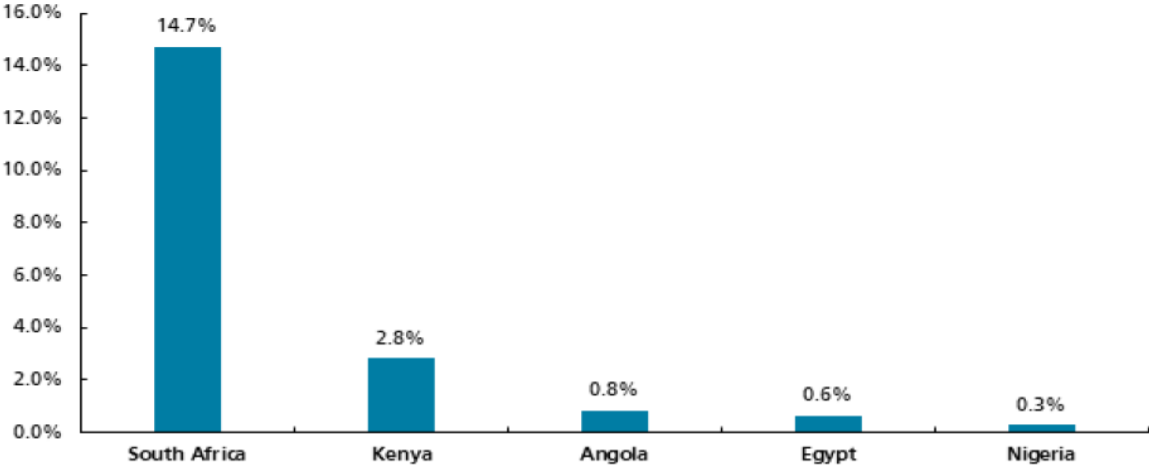


Figure 2: Insurance penetration across select African Countries in 2021. source: Sigma Research, Afrinvest Research (2021).

With a current population estimated at 200.4 million people, Nigeria still has the lowest insurance penetration level at 0.3% when compared to other notable African countries – South Africa (14.7%), Kenya (2.8%), Angola (0.8%) and Egypt (0.6%) (Afrinvest Research, 2021). However, the insurance market in Nigeria is projected to reach a market size (gross written premium) of US\$8.12bn in 2024 (Statista, 2023), and there is still room for growth considering the population and its upheld investment income which had recorded an estimated \$180 million in 2020 (Arica Investment Markets, 2022). Also, the contribution of the industry to the GDP rose by 16.9% in 2022 (Clark, 2023).

The Nigerian insurance industry is categorised into life, non-life, and re-insurance segments, with non-life segment accounting for the largest in total Gross Premium Written (GPW) by 48.7%, while life and re-insurance account for 30.1% and 21.2% respectively (Afrinvest West Africa Research, 2023). Furthermore, the market structure of the insurance market shows a de-concentration in what seems like a monopolistic competitive market structure for both life and non-life segments while the re-insurance market is highly oligopolistic in nature (Dada et al., 2023).

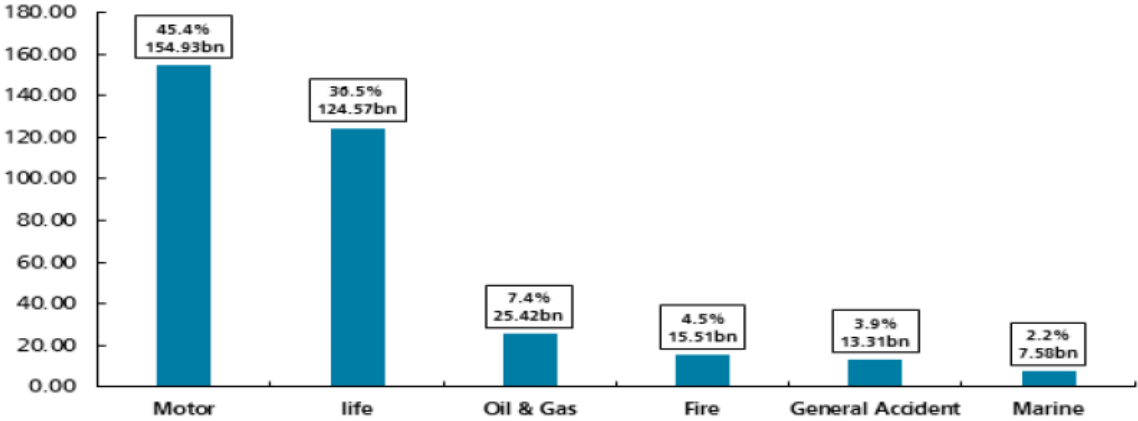


Figure 3: Nigerian Insurance Market by Segment (2021). Source, NAICOM, Afrinvest Research (2021).

From Figure 3, the non-life insurance segment dominates the insurance business in Nigeria accounting for about 48.7% of the total GPW, with motor insurance being the most prominent accounting for about N154.9 billion (Naira) showing a growth of 1.90% which is more than two third of the insurance industry as a whole (Afrinvest West Africa Research, 2022) while other segments like life, oil and gas, fire, general accident and Marine account for 36.5%, 7.4%, 4.5%, 3.9% and 2.2% respectively (NAICOM, Afrinvest Research, 2022).

The growth of the motor insurance segment has been widely driven by the laid down policies of the National Insurance Commission (NAICOM) (who are charged with the responsibility of regulating insurance business in Nigeria) for vehicle owners in Nigeria, which makes it mandatory for any vehicle running on Nigerian roads to be covered under an active motor insurance policy against damages caused to third party in cases of accidents (NAICOM, 2023).

Some of the key companies in the Nigeria insurance market are AIICO, FBN Life, Leadway, Custodian Life, AXA, Lasaco Assurance, Nsia Insurance, Cornerstone, Capital Express, and

Alliance. AIICO was the leading insurer in 2021, followed by Leadway and FBN Life, with Fin insurance was the fastest-growing insurer during the review period (Statista, 2022).

1.4. WHY UK AND NIGERIA

To explore motor insurance customers' future behavioural intentions, this study examines the differences and similarities between the UK and Nigeria. The United Kingdom (UK), as a representative of developed countries and Nigeria, as a representative of the developing economy, were chosen for this study as the main focus for the motor insurance country context due to their cultural, structural and socio-economic context differences but more importantly because they represent reverse positions on almost all Hofstede's (2005) cultural dimensions, particularly individualism and collectivism which is the main cultural dimension employed for this study. At a score of 76, the UK is an individualist society, indicating that British are highly individualist and private people whereas Nigeria, with a score of zero (0), has the lowest score, indicating the country is highly a collectivistic society showing commitment to the member 'group' including family, and other external relationship (Minkor and Kaasa, 2022). England, representing a developed nation, and Nigeria, representing a developing nation, offer nearly opposing positions on several of Hofstede's cultural dimensions, making them ideal for this comparative study.

Compared to UK, Nigeria remains relatively behind in terms of technology advancement in the motor insurance sector. The UK's motor insurance sector benefits from a highly advanced technological infrastructure, characterised by significant investments in artificial intelligence, machine learning telematics, big data, and blockchain technologies. These advancements contribute to enhanced customer experiences and improved risk assessment processes. Conversely, Nigeria's motor insurance sector, while growing in technological adoption, faces challenges related to infrastructure, market maturity, as well as fraud (i.e., fraudulent purchase and claims) (Ogbuji and Udom, 2018). The focus in Nigeria is on leveraging mobile platforms, microinsurance, and fintech collaborations to drive accessibility, and penetration.

Despite the differences in technological advancement and market maturity, the motor insurance sectors in the United Kingdom and Nigeria exhibit several notable similarities. Both countries operate under stringent regulatory frameworks that govern the motor insurance industry, ensuring compliance with standards designed to protect consumer interests (ABI, 2022; Sigma Research,

Afrinvest Research, 2023). These regulatory frameworks provide a structured environment within which insurers must operate, fostering stability and consumer confidence in the market. More importantly, motor insurance is mandatory in both countries. In the UK, drivers are required to have at least third-party insurance, which covers liabilities to others in the event of an accident. Similarly, in Nigeria, the Motor Vehicles (Third Party Insurance) Act mandates vehicle owners to maintain third-party liability coverage, ensuring that victims of road accidents receive compensation. This compulsory insurance requirement in both countries underscores the importance of motor insurance in protecting public welfare and maintaining road safety. Similarly, in terms of the claims process, both the UK and Nigeria follow a similar procedural framework. The process typically involves reporting the incident, submitting the necessary documentation, and undergoing an assessment before settlement. This standardised approach ensures that claims are handled efficiently and transparently, providing a consistent experience for policyholders in both countries.

In summary, while the motor insurance sectors in the UK and Nigeria differ in terms of technological sophistication and market infrastructure, they share fundamental commonalities in regulatory requirements, market dynamics, customer focus, and anti-fraud measures. Investment in technology is pivotal in both contexts, albeit with different focal points. The UK emphasizes advanced technologies such as telematics and blockchain, whereas Nigeria concentrates on mobile platforms and fintech collaborations to enhance insurance penetration and accessibility. These shared characteristics highlight the universal principles underpinning effective motor insurance practices, regardless of the specific technological and economic landscapes.

1.5. FUTURE BEHAVIOURAL INTENTIONS

To comprehensively understand motor insurance customers' future behavioural intentions, this study employs the Expectation Confirmation Model (ECM) by Bhattacharjee (2001b) as its theoretical foundation. Bhattacharjee posits that the long-term success of new technology is contingent upon its continued use by consumers, rather than merely on initial acceptance. He further elucidates that irregular or inefficient use of technology post-adoption can lead to adverse outcomes for businesses, including financial repercussions. The ECM, therefore, provides a framework for examining how cognitive beliefs influence an individual's intention to persist in

using a technology. Extant research utilising the ECM has yielded mixed results, which may be attributed to the diverse contexts in which the model has been applied. Critics argue that the ECM is overly simplistic and does not fully capture users' expectations and experiences with various technological attributes (Brown, Venkatesh, & Goyal, 2012; Cho, 2016). Recognizing these limitations, this study proposes and empirically tests an extended framework of the ECM, incorporating context-specific factors pertinent to the motor insurance industry.

To date, no research has comprehensively measured a set of expectation-confirmation attributes from a consumer psychology perspective within an integrated model to predict future behavioural intentions in the context of motor insurance. This study addresses this gap by developing and empirically testing an integrated model that includes factors influencing motor insurance consumers' decisions to continue using and to recommend their digital service encounters.

The focus on future behaviour, specifically continuance intention and recommendation intention, is strongly justified in this research. Continuance intention is critical as it reflects the sustained use of digital service encounters, which is essential for the long-term success and viability of digital innovations in motor insurance. Recommendation intention, on the other hand, is equally important as it signifies consumer satisfaction and loyalty, which are vital for word-of-mouth marketing and acquiring new customers. By concentrating on these two dimensions of future behaviour, this study aims to provide a comprehensive understanding of the factors that drive the ongoing engagement and advocacy of motor insurance customers in a digital context.

1.6. RESEARCH AIM AND OBJECTIVES

The main aim of this study is to understand the role of psychological distance in explaining consumers' future behavioural intentions including continuance intention and recommendation intention in a DSE motor insurance context by focusing on the UK and Nigeria. To provide a clear direction to guide the overall research process, this study seeks to address the following research question:

'How consumers' future behavioural intentions (continuance intention and recommendation intention) can be explained through the lens of psychological distance and national culture in a cross-cultural context?'

To support in addressing the research question, three specific objectives are developed:

Objective 1: To identify the factors that influence consumers' initial adoption and future behavioural intentions including continuance intention and recommendation intention in motor insurance DSE context.

Sub-O1a. To examine what digital channel motor insurance consumers use for purchase/renewal of motor insurance

Sub-O1b. To understand what major factors influence policyholders continued use of digital channel (service provider) and recommendation of digital channel (service provider) to others

Objective 2: To determine the impact of psychological distance on consumer's future behavioural intentions of motor insurance DSE.

Sub-O2a. To understand the cues of psychological distance relevant in a motor insurance DSE context.

Objective 3: To develop, empirically test, and validate an integrated model of psychological distance and antecedents of consumers' future behavioural intentions of digital service encounter in a cross-cultural motor insurance context.

Objective 4: To determine the extent to which O1 and O2 vary in national culture between developed and emerging motor insurance market contexts, namely the UK and Nigeria respectively.

1.7. RESEARCH DESIGN: METHOD OF ENQUIRY

This section provides an overview of the research design used in this study to address the research objectives to resolve the research question. Under pragmatic paradigm, traditional philosophical dualism of objectivity and subjectivity are rejected (Biesta 2010), as it allows the researcher to abandon traditional dichotomies which are post positivism and constructivism (Creswell and Clark 2011). In pragmatism, empirical is preferred over idealistic or rationalistic approaches (Frega 2011). In this study, a sequential mixed-methods design is employed consisting of three-stage design, which involved collecting both secondary and primary data relevant to the key concepts under investigation and using both qualitative and quantitative techniques in overcoming the deficiencies of both techniques, thus strengthening the research outcomes of the current study. This approach also allows the researcher the opportunity to present diverse views as well as

generalised insights (Tashakkori and Teddlie, 2010; Neuman, 2013; Creswell and Creswell, 2018). A summary of the research design is presented in the Table 1 below, and a further discussion of each design follows:

Table 1: Research Design, Source: Developed for this study.

Sequential Steps	Key activities	Comments
Phase 1	Literature review and development of the initial conceptual framework. <i>(Secondary data)</i>	An initial exploratory approach was undertaken to identify the research problem and formulate the research questions. The goal of the exploratory phase is to gain new insights (Jaeger and Halliday, 1998).
Study 1: Phase 2	Semi-structured in-depth interviews with 20 motor insurance consumers, 10 each from UK and Nigeria. <i>(Primary data – Qualitative)</i>	Based on the notion of a mixed method design matrix, where qualitative method precedes quantitative method (Johnson and Onwuegbuzie, 2004). In-depth interviews enabled the researcher to identify the key factors that influence consumers' future behavioural intentions of continuance intention and recommendation intention within DSE domain. A final conceptual framework was developed to investigate the antecedents of future behavioural intentions of DSE, and the mediating role of psychological distance, particularly social, physical, and temporal distance, in a motor insurance context. This phase is based on the pragmatist position of Bryman (2001), who argues that quantitative methods are always grounded in the qualitative conceptual framework
Study 2: Phase 3	Formulation of measurement scale and quantitative survey via online panel – UK and Nigeria (potentially 300 each country). <i>(Primary data – Quantitative)</i>	Beginning of the quantitative phase. The proposed framework will be validated using the survey data. Identify and measure the effect of psychological distance particularly social, physical, and temporal distance on the overall consumer's future behavioural intentions (continuance intention and recommendation intention), from a motor insurance context. Additionally, determine the extent to which these antecedents and the impact of psychological distance differs across national culture, using national cultural moderators of individualism/collectivism. This will evaluate different antecedents of future behavioural intentions, and the effect of national culture on individual's future behavioural intentions.

1.8. RESEARCH SCOPE

It is crucial to define the scope of the study while taking into considerations the main aim and objectives of this research and the availability of resources such as time and money. This study

investigates the most salient antecedents of future behavioural intentions towards DSE in motor insurance using UK and Nigeria context. The scope of the research can be summarised as follows:

First, this study is confined to both psychological distance and consumer's future behavioural intentions including continuance intention and recommendation intention of their DSE. This research does not extend to other psychology theories and types of service encounter including traditional service encounter.

Second, this study is focused on only motor insurance especially digital insurance services. Hence, it focuses on motor insurance customers who are aged 18 years and older and have either purchased or renewed their motor insurance policy in the last 12 months (based on the data collection timeline).

The investigation for the psychological distance role and future behavioural intentions is limited to the geographical area of Nigeria as a developing country, and UK as a developed country, therefore considered representative to the areas that only share the same cultural characteristics to those two countries. Therefore, the applicability and generalisability of the proposed conceptual model will become a questionable issue when applied in a different country context.

1.9. OUTLINE OF THE THESIS

This thesis is the culmination of a three-phase research design and is presented in nine chapters, organised in the following manner, Chapter One provides the general background of the research. Chapter Two provides a review of literature on the theoretical background, psychological distance. Chapter Three focuses on the review of literature in domain of DSE, future behavioural intentions, and motor insurance context. The literature review also provides a conceptual framework, discusses future behavioural intention antecedents in motor insurance DSE, using an extended ECM model (incorporating TAM, TPB and UTAUT), and the key role of psychological distance in motor insurance DSE. In Chapter Four, the hypothesis and model development are presented. Chapter Five covers the research methodology followed by Chapter Six which provides the findings of the second phase of the research design, the qualitative in-depth interview with the motor insurance policyholders. Chapter Seven discusses the third and final phase, quantitative study findings including the results of the hypotheses testing. Chapter Eight provides general discussion by integrating the results from the three phases (i.e., literature review, qualitative study,

and quantitative study), and Chapter Nine is the final chapter of this thesis which covers the theoretical and managerial implication of this thesis, while also providing some key limitations and directions for future research.

1.10. CHAPTER SUMMARY

This chapter has provided the background of the proposed research and discussed the overview of the three-phase research design used to address the research objectives and questions put forward for this thesis. The chapter also covered the research scope of the research and set key parameters of the research for the readers. Additionally, key concepts were defined to provide clarity around them and to remove any confusion. The key contributions of the research are provided. The next chapter covers a review of literature on the theoretical background underpinning the overall research, called psychological distance. This theory of psychological distance will help establish the theoretical positioning of the subsequent empirical investigation.

CHAPTER TWO

THEORETICAL BACKGROUND: PSYCHOLOGICAL DISTANCE

2.1. CHAPTER INTRODUCTION

This chapter provides background research on the theoretical framework of psychological distance and its dimensions relevant to the study.

2.2. PSYCHOLOGICAL DISTANCE

2.2.1. Definitions and Past studies

Psychological distance is a versatile multifaceted concept and can be interpreted as a theory, a phenomenon, and as a cognitive construct. The varied interpretations share similarities and differences. As a theory, psychological distance has garnered a multi-disciplinary view owing to its application in different theoretical literature varying from psychology, sociology, international business, consumer behaviour marketing and urban geography.

2.2.1.1. *Definitions of PD before the 1990s*

Earliest research on psychological distance can be traced back to the late 1980s and was discussed by Sykes (1987) as he referenced distance to be a multidimensional concept that conveys a sense of space between two points. Consequently, the earliest application of psychological distance was confined to psychology. However, since the early 1990s, research on psychological distance had expanded to other contexts/disciplines such as social psychology (learning development), socio-economy, international trade (marketing), consumer psychology and personal relationship. Next, consideration of the different context in detail is provided below.

In learning development context/discipline, prominent researchers on psychological distance include Miller (1944) and Coshall (1985). More specifically, Miller examined learning development and reinforcement in individuals, showing how the avoidance of negative events when compared to positive events increased at a rapid rate when distance was psychologically decreased and vice versa. Similarly, Coshall emphasised the role of psychological distance in understanding how people approach a given task or what they are motivated to do (Coshall, 1985).

In a socio-economic context/discipline, major references on psychological distance can be traced to Beckerman (1956) and Nordstrom and Vahlne (1994). In his earlier work, Beckerman, was the first to apply the theory in the socio-economy field by focusing on the flow of European trade (1951). In the same vein, Nordstrom and Vahlne conceptualised psychological distance as an

inhibiting factor of communication especially as it disrupts understanding attributes of a social environment (1994). In a different direction, some studies in international marketing literature have looked closely at the physical distance as a construct of psychological distance, which posits that consumers are more likely to commence business relationships with firms in locations perceived to be similar than with those which are considered culturally and geographically dissimilar countries (Stöttinger and Schlegelmich, 1998). For example, when a USA consumer considers transacting with a Canadian firm, rather than a UK firm. In such a context, psychological distance is seen as the distance that exists between the US consumer and the dissimilar foreign firm, resulting from the perception and understanding of cultural differences (Vahlne and Wiedersheim-Paul, 1977). Overall, these results suggest that psychological distance is a significant factor in influencing relationship-marketing tactics.

In consumer psychology literature, researchers like Briggs (1973), Phipps (1979) and Coshall (1975), have generated precise link between psychological distances and spatial, illustrating that geographic proximity can influence the variance in cognitive distance from 44% to 73%. Additionally, psychological distance can also affect and predict psychosomatic and spatial distance perceptions, as distance is attenuated as familiarity with the location itself (Potter, 1976).

2.2.1.2. Definitions during the 1990s and after the 1990s

In International trade (marketing) context/discipline, influential scholars that were involved in, or linked to, psychological distance research include Welch and Luostarinen (1998), Gatingnon and Anderson (1988), Conway and Swift (2000), Chang et al., (2004). Welch and Luostarinen, applied the theory in a domestic and international exchange and found that relationships over a greater social distance is characterised by greater psychological distance and uncertainty (1998). A similar trend of uncertainty was present in Gatingnon and Anderson's (1988) study, as it is the uncertainty that prompts desire to learn about an unfamiliar exchange partner. However, Conway and Swift find that there is a need to invest more financially and psychologically (2000). For example, cooperation between trading partners of different countries is suggested to decrease more than 42% when there is an increased psychological distance between the said countries. This was the result generated by Chang et al.'s study in 2004.

In interpersonal relationship research, psychological distance is defined as the element hindering the perception and cognition of individuals, as it perceives other people or an unfamiliar

environment (Lyndon, Pierce, and Regan, 1997). Thus, large psychological distance can endanger the creation or continuity of relationships, whereas psychological proximity can stimulate interactions and continuity of relationships. Similar results had earlier emerged in the personal relationship literature, where psychologists suggested that long-distance relationships are plagued with more uncertainty than geographically close relationships (Lyndon, Peirce, and Regan, 1997). A typical example is long-distance dating relationships that are burdened with uncertainty, and this causes a strain in the relationship between the parties, as there is great distance in their respective geographical locations. Liden et al. (1997) further applied the theory in a leader-follower relationship context and posited that psychological (physical) distance can decrease opportunities for direct influence and neutralise working relationships whereas psychological (physical) proximity between leaders and followers facilitates communication processes and enhances service quality. Similarly in impersonal literature context, psychological distance has been traditionally viewed as a composite factor relating to not just two key dimensions of distance, i.e., spatial distance (i.e., geographic distance based on location), social distance (i.e., self-conceptual and social differences) but also trust was operationalised as a consequence of psychological distance, affecting individual's attitude towards others (Hassel and Cunningham, 2004). In the same vein, Leonidou et al., (2006) study found that other relationship quality attributes (i.e., commitment, cooperation, satisfaction), including trust in the areas of adaptation, are affected by psychological distance. In their study, results showed that familiarity with a seller is enhanced by psychological proximity with the location, satisfaction with the service and other characteristics, which influence the trust in the seller-buyer relationship.

Full table of general characteristics of 15 other studies researched for this current research can be seen in Appendix H. Key areas such as context, methodology utilised, task used, and key implications has been provided to better capture the nature of psychological distance in different field of study.

For this current research, based on the above definitions and synthesis of the past studies, knowledge about psychological distance will be applied in a DSE domain by examining the effect of psychological distance on consumers' future behavioural intentions; continuance intention and recommendation intention in a cross-cultural study involving UK and Nigeria.

2.3. Definition adopted by this thesis.

Using the definition of psychological distance provided by O’Leary, Wilson and Metiu, (2008) “as a dyadic and asymmetric construct which reflects one person’s perception of proximity how close or far another person is” (p.983) as well as that of Evans and Bridson, (2005) “as the perception of distance in an individual’s mind of how far another person (object or event) (p. 70), psychological distance for the current study is therefore defined as the degree to which a consumer feels distant or lacks connection with their service provider during their DSE. It further operationalises psychological distance as a feeling of distance, while psychological closeness to mean the feeling of closeness. Like Edwards, Lee and Ferle (2009), this current study also expands the application and notion of psychological distance to a single encounter context focusing only on DSE as against personal/traditional service encounter, from a consumer psychology perspective. In doing so, psychological distance is examined from the perspective of self (i.e., the consumer) based on their adoption, expectation, and experience of their overall DSE for motor insurance, which is a germane area of research for psychological distance, which has rarely been applied both in a future behavioural intention domain or insurance context.

2.4. Dimensions of Psychological Distance

The examination of the number and nature of dimensions underpinning psychological distance has yielded varied perspectives within scholarly discourse. While there is a degree of consistency in acknowledging temporal, physical, and social dimensions as fundamental components of psychological distance (Liberman et al., 2007; Trope and Liberman, 2010; Stephan et al., 2011), the discussion exhibits nuances and discrepancies. Consistency emerges in the recognition of these dimensions across diverse contexts, reflecting their universal relevance in shaping individuals' perceptions and behaviours. Temporal distance, for instance, consistently elucidates how temporal proximity or remoteness influences individuals' decision-making processes and future-oriented behaviours (Eyal et al., 2009; Kim et al., 2008). Similarly, physical distance underscores the significance of spatial proximity in consumer evaluations and judgments, particularly in DSE where geographic separation can impact perceptions of accessibility and convenience (Fujita et al., 2006; Henderson et al., 2006). Moreover, social distance consistently highlights the role of interpersonal relationships and social connections in shaping individuals' attitudes and behaviours, emphasizing the importance of social proximity and similarity perception (Kim et al., 2008;

Stephan et al., 2011). However, inconsistencies arise concerning the inclusion of hypothetical distance as a distinct dimension. While some scholars advocate for its consideration, particularly in uncertain or probabilistic contexts (Todorov et al., 2007; Wakslak, 2015), others argue against its inclusion, citing its limited applicability and potential overlap with other dimensions (Liberman et al., 2007; Trope and Liberman, 2010). Thus, while the discussion surrounding the dimensions of psychological distance demonstrates a degree of consistency, discrepancies persist regarding the inclusion and delineation of hypothetical distance, highlighting the evolving nature of this theoretical construct in understanding human cognition and behaviour. However, inconsistencies arise in the depth of exploration and emphasis placed on each dimension across different studies. While some research may focus extensively on one dimension, others may give relatively less attention, leading to variations in the extent to which each dimension is discussed and understood. Furthermore, emerging dimensions or variations within existing dimensions, such as emotional distance, may not always receive consistent attention across studies, highlighting the evolving nature of research in this area (Henderson and Wakslak, 2010).

Therefore, while the acknowledgment of multiple dimensions remains consistent, the depth of exploration and emphasis placed on each dimension may vary, contributing to some inconsistencies in the discussion. The next paragraphs delve into the four most popular dimensions of psychological distance.

2.4.1.1. Temporal Distance

Temporal distance refers to the distance in time when people think about an object or event now and in the future (Liberman et al., 2007; Lee et al., 2017). According to CLT, temporal distance is seen to reflect the psychological distance of time, with regards to how near or far in the future an object is considered (Förster et al., 2004; Eyal et al., 2009). Hence, temporally near objects and events connotes that which is near in time whereas temporarily distant objects and events connotes that which is far in time.

Past research has supported the effects of temporal distance in influencing consumers decisions, experiences, and behaviour (Eyal et al., 2009; Kim et al., 2008; Nenkov, 2012; Hernandez et al., 2015). Accordingly, Ariley and Zakay (2001) have posited that psychological consequences of the time perspectives often affect people's decision making, evaluation and consumer behaviour, as people rarely make decisions without referring to time availability or constraint. Therefore,

temporal distance has been suggested as one of the factors that determines how consumers may perceive their availability of time, whether more or less and how time is utilised for a task (Liberman, Sagristano and Trope, 2002). Likewise, researchers suggest that time-related factors are fundamental aspects of perceived temporal distance that play an influential role in many aspects of consumer behaviour (Kim et al., 2008; Tangari et al., 2010). For example, if a consumer thinks of an action or object related to their buying context as being with less time, this will increase their psychological distance, whereas if they perceive the action or object as being with more time, this will decrease their psychological distance (ability to accurately take out time and plan well). Consequently, one of the cues of temporal distance is that consumers perceive the availability of time when transacting with a firm, and thus, limited time could lead to time pressure (i.e., especially when purchasing a product with high involvement or faced with complexity). Full table on past studies can be seen in Appendix H.

2.4.1.2. Physical Distance

Physical distance (also known as spatial distance) is related to the question on how people perceive an object or event according to the spatial location of such object or event (Xue, 2016). Physical distance in social psychology literature has been described by scholars as the distance that is present between an individual's current location and other locations (Williams and Bargh, 2008). From a CLT perspective, individuals are likely to think and make frequent decisions about a social action or object that are located near proximally or distal, based on one's mental representation of the different levels of construal e.g., high level or low level which affects their behaviour (Liberman et al., 2007). This is particularly important for individuals who make decisions based on how close or far a location is to their surroundings. Thus, a higher level of proximity towards a location or object, the easier and more efficient it is for them to make a decision.

In previous experimental literature, physical distance has been operationalised as spatially distant vs spatially close location (Fujita et al., 2006). Similarly, synthesis of past physical distance research in the marketing field have captured the distance as in the context of online reviews as the geographical distance between the reviewer's location and that of the reviewed restaurant (Huang et al., 2016). Additionally, other marketing research has described the consequences of physical distance with respect to construal, prediction, decision-making, social judgement, and behaviour (Fujita et al., 2006; Trope, Liberman and Wakslak, 2007; Bar-Anan, Liberman and

Trope, 2007; Jia et al., 2017; Wakslak and Joshi, 2020). These extant literatures support the effect of physical distance on consumers' choice, decision, satisfaction, and behavioural intention (Blut et al., 2018). Full table on past studies can be seen in Appendix H.

2.4.1.3. Social Distance

Social distance refers to the degree to which two or more social groups or individuals are related or not related to each other and their ways of interaction (Kim et al., 2008; Yang, 2019)). Prior research has made the same definition of the term (Matthews and Matlock, 2011). According to Stephan, Liberman and Trope (2011), social distance is the proposition of how close individuals feel about other people and the surrounding actions. According to CLT, social distance represents the psychological space that exists in the mind of people between themselves and others with whom they have an interaction (Liberman et al., 2007; Xue, 2016). Therefore, this is the extent to which an individual is perceived as, or experiences being closer or further away from another individual (Yili et al., 2017). For example, an individual or a social group may perceive similar traits or connections with the other person or group and as such, this will present a closer distance in their relationship while far distances occurs when the individual or social group perceives no similar trait or connection with the other person or group. Such traits include perceived interpersonal similarity and cultural similarity or difference.

Past marketing research on social distance has focused attention on perceived social distance to self (Trope and Liberman, 2010; Hardy et al., 2010; Magee and Smith, 2011; Xue, 2016). For example, people feel closer to friends than to strangers. Hence, research has shown that perceived social distance between consumers and other people within their social surroundings, is a key determinant of consumers' decision making and possible change of behaviour (Trope and Liberman, 2010; Stephan et al., 2011; Zhao et al., 2020). It has also been argued by researchers that perceived social distance is also a function of a relationship as most relationships are built on trust, which is most times present in an already existing relationship from close family and friends, or even an interaction with an individual who shares a similar trait or social identity (Levine et al., 2005; Brewer, 2007). Thus, this relation forms a 'sense of connectedness' or 'feeling of closeness', where individuals can rely on information or ideas from a close person rather than that of a distant or unknown person. Full table on past studies can be seen in Appendix H.

2.4.1.4. *Hypothetical Distance*

The last dimension of psychological distance relates to uncertainty and is known as hypothetical distance. Hypothetical distance refers to the likelihood or probability of an action taking place, or the distance that exists when an event or object is likely possible but uncertain as they could happen but not yet happen (Todorov et al., 2007; Wakslak, 2008; Phang et al., 2015; Zhao et al., 2020). A good example is seen when people refer to unlikely events as being remotely possible, or lacking in certainty and so on (Liberman, Trope and Wakslak, 2007; Muthitachareon, Barut, and Saeed, 2014). In the study done by Todorov et al. (2007) and Aggarwal and Zhao (2015), the findings showed that the likelihood of an outcomes effect on an end-related (desirability) features and means-related (feasibility) features is usually either low or high mental distant representation. Hence, an outcome with a low probability of occurring will appear to have higher psychological distance while an outcome with a high probability of occurring will appear to have a lower psychological distance (Fiedler et al., 2012).

2.5. Reflection on Psychological Distance Dimensions

Psychological distance dimensions, comprising temporal, physical, social, and hypothetical distance, provide valuable insights into understanding consumer behaviour (Liberman et al., 2007). Each dimension contributes to our understanding of how individuals perceive and interact with objects, events, and other people in their environment. (Trope and Liberman, 2010). However, while these dimensions offer a framework for analysing consumer behaviour, they also possess inherent strengths and weaknesses.

2.5.1. Temporal Distance:

Temporal distance significantly influences decision-making, evaluation, and behaviour in consumer psychology (Eyal et al., 2009; Kim et al., 2008). It elucidates how consumers perceive time availability and constraints, shaping their planning and decision processes (Liberman, Sagristano, and Trope, 2002). Temporal distance research informs practical marketing strategies, including time-dependent communication design in decision aids (Köhler et al., 2011). However, overemphasis on temporal distance might overlook other psychological factors impacting consumer behaviour, and its application can vary across cultural contexts.

2.5.2. Physical Distance:

Physical distance influences construal, prediction, decision-making, and behaviour, providing a holistic understanding of consumer responses (Fujita et al., 2006; Trope, Liberman, and Wakslak, 2007). It offers insights into how spatial proximity affects consumer decision-making processes and preferences (Henderson and Wakslak, 2010). Nevertheless, research on physical distance often focuses on online contexts, potentially neglecting effects in offline environments. Additionally, the impact of physical distance may vary based on individual differences and situational factors, necessitating further exploration.

2.5.3. Social Distance:

Social distance significantly shapes consumer perceptions, decisions, and behaviour, especially concerning interpersonal relationships (Trope and Liberman, 2010; Stephan et al., 2011). It provides insights into how perceived similarity and familiarity influence consumer trust, preference, and information processing (Magee and Smith, 2011; Van Boven and Caruso, 2015). However, social distance research often focuses on existing relationships, potentially overlooking effects in transactional or one-time interactions. Furthermore, complex social relationships and cultural differences may pose challenges in generalizing findings across diverse consumer groups.

2.5.4. Hypothetical Distance:

Hypothetical distance sheds light on how uncertainty influences consumer perceptions and decision-making processes (Todorov et al., 2007; Phang et al., 2015). It explains how likelihood assessments impact consumers' evaluations of desirability and feasibility features (Aggarwal et al., 2015). Nonetheless, research on hypothetical distance may face challenges in accurately measuring and manipulating uncertainty levels in consumer contexts. Moreover, the subjective nature of uncertainty perceptions may introduce variability in findings across different consumer segments.

In addition to these dimensions, other factors like emotional distance could also influence consumer behaviour but are not explicitly discussed (Xue, 2016). Future research could explore emotional distance alongside existing dimensions for a more comprehensive understanding.

2.6. PSYCHOLOGICAL DISTANCE IN CONSUMER BEHAVIOUR: SEVERAL ASPECTS OF PSYCHOLOGICAL DISTANCE IDENTIFIED IN PAST RELEVANT STUDIES

As earlier noted in Section 2.3, psychological distance refers to the subjective experience between an individual and an object or event in consideration in the individual's psychological space, when such object or event is close or far from the self, here or now (Kim et al., 2008; Trope and Liberman, 2010), while for this current study, psychological distance has been operationalised to be the feeling of distance (or closeness), or lack of connection perceived by the consumer in a DSE, in a motor insurance context. In a bid to advance knowledge on the application of psychological distance in a DSE context as well as its relevance in understanding consumers' future behavioural intentions (such as continued use and recommendation (positive word of mouth), a review of relevant past studies on psychological distance will be discussed to develop support for operationalisation of definitions for the dimensions of psychological distance as well as hypotheses that will guide the theoretical framework for the current study.

This section looks to investigate the several aspects of psychological distance as previously studied by prominent researchers, by asking the questions, what level of distance the mind has to go to consider an object or event (i.e., decision and behaviour) as 'far' – psychologically distant. The other subsections argue though consumers place their own boundaries, natural boundaries are one of the ways that provide an analysis of psychologically far or close. The discussion will consider both natural and imposed boundaries, alongside other factors influencing psychological distance, particularly within the context of consumer behaviour.

2.6.1. Past Studies: Experiment and Manipulation

In consumer behaviour research, choices or decisions are often perceived as either psychologically distant or close. The dimensions of psychological distance—spatial, temporal, social, and hypothetical—play crucial roles in this perception. Researchers employ experimental manipulations to validate theoretical concepts of psychological distance by influencing participants' perceptions of how distant or close an event or object is within these dimensions (Liberman, Trope, & Stephan, 2007; Williams, Stein, & Galguera, 2014; Darke et al., 2016; Chung & Park, 2017; Tengti Kao, 2019). An example of this, is the use of boundaries - which is a method

through which consumer psychologists distinguish between the psychologically distant or close – by placing the participant in a significant boundary within a dimension of psychological distance (i.e., assigning a hypothetical task).

As a result, the dimension of distance of space, time, social and hypothetical are assumed to be affected by these boundaries, particularly in the way participants respond as they act in a manner now with the present knowledge surrounding them but will act in a dissimilar manner later dependent on a different knowledge set provided to them, this is usually done by using other dummy variables (Dai et al., 2014). One-way psychologists have investigated the dimensions of psychological distance is by asking participants to perform a critical incident task (CIT) that considers not just their direct experience but those which are framed in their indirect experience. This could take the form of asking participants to decide on an event not in their locality but in a different city to investigate the influence of spatial distance. In a similar way, for social distance, participants are asked to evaluate information given by people close to them as against those who are not close to them. Participants would usually associate themselves with those they deemed psychological closer to than others (Jones and Rachlin, 2006; Rachlin and Jones, 2008); for temporal distance, participants are assigned with task based on time assumption, based on certainty of a particular date as opposed to any lack of certainty about a future date (Laibson, 1997; Tversky and Kahneman, 1986), all of these are validated through experiments and manipulations that create this imposed boundaries in their past studies. This is also based on the findings that boundaries are there to create a divide that are mentally traversed in the mind of an individual, who then extrapolate this from the dimension of distance and closeness at different conditioning effects or tasks (Zhao, Lee and Soman, 2012).

Nonetheless, there is still a growing approach of boundaries that examines and allows for the mind of participants to gradually move farther and farther in psychological distance (LeBoeuf and Shafir, 2009), probing consumer responses to considerations at multiple points in psychological distance. These investigations (e.g., McGraw, Williams, and Warren, 2014; Snefjella and Kuperman, 2015) are based on the assumption that there is not a single function relating psychological distance to thought and action but, instead, that different dimensions of psychological distance predict different outcomes through different cues and, accordingly, different functions. Although the use of experiments imposing boundaries and different functions

have proven to be effective in understanding the variations of the different dimensions of distance between space, time, social and hypothetical, it still fails to be considered as the only or proper measurement for understanding the dimensions of psychological distance, as the manipulations and experiment carried out in past studies, have only taken the mind of the participants (i.e. subjective distance) not far enough to constitute distant thinking in a real and direct consumer-firm transaction. Such subjective distance may not directly account for the downstream choice, decisions, and behaviour especially when boundaries are not naturally induced by consumers (Peetz and Wilson, 2014). For the consideration of what counts as natural boundaries, this should be dependent on individual self and their inclination on what constitutes an object or event to be seen as psychologically close or distant. Good evidence is seen in the work of Khan et al. (2011), who manipulated temporal distance from natural boundaries functions, by asking participants to picture a day in their lives either within a week or in the coming year (farther future), allowing for a more objective distance and distance-dependent outcomes. From this, the study found that participants' ideas of a time that seemed psychological distant or close were of varied results, as some considered a month as being further in time, while others considered more than a month to make similar assumptions. Additionally, a week was neither considered psychological close nor distant in time. This allowed for a collective result that reiterated the importance of individual natural boundaries against an imposed boundary as well as the surrounding circumstances in which individuals find themselves (Maglio, 2020; Yang, 2022).

2.6.2. Communication in Advertising and Marketing

Communication serves as a significant antecedent of psychological distance by influencing how individuals perceive proximity or distance at both the individual and interpersonal levels (Stephan, Liberman, & Trope, 2010). Brand name is a major example of communication in advertising and marketing research. In as much as these communications are sometimes lacking a lot of words but have numerous speech sounds (relating to vowels and consonants connections), the features of which consumers can easily attribute these connections to the referred brand (Shrum and Lowrey, 2007; Shrum et al., 2012; Yorkston and Menon, 2004). A particular way to look at vowels in different brand name is based on they are formed in the mouth such as that formed in the front lobe of the mouth like the 'aa' sound in "Fila" as opposed to the back of the mouth pronunciation like 'ou' in "Bouba." (Pogacar et al., 2014). Research from Rabaglia, et al. (2016) have found that

consumers have the tendency to associate back vowel words with a higher level of psychological distance as opposed to front vowel words (which makes individuals with front vowel names to be perceived as socially closer (Maglio and Feder, 2017). Also, their findings have associated cities with front vowel names as being perceived as spatially closely situated (Rabaglia, et al., 2016). Moreover, a similar investigation from Maglio, Rabaglia, Feder, Krehm, and Trope (2014), have built inference of social distance to affect consumer judgement and decision, based on the findings that vowel-derived closeness promotes some consumer interactions (i.e., providing tips to a frontline employee) but compromises others (therapists helping patients gain perspective on an emotionally disturbing event) (Maglio, 2020).

Research in sound symbolism argues that the names which firms assign to themselves, also contribute to psychological distance (Maglio, 2020). This is often true as consumers get accustomed to names that are easier to pronounce or have an attraction effect. Good examples include the brands; Nike, NHS, Tesco, Asda, Co-Op, and Amazon, which are not only all short and simple to remember but also have distinctive effects on consumers (Maglio and Feder, 2017). Likewise, in a study by Chan and Maglio (2019), communication as an antecedent of psychological distance was evidenced in the way firms communicate with consumers, by focusing on passive words and active words. In their findings, they found that what firms say as well as the way in which such communication is made, may influence consumer inferences of psychological distance. Especially regarding the use of passive wordings that carries a feeling of detached objectivity, in the same manner, consumers become psychologically detached from the content of such communication. Therefore, psychological distance is placed on events described and framed in a passive voice opposed to active voice (Chan and Maglio, 2019).

In a different context of online retailing, researchers such as Stafford, Merolla, and Castle (2006) and Edward, Lee and Ferle (2009) found that communication not only impacts psychological distance but also results in the consequence of trust. In their research, quality communication was found to improve consumer's trustworthiness for online retailers, and reduce the uncertainty in their relationship, especially when face-to-face contact is absent. This communication is usually done through frequent messaging via text, email, post or even on the firm's website, allowing for consumers to respond to such communication based on how they construe the communication, and their inference of psychological distance. For example, the same communication sent through text

messages and email – the text messages require an immediate response making the communication seem closer in temporal, spatial as well as probabilistic distance as opposed to email which can be replied at any available time (perceived as psychologically distant) (Kaju and Maglio, 2018).

2.6.3. Physical Contact (face-to-face)

Past studies have evidenced the relevance of physical contact in understanding psychological distance, which is known as physical closeness, achieved through face-to-face interactions or direct product contact, and thus enhances psychological closeness by fostering a sense of control (Brasel & Gips, 2014; Maglio, 2020). According to Maglio (2020), consumers interact with interfaces that provide the opportunity to touch the products or firm (visit to the store) during an encounter with the firm. Direct touch fosters a sense of control, and that which consumers feel they can control generally comes to feel psychologically closer (Wakslak and Kim, 2015), though moderated by the valence of the object (Han and Gershoff, 2018). As a result, the direct contact provided by the experience of touch—as well as its associated experiences—provides a level of closeness between consumers and the firm (i.e., product).

Considering the above, research by Shen, Zhang, and Krishna (2016) also provided insight into the use of touch screens by consumers when transacting and whether this has the same effect as physical contact with a frontline employee. In their findings, psychological closeness was noted to be an inhibitor of self-control, meaning that reduction in distance resulting from the use of touch screens can cause consumers to choose short-sighted options. This therefore implies that consumers in the absence of physical contact, when making decisions about a product, would usually indulge in fewer options (Maglio, 2020). A good example is the introduction of touch screens in McDonald restaurants with somewhat limited options while other options require several navigations and resulting in consumers making decisions with what is available from such means.

Similarly, in a digital encounter which also has little to no physical contact, consumers can simulate touch-related interactions with the product or the firm, that aids psychological closeness, but this also leaves consumers making short-sighted decisions, with what is presented via a digital channel (Darke et al., 2016; Huyghe, Verstraeten, Geuens, and Van Kerckhove, 2017). It is also important to note that some researchers have found that physical contact is in no way proven to always reduce psychological distance nor does it allow consumers receive better outcomes such

as price as well as increase their purchase intention (Carmon, Wertenbroch, and Zeelenberg, 2003; Peck, Barger, and Webb, 2013; Darke et al., 2016; Maglio, 2020). With this in mind, it is still necessary for further research to be done to examine the role of physical contact in reducing psychological distance as well as increasing consumer's continuance intention as well as recommendation intention within different product or even a service context (Chen et al., 2019; Bu et al., 2022).

2.6.4. Construal Level

Past studies have investigated the different aspects of psychological distance linked to construal level, especially in the early work of Liberman, Trope, and Stephan (2006, 2007), where participants classified objects as near or far future based on concreteness. Construal Level Theory (CLT) highlights that individuals' mental representations influence how they classify objects as psychologically distant or close (Hartley & Teegan, 2017). Relatedly, past research on psychological distance in social psychology have also applied implicit association tests (IAT) which showed that psychological distance can be manipulated by altering individuals' mindsets, thereby impacting their perceptions of firms and objects (Bar-Anan et al., 2006, 2007). The goal is to manipulate psychological distance and use an individual's mindset to alter how they appraise all targets of consideration with respect to how they feel distant or close, sometimes which impact on their perceptions of firms (Maglio, 2020).

For psychological distance to affect how consumers perceive and adapt to certain surroundings, there must foremost be mental representation of such surroundings, for which psychological distance causes systematic alterations. This is based on the idea that an object or event which is psychologically distant is usually construed in the consumer's mind as being far while objects or events which are psychologically close are therefore not psychologically distant. There is also the psychological closeness perspective, which relates to the consumer experiencing no psychological distance as the object or event is within their direct experience. As such, psychological closeness is grounded on the belief that consumers are able to define clear specifics of an object or event as it is seen as 'near', whereas a psychologically distant object or event will be seen as 'far' with little to no identification of specifics (Fujita and Carnevale, 2012).

Additionally, past research has also examined psychological distance as it relates to visual richness arising from the use of images and words. Images are said to construe detailed words, which are

detailed and depicted in such image, as a result when consumers think of things that are psychological close, they are able to use an image framing whether from the mind or from the surrounding, whereas in relation to words, consumers would usually rely on more words when they think of things that are psychologically distant (Amit, Algom and Trope, 2009; Yan, Sengupta and Hong, 2016). More so, regarding the breaking down of images into black and white which are attributed to psychological distant consumers perception and coloured for psychologically close consumers as colour involves additional facts (Lee et al., 2017)..

In relation to the consumer context, the use of construal level to understand how psychological distance is traversed is important, especially since enhancing psychological closeness between consumers, others, or firms, is required. Under appropriate situations, an increased level of psychological closeness can foster better consumer relationships with a firm, while an increased psychological distance can hinder this relationship (Choi and Winterich, 2013; Hartley and Teegan, 2017; Chung and Park, 2017; Liu et al., 2020). This in fact emphasises the need for more research into how antecedents of psychological distance can influence how consumers perceive things as psychologically distant or close (Kyung, Menon, and Trope, 2010).

2.6.5. Distance between Consumers and brand/firm.

When investigating matters of interaction and relationship between consumers and firms, social distance is a pivotal factor in psychological distance. Yang et al. (2019) have suggested that consumers tend to relate to firms like they would physical persons. Additionally, some consumers perceive individuals as physically close or distant to themselves, the same way they see firms as either socially distant or close to them. Here, firms aim to be close to their consumers (Escalas and Bettman, 2003), as consumers tend to favour people, they have a mutual social bond with (i.e., in-group) (Tifferet et al., 2018).

Other times, consumers find it difficult to build good relationship with and purchase products from online retailers because they feel a higher level of psychological distance with online retailers than with a physical store (Darke et al. 2016). This comes from the idea that while psychological closeness gives consumers the ability to accept as cogent the assertions made by firms, psychological distance somewhat impedes the acceptance of such assertions made by firms and in doing so, affects the resulting future behavioural intention (Jia et al., 2017). When it comes to DSE, consumers feel more pleased and are willing to make purchases when the service provider

uses 'I' instead of 'we' which makes the company look more socially distant (Packard et al., 2018). Likewise, when conversing with consumers, firm's profit from excluding the use of larger groups to single person communication with consumers which seems to reduce the social distance as consumers are able sympathise with an individual's perspective more than several anonymous individuals (Loewenstein, 1997; Barasch and Berger, 2014; Joshi et al., 2016;). Similarly, the issuing of firm apologising for damaged product to one consumer is deemed more acceptable and socially close than when a public apology is given to several individuals (Ran and Maglio, 2019).

However, while the above-mentioned tend to lessen psychological distance to the advantage of firms, consumer's choice or sense of value is not necessarily affected by a larger degree of psychological distance. Sometimes, firms can influence consumers by trying to manage and reduce social distance (Aaker et al., 2001) while others establish themselves as reputable brands.

2.6.6. Recommendation (i.e., advice, online review or WOM)

As consumers place value on their communication dependent on who they are addressing, be it an individual or crowd, these communications tend to have attributions to psychological distance in terms of the information shared (Joshi et al. 2016; Stephan et al., 2011). For instance, communication sometimes come as advice with the likelihood to influence the choice of consumers – thoughts and actions.

Relating to psychological distance, consumers usually communicate based on how psychologically close or distant the service provider is to them, hence using either formal or informal speaking terms respectively (Joshi, Wakslak, Raj, and Trope, 2016). Regarding recommendation, consumers usually advise others either on what to think, how to act or what to purchase, however research on psychological distance has begun to ask what consumers deem appropriate to say to others, especially when those people are outside of their in-group. This has also been reiterated by Brusk, Schill and Bless (2018), who found that consumers would avoid admitting their own vulnerability while granting leniency to socially distant others who showcase vulnerability, as such consumers would usually omit information about their purchase mistake from their online review (Reich and Maglio, 2019; Maglio, 2020). Similarly, when it comes to matters of word of mouth, consumers often perceive those that are psychologically close such as family and friends, as they see themselves for which they try to prevent them from making similar mistakes as they did, hence, the need to provide advice on certain products. This somewhat differs

for psychologically distant others as while psychologically close contact is seen as requiring shielding from mistakes, the former is seen as requiring minimal levels of shielding but need to be given information that will provide a reinforcement towards their demand for any product. As such, reviewers put through more encouraging and optimistic reviews on products (Dubois, Bonezzi and De Angelis, 2016).

In other occasions, the 'self' is usually put in within the recommendations whereby the recommenders receive some form of internal gratification or stimulation when discerning forthcoming actions to be taken on their advice which makes them provide more information when positive outcomes are expected and at a minimal level when negative outcomes are envisaged (Caruso, Gilbert and Wilson, 2008; Weingarten and Berger, 2017). However, reviewers wish to make themselves look upright and noble in the eyes of the psychologically distant others. In the same vein, the more psychologically distant people are, the more feel-good reviews they intend to leave even with a minimal negative service delivery (Huang et al., 2016).

In conclusion, recommendation whether as an advice, online review or word of mouth can be seen to influence the choices of others. However, the psychological distance that exists between reviewers and listeners defines how much of the information is included in the latter's choice. Thus, consumers look first to their in-group for recommendation before seeking advice from those who are socially and psychologically distant from them, such as audience in an online review or at a store. This shows that consumers usually place more significance on recommendations or reviews made by those referred to as socially close (Hernandez-Ortega, 2018; Tu et al. 2016).

2.6.7. Decision-making (i.e., Choices)

While psychological distance seemingly has less effect on the strengthening or weakening of consumer behaviour including decision making (choices), it aids to forecast precise changes in information processing and choice selection of products or objects to individuals (Park, Young and Eastwick, 2015). For instance, the need to make a choice is not met immediately as the procurement of books from a bookstore, as it is sometimes dependent on the psychological distance of its usage which determines what is to be chosen. As such, having much information before making a choice can decrease the need for immediate gratification while heightening the attraction effect (Khan, Zhu and Kalra, 2011). In the same vein, it is improbable to assume that psychological

distance allows consumers to have higher or less inclinations to situational consequences of behaviour.

The ability to have an increased number of choices can lead to either positive or negative consumer behaviour especially for psychologically distant products/services or encounters (Lyengar and Lepper, 2000), e.g., consumers tend to agree to lesser quantities when deciding on product or other options which are perceived as distant because the product or option vary, as opposed to what their preferences would be for them when they are lesser choices, which could be perceived as close (Goodman and Malkoc, 2012). However, this does not diminish the fact that consumers necessarily require much information regarding psychologically distant choices to make an informed decision, full of all options as opposed to consumers who sometimes require less information as they tend to make choices from what is directly before them (Halamish and Liberman, 2017). When consumers have too much information to make decisions, they tend to have a feeling of displeasure when it comes to the choices made on psychologically close items as they reflect on most of the opportunity cost (Valenti and Libby, 2017). This also seems to illuminate the dictum as to why consumers overtime feels bad when no choice is made (Leach and Plaks, 2009).

When it comes to psychologically distant products with high prices, these are seen as expensive, connoting a sense of premium quality, as such, psychologically distant products are deemed superior choices for consumers (Bornemann and Homburg, 2011; Yan and Sengupta, 2011). Furthermore, categorising products before choice supports the idea that same features are shared by members of a set. As such, when these features are undesirable, playing to these sorts of categorisation, sometimes leads to results in judgement, and psychological distance nurtures such prejudice (Milkman, Akinola, and Chugh, 2012).

Additionally, it is also believed that thinking about complex decisions for the future (temporally distance) or at a place (spatial distance) helps some consumers to retain information from having conversations on items which can be used in making the best choices (Fukukura, Ferguson and Fujita, 2013). According to Maglio (2020), the preceding points show how consumers choose with what consumers choose, suggesting that psychological distance impacts the quality of the latter through its effects on the former.

Similarly, when consumers receive information about psychologically distant choices, they end up using as much information as possible when there is a need to make choices (Fukukura, Ferguson

and Fujita, 2013). The refinement of information is useful to understand how psychologically distant decisions are somewhat less cumbersome to make as opposed to comparable psychologically distant choices (Thomas and Tsai, 2012). Though consumers find it difficult to make psychologically distant choices, yet similarly close choices are also difficult to make as well (Malkoc, Zauberan and Ulu, 2005; Kim Cho, Kan and Dhar, 2013) Taking all of that into consideration, psychological distance cannot necessarily take high or low credence or blame for its effect on consumer's choice though it has an effect on how they choose and what they chose, especially when given a wide assortment to choose from.

2.6.8. Consumer Trust

There is burgeoning research on trust and has been described as a cross-disciplinary concept that exists in several domains of literature, such as social psychology (Deutsch, 1960), economics (Dasgupta, 1988), marketing (Moorman, Deshpandé and Zaltman, 1993; Ganean, 1994), information systems (Hoffman, Novak and Peralta, 1999), behavioural science and electronic commerce (Czepiel, 1990; Jarvenpaa, Knoll and Leidner, 1998). Each discipline offers a distinct and unique understanding of the nature of trust, its definition and antecedents or processes through which it is built and developed.

Trust has been defined in various ways in different seminal literature, many of which have placed the construct from the perspective of relationship marketing (Dwyer, Schurr and Oh, 1987). It has been identified as an important construct of marketing relationships in many contexts, including consumers' trust in service personnel (Coutler and Ligas, 2004), websites (Khedhaouria and Beldi, 2014), organisations (Delgado-Ballester and Munuera-Alemán, 2005) and frontline employee (Doney and Cannon, 1997). Overall, trust has emerged as a critical determinant of consumer behaviour (i.e., purchase intention and experience), often mediating the path from antecedents.

Moorman, Deshpandé and Zaltman (1993, p. 81) define trust as “the willingness to rely or place confidence on another individual or organisation”. In the same vein, Morgan, and Hunt (1994) opined that trust exists when one party has confidence in another party based on his reliability and integrity. From a different angle of vulnerability, Mayer, Davis and Schoorman (1995, p. 712) asserted that trust is “the willingness of a person to be vulnerable to the actions of another person based on the expectation of the performance of that action, which is important”.

Past studies on psychological distance have also shown the relevance of trust as a key construct relevant to the theory. The definition provided by Yoon (2002) gives a more detailed view, defining trust as an inherent characteristic of social interactions, in which consumers rely on a firm in their decision to accept or approve something with confidence. It has also been attributed to uncertainty, vulnerability, and dependence. In a similar vein, Koehn (2003) suggest that in the absence of trust, a consumer is likely to experience a lack of connection, exemplified by psychological distance (Edward, Lee and Ferle, 2009), and as such resulting in consumer experiencing higher uncertainty, being more sceptical of their choices, and engaging less with the firm. As such, this leads to a higher level of psychological distance and damage to the consumer-firm relationship. On the other hand, psychological closeness has been said to bridge this gap, as Staffor, Merolla and Castle (2006) have opined that psychological closeness reduces uncertainty and increases connection in a relationship, especially when a firm is seen as a trusting party.

In a DSE, scholars like Schlosser, Shavitt, and Kanfer (1999) McCole and Palmer (2002) and Darke et al. (2016) have all found that trust is quite critical online, where evaluations of a firm's trust level depend on technology-mediated communication in the absence of face-to-face contact and other tangible cues. Research has shown that consumer-online firm relationships can grow through quality communication, engagement, and good experience (Jarvenpaa, Tractinsky, and Vitale 2000), and thereby reduce the feelings of distance. For instance, in a DSE, consumers usually feel vulnerable to online mishap, leading to the use of offline channels. However, if the service provider is quite reputable and acquainted with the consumer, this can reduce the feeling of distance and likelihood of a trusting relationship to transact online. Similarly, consumers might look at things like, price and recommendation, to inform their decision to feel connected to the firm, thus leading to reduction in uncertainty and willingness to patronise the firm. Another angle is regarding physical distance, as consumers are more likely to form a closer connection to firms that are geographically close than those which are seen as far. This does in fact show that trust is linked to psychological distance, and very important in the effect of psychological distance on consumer behaviour during and after interaction with the firm.

Below is a summary of key points on the different aspects of psychological distance, their antecedents, and consequences as investigated by past studies discussed above.

Summary of Key Points on Psychological Distance and Several Past Studies

Aspect of Psychological Distance	Dimension of Psychological Distance	Antecedents	Consequences	Key References and Findings
Natural vs. Imposed Boundaries	Temporal, Spatial, Social, Hypothetical	Experimentation and manipulation through boundaries (natural or imposed)	Variations in decision-making and behaviour based on manipulated boundaries	<p>Liberman, Trope & Stephan (2007): Psychological distance dimensions are affected by boundaries.</p> <p>Williams, Stein & Galguera (2014): Participants act differently when knowledge sets change.</p> <p>Darke et al. (2016): Dummy variables affect responses.</p> <p>Jones & Rachlin (2006): In-group vs. out-group evaluations influence social distance.</p> <p>Laibson (1997): Certainty vs. uncertainty impacts temporal distance.</p> <p>Peetz & Wilson (2014): Natural boundaries are essential for realistic distance perception.</p> <p>Maglio (2020): Individual perceptions of boundaries vary.</p>
Communication	Social, Spatial	Brand name sounds, Passive	Perceived distance, Trust	Shrum & Lowrey (2007): Vowel

		vs. active wording, Quality of communication	in online retailers, Consumer inferences	<p>sounds in brand names affect psychological distance.</p> <p>Maglio & Feder (2017): Back vowel words are associated with higher psychological distance.</p> <p>Chan & Maglio (2019): Passive wording increases perceived psychological distance.</p> <p>Stafford, Merolla & Castle (2006): Quality communication reduces uncertainty and increases trust.</p> <p>Kaju & Maglio (2018): Text messages are perceived as temporally and spatially closer than emails.</p>
Physical Contact (face-to-face)	Spatial, Social	Physical interaction with products, Direct touch	Increased sense of control, Short-sighted decision-making, Influence on purchase intention	<p>Brasel & Gips (2014): Physical closeness enhances psychological closeness.</p> <p>Shen, Zhang & Krishna (2016): Touch screens impact self-control and decision-making.</p> <p>Darke et al. (2016): Digital interactions limit</p>

				options, influencing decisions. Carmon, Wertebroch & Zeelenberg (2003): Physical contact may not always reduce psychological distance or increase purchase intention. Maglio (2020): Need for further research on the role of physical contact in reducing psychological distance.
CLT	Temporal, Social, Hypothetical	Interventions to alter mental representations, Implicit association tests	Abstract vs. concrete construal; Visual vs. textual processing	Liberman, Trope & Stephan (2006, 2007): Mindset interventions classify objects as psychologically distant or close. Bar-Anan et al. (2006, 2007): Implicit association tests detect subconscious associations. Choi & Winterich (2013): Increased psychological closeness fosters better consumer relationships. Hartley & Teegan (2017): Mindset impacts perceptions of firms. Liu et al.

				<p>(2020): Importance of understanding antecedents in consumer context.</p> <p>Trope & Liberman (2010): Psychological distance affects mental construal, with distant objects/events being construed more abstractly.</p> <p>Fujita & Carnevale (2012): Psychological closeness allows for detailed and concrete processing.</p>
Consumer-Firm Distance	Social, Spatial	Personalization in communication, Physical vs. online stores	Trust, Engagement, Purchase intentions	<p>Yang et al. (2019): Consumers relate to firms similarly to how they relate to people, with social distance affecting these relationships.</p> <p>Darke et al. (2016): Consumers experience greater psychological distance with online retailers compared to physical stores, impacting trust and engagement.</p> <p>Packard et al. (2018): Personalization in communication</p>

				(e.g., using "I" instead of "we") reduces perceived distance and fosters closeness, enhancing consumer trust and purchase intentions.
Recommendations	Social	Communication style, In-group vs. out-group	Information detail, Positivity bias	<p>Joshi et al. (2016): The formality of communication varies with psychological distance, with informal language used for close others and formal language for distant others.</p> <p>Reich & Maglio (2019): Consumers tend to omit personal mistakes in reviews to maintain a positive self-image, especially when addressing a distant audience.</p> <p>Dubois et al. (2016): Consumers provide more critical and protective advice to psychologically close others, whereas they offer more general and positive information to distant others.</p>

<p>Choice and Assortment</p>	<p>Temporal, Spatial</p>	<p>Information availability, Number of options</p>	<p>Decision satisfaction, Decision fatigue</p>	<p>Park, Young & Eastwick (2015): Psychological distance affects the processing of information and decision-making, with distant events being processed more abstractly. Khan, Zhu & Kalra (2011): Having detailed information can reduce the need for immediate gratification and enhance decision-making for distant events. Iyengar & Lepper (2000): A higher number of choices can lead to decision fatigue and decreased satisfaction, especially for distant choices. Halamish & Liberman (2017): Consumers need more information to make informed decisions about distant choices.</p>
<p>Consumer Trust</p>	<p>Social, Spatial</p>	<p>Quality of communication, Physical closeness</p>	<p>Reduced uncertainty, Enhanced engagement</p>	<p>Moorman, Deshpandé & Zaltman (1993): Trust involves a willingness to rely on another party, which is crucial for consumer-firm relationships. Jarvenpaa et al.</p>

				<p>(2000): Trust in online firms can be built through effective communication and engagement, reducing perceived distance.</p> <p>Edward, Lee & Ferle (2009): Geographic proximity enhances trust by reducing psychological distance, leading to greater consumer confidence and engagement.</p> <p>Koehn (2003): Lack of trust increases psychological distance, causing higher uncertainty in consumer-firm relationships.</p>
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2.7. CHAPTER SUMMARY

In all, consumers necessarily traverse psychological distance from either objects or events that are within their direct or indirect experience. Whether this mental representation happens to be in the dimension of social distance, space, hypothetical or time, it provides fundamental implication and effect that are either beneficial or error-prone to consumers’ choice and decision. That notwithstanding, human psychology is well-versed in traversing what it perceives as psychologically distant, but it is not ‘white or black’ what really equates as psychologically distant or psychologically close. As such, scholars and firms alike continue to investigate psychological distance impacts on consumers’ judgement, choice, evaluation and lastly, decision-making but none has investigated the resulting effect of psychological distance in a future behavioural

intentions domain as by understanding what they perceive to be close or distant during their actual DSE, could play a key role on their future behavioural intentions such as continuance intention and recommendation intention. Hence, further research is required to appreciate the notion of psychological distance as well as the range of consumer's future behavioural intentions which can be investigated, and aspects of psychological distance investigated in past studies related to consumer behaviour forms a good foundation.

CHAPTER THREE

LITERATURE REVIEW

3.1. CHAPTER INTRODUCTION:

This chapter is dedicated to establishing a robust theoretical framework aimed at addressing the research problem, questions, and objectives. This was accomplished through an extensive review of pertinent literature, wherein key research issues were identified and examined. The review commenced with an exploration of DSE in Section 3.2, followed by an examination of literature concerning technology adoption and future behavioural intentions, with emphasis on established models including the Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), Theory of Planned Behaviour (TPB), Expectation Confirmation (ECM), and Extended Expectation Confirmation (E-ECM) models in Section 3.3. Section 3.4 delved into the theory justification, and selection process.

3.2. DIGITAL SERVICE ENCOUNTER VS TRADITIONAL SERVICE ENCOUNTER: ADOPTION OF DIGITAL TECHNOLOGY

In the twenty-first century, the service encounter has seen a significant shift towards being predominantly technology-infused rather than relying solely on the adoption of traditional, face-to-face service interface. This transformation is expected to persist as both consumers and businesses increasingly engage with each other through technology (Shankar et al., 2016), for example, the utilisation of smartwatches, which automatically track users' activities such as walking and sleeping. These devices seamlessly interact with the service providers, such as Fitbit, for further data analysis. Thus, making the consumer-business interaction occur in a remote manner, without any physical contact from either side. These significant differences in technology have affected not only manufacturing-based industries but also service industries, especially the financial service sector like insurance, banking, and others. Recently, the importance of DSE such as the use of digital services/technology or other internet services, self-service machines, and touch phone services has increased for consumers (Snellman and Vihtkari, 2003). According to Bitner, Brown, and Meuter (2000), the changing role of technology has led to a change in the nature of the service and its transition from simplicity to complexity. The interaction that occurs as soon as the consumer interacts with the technology and service provider is called "low-contact service

encounters”. According to Shostack (1985)’s classification of service encounters, DSE are also considered among “low contact service encounters”.

For the direction of this study, DSE is hereby defined as an encounter where a consumer adopts and interacts with digital technology via a channel rather than the frontline employee or directly with the service provider e.g., a consumer interacting with the bank via an ATM and/or ordering any product from a supermarket via the website without direct human contact or visit to the actual physical store (Featherman and Pavlou, 2003; Hoffman and Bateson, 2010). Additionally, based on a review of papers, digital technology has been categorised into five main types as follows: 1) *e-commerce*, which relates to the use of digital technology to buy and sell products; 2) *e-service*, which involves the use of digital channels or platforms to provide services/intangible products such as online food delivery, online fitness, ticket booking and storage; 3) *online communities*, which involves two aspects, information/knowledge sharing and social networking communities e.g., social media platforms (Armstrong and Hagel, 1996; Cole, 2013); 4) *online entertainment*, focused on platforms that ideally render entertainment such as video streaming, and online gaming; 5) *online finance*, refers to platforms and apps that provide financial services online, such as online banking and mobile payment options; 6) *online/e-learning platform*, which allow people to access learning materials online, enabling learners to study anytime and anywhere (Daghan and Akkoyunlu, 2016). For this study, the main categorisation to be used is e-commerce, as the study focuses on the adoption of digital insurance services, which is operationalised as the purchase of insurance via a digital channel. Digital channel is simply the adoption of digital technology by service providers to operate and service the consumer, with digitalisation, insurance service providers use an array of technology such as websites, apps, email, social media, live chat, text, and other digital channels to reach out to consumers (Homburg et al., 2017; De Keyser et al., 2020). Managers design and manage service encounter at each touchpoint either traditional or digital, to co-create value with consumers, and this results in consumers evaluating their experience differently depending on where it takes place, e.g., website or in a store (Noble et al., 2005; Lemon and Verhoef, 2016). These various evaluations in respect to a digital touchpoint in a service encounter are discussed further below, as this study will focus only on digital channels, specifically the use of service provider’s website during a DSE.

3.3. FUTURE BEHAVIOURAL INTENTIONS

It is crucial to acknowledge that not all consumers desire to establish relationships with their service providers (Fernandes and Proença, 2013; Sheth, 2020), and having a substantial number of consumers who do seek relationships does not automatically guarantee profitability nor does it lead to future relationship (Sheth, 2020). Two of the key successes of a service encounter, is the ability to deliver exceptional consumer experience and foster future behaviour. The future behaviour of a DSE encompasses the anticipated actions, attitudes, and decisions that consumers are likely to exhibit following their interaction with a digital service provider. In the increasingly digitised landscape, understanding and predicting future behaviour in the context of DSE is of paramount importance for service providers. By gaining insights into consumers' future behavioural intentions, service providers can tailor their strategies, enhance consumer satisfaction, and foster long-term loyalty including retention.

To predict future behavioural intentions, the measurement of behavioural intention has been widely employed and empirically validated in past studies (Norman and Smith, 1995; Sheeran, Norman, and Orbell, 1999; Sheeran, 2002; Peter and Olsen, 2002; Chou and Hsu, 2016; Resty and Wiska, 2021). Within the marketing and management literature, these future behavioural intentions have been referred to as continuance intention and recommendation intention (Zhou et al., 2012; Budiardjo et al., 2017; Zhang et al., 2017). Continuance intention pertains to consumers' willingness to use the same channel to make future purchases and spend money, while recommendation intention involves consumers expressing positive feedback and recommendations about the service encounter to others. The following section delves into a detailed discussion of these two future behavioural intentions, starting with continuance intention.

3.3.1. Continuance Intention

Several researchers have extensively explored consumer behaviour in the initial adoption context of technology, as evidenced in studies by Martins et al. (2014), Lin et al. (2015), Chaouali et al. (2016), and Tam and Oliveira (2019). However, there remains a notable gap in the literature concerning financial services especially digital insurance services continuance intention, with limited attention given to this crucial aspect, as indicated by the study conducted by Nabavi et al. (2016). While the initial acceptance of technology is a critical initial step towards achieving

technology acceptance and use success, the sustained viability and ultimate success of the technology rely on its continuous usage rather than just its initial adoption (Bhattacharjee, 2001). Generally, recent proliferation of technology has made retaining consumers a financial imperative for business, especially as given the inconsistent nature of consumer behaviour, the growth in the switching behaviour of consumers, increasing product and service availability. Therefore, continuance intention has become an important subject area for businesses. Moreover, the concept of continuance intention has been linked as a key favourable post-adoption behaviour and intentions in various studies (Bhattacharjee, 2001b; Bhattacharjee, Perols, and Sanford, 2008; Hong, Kim, and Lee, 2008; Li and Liu, 2014; Liu et al., 2018; Resty and Wiska, 2021).

The concept of continuance intention has been extensively studied in the field of technology adoption including online banking (Bhattacharjee, 2001; Oghuma et al., 2015; Amoroso and Lim, 2017), mobile apps (Kim et al., 2005; Amoroso and Lim, 2017; Cheng, Ouyang, and Liu, 2019; Wang, Ou, and Chen, 2019), social networking (Chang, Liu, and Shen, 2017; Ahmad and Sun, 2018; Gan and Li, 2018) e-learning (Roca and Gagné, 2008; Dağhan and Akkoyunlu, 2016), e-commerce (Cheung, Zheng and Lee, 2015), online services (Lin and Filieri, 2015) and sharing economy platforms (Wang, Asaad, and Filieri, 2020). Bhattacharjee (2001b) defines continuance intention as the continued use of technology flowing from an individual's initial use and acceptance decision. Similarly, Hellier et al. (2003) posits that continuance intention is a process in which an individual makes a decision to continue to use a specific product or service from a particular party instead of switching to the competitors. Hence, continuance usage refers to the long-term use of technology by an individual over a period of time.

The topic of continuance intention in the context of financial services has garnered increasing attention in the literature, as evidenced by the growing number of published articles (e.g., Ryu, 2018; Humbani and Wiese, 2019; Gupta et al., 2020). One of which is that of Rahi and Ghani, exploring ECM particularly in the context of continuance intention in Internet banking, in which it was defined as Internet banking consumer's decision to carry on using a specific technology that has already been used by the same consumer (2019). Similarly in mobile banking setting, continuance intention is seen as consumer's post-adoption behaviour of M-banking, and this has been studied using various theoretical frameworks, but more importantly, ECM, exploring both mobile service adoption and continuance behaviour (Baabdullah et al., 2019; Foroughi,

Iranmanesh and Hyun, 2019; Sharma and Sharma, 2019; Hassan and Wood, 2020). However, the proliferation of research in this area has also led to a fragmentation of results. Different studies have yielded varying findings, resulting in discrepancies in the relationships explored. For instance, Avornyo et al. (2019) reported a neutral effect on the relationship between consumer satisfaction and continuance intention in the context of mobile banking in China, while Cao et al. (2018) found very consistent effects for the same context in the same country. Similarly, studies investigating the relationship between trust and continuance intentions have presented diverse results, including negative effects ($\beta = 0.115$) (Ahmed and Ali, 2017), neutral effects ($\beta = 0.065$) (Susanto et al., 2016), and strongly positive effects ($\beta = 0.728$) (Shao et al., 2019). This variance in results may be attributed to differences in methodological approaches employed in the primary studies. Factors such as sample size and type, cultural considerations (Ahmad and Sun, 2018), economic conditions, and contextual factors in the countries of origin (Franque et al., 2020) could all contribute to these discrepancies.

As the interest in financial service continuance intention continues to grow, one key under researched area is insurance context, particularly motor insurance continuance intention of digital channel. In the context of the insurance industry, continued use intention refers to policyholders' intention to continue using digital channels for future insurance-related activities as well as repurchasing from the same service provider. Unlike traditional insurance channels, digital channels have unique characteristics, such as the need for users to register and access the digital platform before utilising its services, and to retain access for continuous use in the future, such as policy update, claim management and even renewal of policy (Nasrin and Dahana, 2022).

However, it is observed that some consumers may initially engage with the digital channel but then discontinue its usage, leading to questions about continued use intention in the insurance context. Previous research has acknowledged the importance of continuance intention as a crucial determinant of realising a return on investment in technology-related businesses (Susanto and Chang, 2016; Yu et al, 2018; George and Sunny, 2022). In the insurance industry, fostering continued use intention among policyholders is vital for various reasons, such as reduced consumer churn, improved consumer loyalty, lower acquisition costs, and enhanced overall consumer experience (Kim et al., 2015). Policyholders continued use intention also positively impacts insurers' reputation, consumer satisfaction, and long-term profitability.

Therefore, in the context of this current research, continuance intention is a significant behavioural intention to explore policyholders' ongoing interactions with and usage of the digital channel as well as the service provider. Examining the antecedents and effects of continuance intention in the insurance context can provide valuable insights for insurers to optimise their digital services, enhance consumer engagement, and build long-lasting relationships with policyholders. The next section looks at the second behavioural intentions known as recommendation intention.

3.3.2. Recommendation Intention

Previous studies have shown that one of the key sources of potential consumers for companies is recommendations from existing consumers (Siyal, Hongzhan, and Gang, 2021), which is another future behavioural intention of DSE, defined as an individual's judgement about recommending a product or service to others based on their experience (Berger and Schwartz, 2011; Xu et al., 2015; Singh et al., 2020). This definition has been popularised by researchers and adopted from word-of-mouth (WOM), as it is often synonymously used with WOM (Maxham and Netemeyer, 2002; Su et al., 2016; Rychalski and Hudson, 2017). However, WOM is different from the concept of recommendation intention in so many ways, and this is shown in a study by De Matos and Rossi (2008), where they highlighted that WOM has two distinct dimensions: one being the frequency of WOM communications (the number of people influenced by the communication), and the other being the WOM praise (which can either be positive, neutral or negative information of a product or service). Thus, recommendation stands within the positive aspect of WOM, and for this study, recommendation intention is conceptualised as the extent to which consumers provide positive comments of their current service provider based on their previous experience as well as encouraging the use of their digital channel (Kim, 2012; Oghuma et al., 2016; Yan et al., 2018).

The significance of consumer recommendation intention in marketing literature, particularly in the digital environment, is well-established (Filieri, Algezau, and McLeay, 2015; Singh et al., 2020). The positive impact of recommendation on online marketing, attracting potential consumers to a given digital channel, has been validated through its association with increased sales. In the absence of face-to-face interactions in online transactions, consumers rely on reliable and useful information based on others' opinions to make informed purchasing decisions (Hsu and Lin, 2015). Similarly, in an insurance context, the recommendations from experienced policyholders can play a crucial role for potential consumers seeking to reduce uncertainties associated with purchasing

insurance policies via digital channels like web-based technology (Dahana et al., 2018). Prospective policyholders often rely on the opinions of existing consumers to gain insights and alleviate concerns about insurance coverage and service quality (Itani et al., 2019). Despite the recognised importance of recommendations in the digital insurance services landscape, there has been limited research on the antecedents of recommendation intention in insurance contexts (Duvasula et al., 2004), as most studies have focused on other financial services like banking, consumer finance and others (e.g., Shih and Fang, 2004; Tarhini, 2016; Zhang et al., 2018; Sharma et al., 2020). Therefore, there is a need to explore the factors influencing the intention of insurance consumers to recommend their DSE as well as service provider to others (Hsu et al., 2015).

In this study, two future behavioural intentions—continuance intention and recommendation intention, were investigated to assess the outcomes of motor insurance digital service encounters at the post-adoption stage. To thoroughly investigate these behavioural intentions, an overview of existing theoretical models related to technology adoption and usage sets a foundation in examining technology future behaviour. The following sections provide a detailed discussion of these models and their relevance to the study.

3.4. MODELS FOR UNDERSTANDING TECHNOLOGY ADOPTION AND FUTURE BEHAVIOURAL INTENTIONS

Many studies have shown the recent technological developments and its significance in transforming financial services and their usage (Baptista and Oliveira, 2017; Baabdullah et al., 2019; Sharma and Sharma, 2019; Thusi and Maduku, 2020). Digital insurance services, especially the use of digital channels has also seen significant changes and has emerged as an alternative to traditional services (Lim et al., 2009; Yu and Chen, 2018; Lim et al., 2019). Past studies have investigated the initial adoption instead of the continuance intention and recommendation intention of digital insurance services (Khare et al., 2012; Maheswari and Chandrasekaran, 2018; Toukabri and Ettis, 2021). The literature has emphasised the need for further research to identify factors affecting policyholders' future behavioural intentions for digital insurance services especially in developing countries (Malaquias and Hwang, 2016; Platteau et al 2017; Dercon et al 2018; Igwe, Alaba and Abass, 2020).

Over the years, various theoretical frameworks have been put forward to explore general IT service adoption and continuance (Bhattacharjee, 2001; Hong, Thong, and Tam, 2006; Foroughi, Iranmanesh and Hyun, 2019; Yuan et al., 2020). However, this study intends to explore not just the initial adoption but primarily the future behavioural intentions of motor insurance policyholders, i.e., continuance and recommendation intention, and as such several models have been put forward to address consumers adoption of technology especially in financial services, such as internet banking (Mutaz, Mamoun and Mohamed, 2015), mobile banking (Giovanis et al, 2019), and social media for transactions (Hansen, Saridakis, and Benson, 2017). The most popular ones being Theory of Reasoned Action (TRA) (Fishbein and Ajzen, 1975), Technology Acceptance Model (TAM), (TAM2) and (TAM3) (David, 1989; Venkatesh and Davis, 2000; Venkatesh and Bala, 2008), Theory of Planned Behaviour (TPB) (Ajzen, 1991), Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al., 2001), Expectation Confirmation Model (ECM) (Bhattacharjee, 2001), and Extended-expectation Confirmation Model (E-ECM) (Chea and Luo, 2008; Kim, 2012; Fang and Fang, 2016; Hsiao et al., 2016; Choi, Wang and Sparks, 2019). The following subsections present the models in detail. Following a chronological order, the first being TRA which was one of the first models use for technology adoption research. The second model to be presented is the TAM model and its extensions, namely TAM2 and TAM3, leading to the third model, TPB which is an extension of the Theory of Reasoned Action (TRA) with rich support from a substantial body of literature on technology adoption. Fourth model is UTAUT which is linked to both TAM and TPB and seen more liked a combination of both. Fifth, the ECM (also known as IS continuance model) with its extension, E-ECM and presented to illustrate the flow of inquiry which particularly focusses on future behavioural intentions of continuance intention and recommendation intention.

3.4.1. Theory of Reasoned Action

The Theory of Reasoned Action (TRA), which has its origins in the work of Fishbein (1963, 1967) in the 1960s, was revised and expanded by Ajzen and Fishbein (1975) in the mid-1970s and was used in studies on human behaviour until the 1980s. The Theory of Reasoned Action (TRA) is a comprehensive model developed from social psychology that deals with the determinants of deliberately planned behaviour (Ajzen and Fishbein, 1977), it is also the basis for two other theories namely TAM and TPB. According to Fishbein and Ajzen (1975), there is only one leading

determinant of behaviour: the individual’s intention to perform the behaviour. On the other hand, the intention is also affected by two determinants, “attitude towards behaviour” and “subjective norm”, that is, the intention is seen as a function of these two determinants, definition of each construct is provided in Table 2 below and its subsection.

Table 2: Constructs of TRA model

Construct	Definition	Source
Attitude	<i>The extent to which an individual holds a positive or negative evaluation or appraisal of a specific behaviour. It reflects a person's favourable or unfavourable feelings, thoughts, and beliefs towards engaging in that particular behaviour</i>	Ajzen (1991).
Subjective norm	<i>The extent to which individuals perceive the influence of social factors, such as the opinions, expectations, and judgments of others, on their decision to engage in or refrain from a specific target behaviour</i>	Ajzen (1991).

Attitude towards behaviour refers to the individual’s attitude towards performing the behaviour, where the individual takes into account the consequences of performing the behaviour. For example, the individual’s beliefs about the costs and benefits of performing the behaviour. Therefore, attitudes towards behaviour are mainly influenced by beliefs and evaluations. Subjective norm, on the other hand, refers to the perception of social or normative pressure exerted on the individual to perform the behaviour. In this direction, the subjective norm affects the normative beliefs and motivation to act or perform a behaviour. The schematic representation of the TRA model is presented in Figure 4.

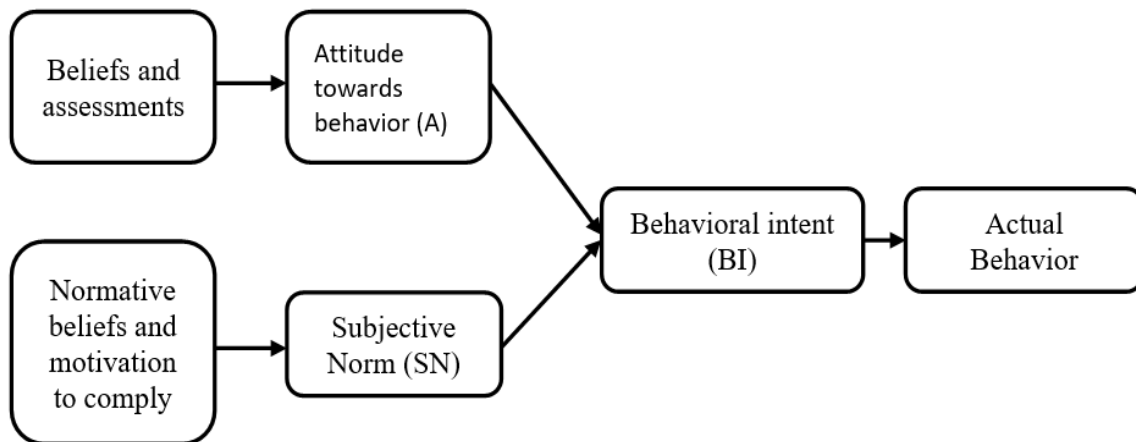


Figure 4: Theory of Reasoned Action. Source: Fishbein and Ajzen (1975 p. 372)

The theory has been applied in several domains related to the adoption of technology including the field of health psychology (Ajzen and Fishbein, 1980), consumer behaviour (Armitage and Conner, 2001). Organisational psychology (Eagly and Chaiken, 1993), which have also shown that the theory tested empirically. One of its limitations is that it assumes individuals can freely act and displace variables such as environmental factors, and as such could only predict new behaviour and not habitual behaviour, which has led to criticism and development of a new version linked to Theory of Planned Behaviour and proposed by Ajzen (1991).

3.4.2. Technology Acceptance Model (TAM) and its extensions (TAM2 and TAM3)

The Technology Acceptance Model (TAM), developed by Davis in 1989, has been widely employed to elucidate the factors influencing consumer's acceptance of technology and the connection between their perception of a new technology and their intention to use it (Davis, Bagozzi, and Warshaw, 1989). TAM offers insights into the key determinants of a consumer's intention to adopt a new technology, primarily focusing on two factors: perceived usefulness and perceived ease of use (Davis, 1989; Davis et al., 1989). These two factors play a crucial role in shaping consumers' attitudes towards technology adoption and predicting their behavioural intentions towards using the technology in question.

TAM (Davis, 1989) is often considered an extension of Ajzen and Fishbein's theory of reasoned action (Davis, Bagozzi and Warshaw, 1992), which posits that a consumer's voluntary behaviour is influenced by their attitude towards that behaviour and their perception of how others would

view them if they performed the behaviour. Davis et al.'s research (1989) has demonstrated that changes in a consumer's behaviour occur because they hold different attitudes towards a specific technology compared to others. This attitude is shaped by the consumer's perceptions of the technology's usefulness and ease of use.

Numerous researchers have replicated TAM, establishing empirically supported relationships between attitudes, usefulness, ease of use, and technology use (Adams, Nelson, and Todd, 1992; Davis, 1993; Szajna, 1994; Liu et al., 2010; Bailey et al., 2017; Maheswari and Chandrasekaran, 2018; Toukabari and Ettis, 2021; Nasrin and Dahana, 2022). As a result, TAM has been widely applied in various fields, including marketing, service marketing, healthcare, travel apps and others, in a bid to explain technology acceptance and behaviour of consumers, see illustration below (Figure 5) showing the interplay of the main constructs within TAM.

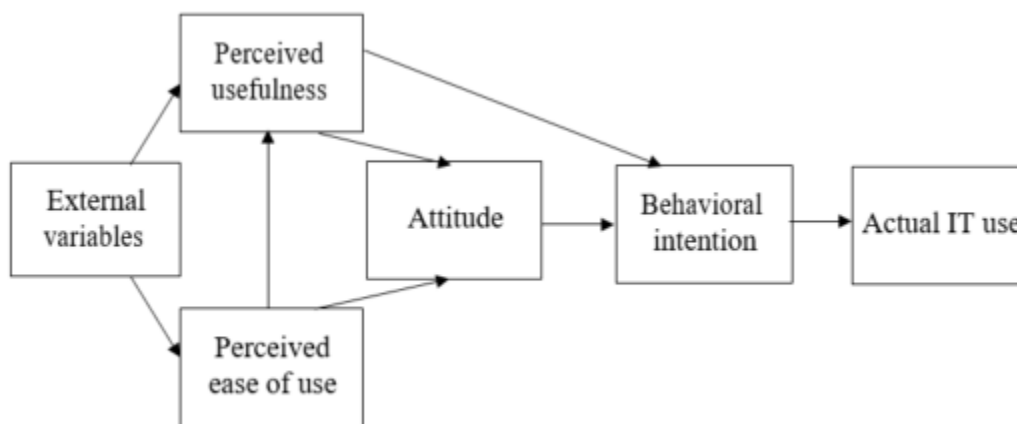


Figure 5: Technology acceptance model (TAM) Source: Davis et al. (1989)

However, TAM has not been without its critics. Some have criticised its parsimony, arguing that its representation of the antecedents of beliefs, usefulness, and behavioural intention may not be entirely accurate (Benbasat and Barki, 2007; Wang, Wang, and Wang, 2018). Additionally, TAM has faced challenges in adapting to the contextual factors of evolving technology, i.e., this means that as technology evolves, the traditional TAM framework may struggle to adequately capture all the nuances and complexities of user acceptance and adoption behaviours. (Holden and Karsh, 2010). Nonetheless, TAM remains a prominent and influential model for understanding technology adoption and consumer behaviour, despite the ongoing discussions and criticisms it has received. The critique of TAM has spurred scholarly work that focuses on developing models

and constructs that better fit various contexts to explain technology consumers' behaviours. In particular, studies have delved into the factors influencing technology adoption for financial services and discussed below.

Verkasalo et al. (2010) utilised TAM to identify significant variables, such as perceived enjoyment and usefulness, for both users and non-users of mobile apps, including games and maps. Similarly, Sharma et al. (2017) proposed an integrated model based on TAM to examine internet banking adoption in a developing country. Their findings highlighted perceived usefulness, social influence, and trust as key factors influencing the use of internet banking.

Further applying TAM, Okumus, Bilgihan, and Ozturk (2016) investigated the intention to use mobile diet apps for ordering food and beverages. They revealed that users were more likely to adopt diet apps if they perceived them as useful and enjoyable. Kim and Woo (2016) conducted empirical tests on a TAM-based model and identified four significant factors affecting mobile app use: perceived informativeness, usefulness, perceived ease of use, and consumer reviews. These studies showcase the versatility and effectiveness of TAM in understanding technology adoption in diverse contexts, shedding light on the factors that influence consumers' behaviours when it comes to mobile app usage.

In 2000, Venkatesh and Davis redesigned the TAM model referred to as TAM 2, which outlined that perceived usefulness and usage intentions are influenced by social influence process (subjective norm, image, and voluntariness) and cognitive instrumental process (output quality, job relevance, perceived ease of use and result demonstrability) (Venkatesh and Davis 2000).

Table 3 below summarises the new constructs and definitions in TAM2.

Table 3: Constructs of TAM2

<i>Construct</i>	<i>Definition</i>	<i>Source</i>
Job relevance	<i>the extent to which an individual perceives a particular system or technology as applicable and beneficial to their specific job or work-related tasks.</i>	Venkatesh and Davis (2000)
Output quality	<i>the perception and assessment of an individual regarding how effectively a particular system or technology helps them perform their job tasks.</i>	Venkatesh and Davis (2000)
Subjective norm	<i>the extent to which individuals perceive the influence of social factors, such as the opinions, expectations, and judgments of others, on their decision to engage in or refrain from a specific target behaviour.</i>	Fishbein and Ajzen (1975)

The model was later expanded by Venkatesh, Morris, and Davis (2003), with the name “Unified Theory of Acceptance and Use of Technology” (UTAUT), and finally, it was brought to the latest version by Venkatesh and Bala (2008) as TAM3. TAM3 was derived from the TAM2 version by adding factors anchoring the “perceived ease of use”. Belief endogenous variables such as “perceived ease of use” and “perceived usefulness” in this model are very important. It has been modelled that these two important variables are affected by which other exogenous variables.

The model consists of 16 extensively studied factors that have an impact on an individual’s use behaviour. In TAM3, the concepts of anchoring and adaptation shape the decision-making period regarding the use of the innovation. Anchoring factors are “computer self-efficacy”, “external control perceptions”, “computer anxiety”, “computer playfulness”. Adjusting factors are “perceived enjoyment” and “objective usability”. These six factors are related to “perceived ease of use” and four are also related to “experience”.

Five other factors such as “subjective norm”, “image”, “job relevance”, and “result demonstrability” are linked to “perceived usefulness”. The factor of “voluntariness” in TAM3 has an indirect relation to the “behavioural intention”. Moreover, the factor of “experience” has an indirect effect on the “ease of use”. The “experience” factor also has an indirect relation to the “perceived ease of use” and “behavioural intention”, as well as “perceived usefulness”. The number of people using a system gives information about the ease of use of the system.

Accordingly, a low number of users indicates that the system is difficult to use, while a high number of users indicates that the system is easy to use (Venkatesh and Bala, 2008), see illustration below (Figure 6) for TAM3.

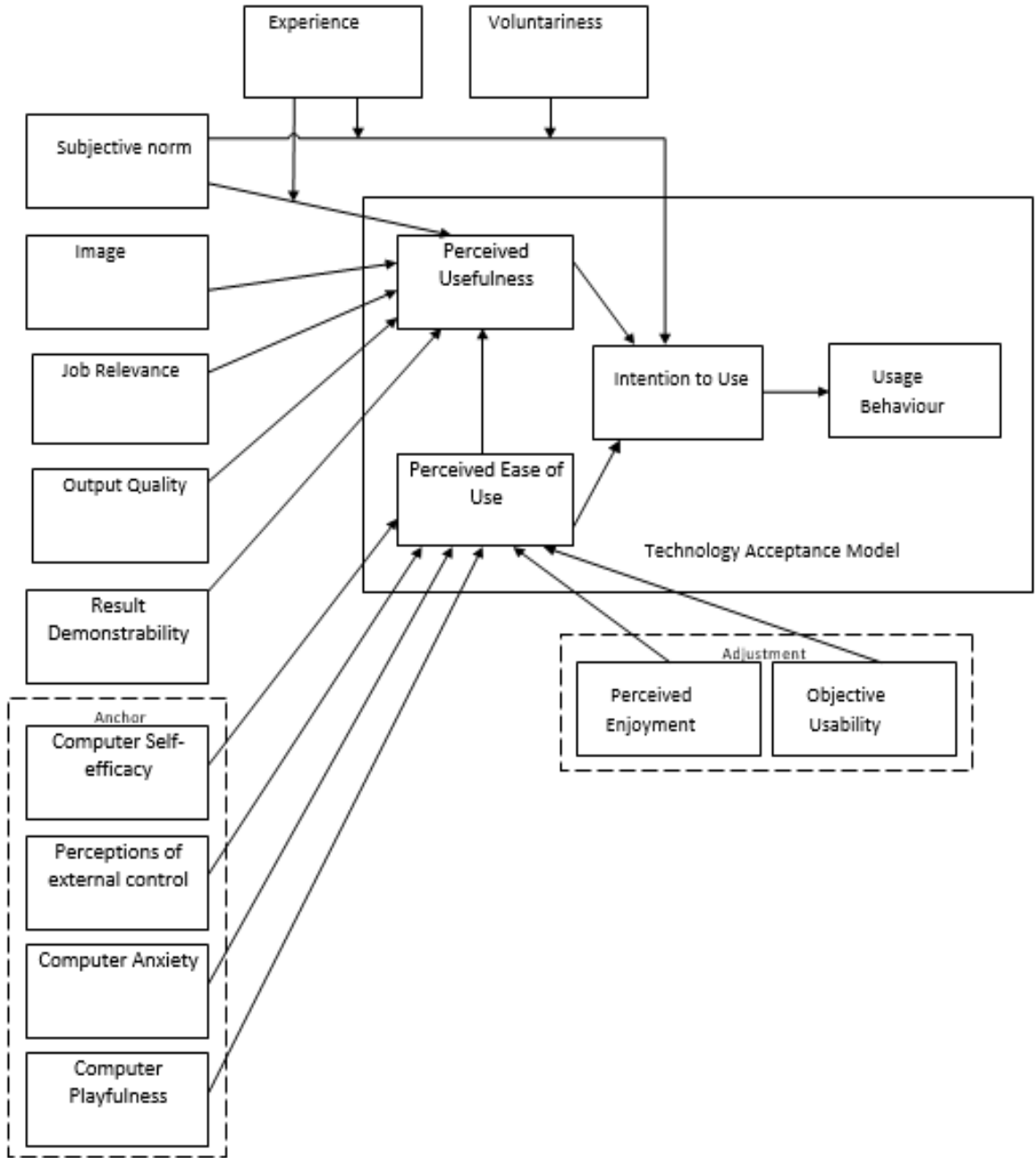


Figure 6: Technology Acceptance Model-3 (TAM3). Source: Venkatesh and Bala (2008, p. 340)

These new constructs of TAM3 are presented in the Table 4 below.

Table 4: Constructs of TAM3

<i>Construct</i>	<i>Definition</i>	<i>Source</i>
Computer Anxiety	<i>this represents the level of discomfort, uneasiness, or fear that an individual experiences when they are confronted with the idea of using computers or technology-related devices</i>	Venkatesh (2000, 349)
Computer Playfulness	<i>refers to the level of naturalness, ease, and automaticity with which an individual engages with microcomputers or interacts with them</i>	Webster and Martocchio (1992, 204)
Perceived Enjoyment	<i>the extent to which an individual perceives the activity of using a specific system as enjoyable, irrespective of any performance outcomes or consequences resulting from the system use.</i>	Venkatesh (2000, 351)
Objective Usability	<i>refers to a comparison of systems based on the actual level of effort required to complete specific tasks, rather than individuals' perceptions of the effort.</i>	Venkatesh (2000, 350–351)

3.4.3. Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour (TPB), a well-established general theory of social psychology was introduced by Ajzen in 1991 as an extension of the Theory of Reasoned Action (TRA) to address its limitations. The TRA focused on voluntary behaviours, but to account for behaviours influenced by factors beyond an individual's control, the TPB introduced a new construct called "perceived behavioural control." This construct refers to an individual's sense of self-efficacy or ability to perform a particular behaviour (Ajzen, 2005). The TPB includes three main factors: attitude towards the behaviour, subjective norms, and perceived behavioural control. These factors collectively influence both the behavioural intention and the actual use behaviour of individuals. By incorporating perceived behavioural control, the TPB allows for a more comprehensive examination of behaviours influenced by both voluntary and non-voluntary factors.

The TPB has found extensive application in the field of technology, information systems and has been used in a few banking studies to explore consumer behaviour (Yousafzai et al., 2010; Igwe, Alaba and Abass, 2020). Despite its widespread use, the TPB has faced some criticism, particularly

regarding its sufficiency in explaining all forms of consumer behaviour. Scholars such as Davis et al. (2002) have pointed out that the TPB may not fully account for factors such as personal norms, emotional evaluation, and innovation characteristics.

Eagly and Chaiken (1993) have also raised concerns about the TPB, arguing that other variables like self-identity, habit, and perceived moral obligations may predict behavioural intention, but the TPB does not thoroughly investigate their effects. Additionally, Taylor and Todd (1995) criticised the TPB, noting that the model assumes consumers to be motivated to adopt a specific behaviour, which may not always be the case. While the TPB has proven to be a valuable framework in many contexts, researchers must carefully consider its limitations and explore complementary constructs to provide a more comprehensive understanding of complex consumer behaviours. As seen in the Table 5 below, several studies have deconstructed the underlying belief constructs, in a bid to gain deeper understanding of determinants of attitudes, subjective norms and perceived behavioural controls Taylor and Todd, 1995a; Venkatesh and Brown, 2001; Brown and Venkatesh, 2005; Hsieh et al., 2008).

Table 5: Constructs of TPB

<i>Construct</i>	<i>Definition</i>	<i>Source</i>
Attitude toward behaviour	<i>the extent to which an individual holds a positive or negative evaluation or appraisal of a specific behaviour. It reflects a person's favourable or unfavourable feelings, thoughts, and beliefs towards engaging in that behaviour</i>	Ajzen (1991).
Subjective norms	<i>the extent to which individuals perceive the influence of social factors, such as the opinions, expectations, and judgments of others, on their decision to engage in or refrain from a specific target behaviour.</i>	Fishbein and Ajzen (1975)
Perceived behavioural control	<i>perceptions of intrinsic and extrinsic constraints on behaviour” “The perceived ease or difficulty of performing the behaviour”</i>	Taylor and Todd (1995b) Fishbein and Ajzen (1975,188)
Behavioural Intention	<i>The intention to engage in a behaviour is determined by an individual’s attitude towards that behaviour</i>	Davis et al. (1989)

TPB has demonstrated its effectiveness in numerous studies focusing on technology adoption (Mathieson, 1991; Taylor and Todd, 1995b; Pavlou and Fygenson, 2006; Brown, Dennis, and Venkatesh, 2010). The literature also includes comparisons between TAM and TPB (Taylor and Todd, 1995b; Venkatesh et al., 2003). In these comparisons, TPB has been found to offer better explanatory power compared to the more parsimonious TAM (Huh et al., 2009; see, for example, Taylor and Todd, 1995b). The application of TPB in technology adoption research has yielded valuable insights, making it a widely recognised and suitable model for understanding consumers' behavioural intentions and decision-making processes related to technology adoption. Figure 7 below illustrates a model of the TPB, showing the interplay between the attitude towards the behaviour, subjective norms, perceived behavioural control, behavioural intention, and actual use behaviour.

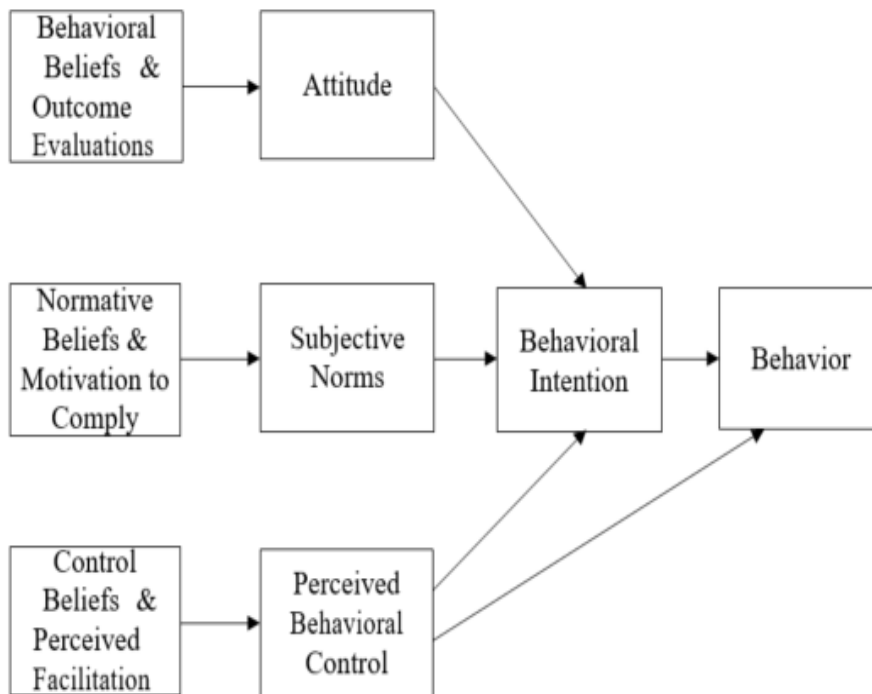


Figure 7: Theory of Planned Behaviour. Source: Ajzen (1991, p. 201)

3.4.4. Unified Theory of Acceptance and Use of technology (UTAUT) Model

The Unified Theory of Acceptance and Use of Technology (UTAUT) model, introduced by Venkatesh et al. in 2003, is a comprehensive integration of eight different models predicting use intention: TRA, TAM/TAM2, TPB, Innovation Diffusion Theory IDT, combined TAM and TPB

(C-TAM-TPB), TPB and decomposed TPB (D-TPB), the Model of Personal Computer Utilisation (MPCU) and the Motivational model. Its purpose is to unify various models that describe people's reactions and intentions to use an information system. Within the UTAUT model, there are both dependent and independent constructs. The independent constructs include performance expectancy, effort expectancy, social influence, facilitating conditions, age, voluntariness, gender, and experience. On the other hand, the dependent constructs are behavioural intention and use behaviour. The constructs are further illustrated in Figure 8 below.

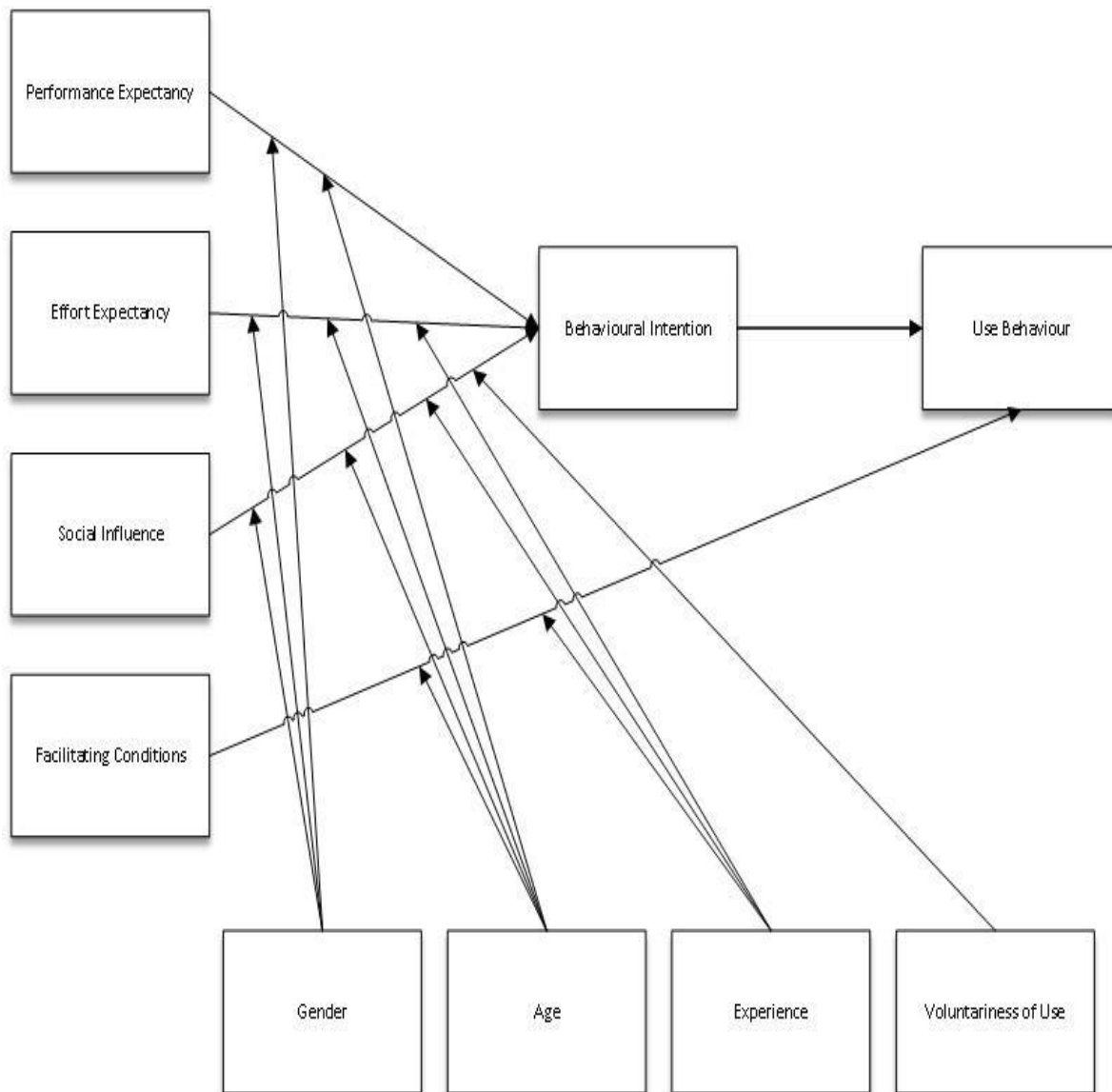


Figure 8: Unified Theory of Acceptance and Use of Technology. Source: Venkatesh et al. (2003, p. 455)

As can be seen from Table 6, definition and source of key constructs are presented.

Table 6: Constructs of UTAUT

<i>Construct</i>	<i>Definition</i>	<i>Source</i>
Effort Expectancy	<i>“the degree of ease associated with the use of the system”</i>	Venkatesh et al. (2003, 450)
Facilitating Conditions	<i>“the degree to which an individual believes that an organisational and technical infrastructure exists to support use of the system”</i>	Venkatesh et al. (2003, 453)
Performance Expectancy	<i>“the degree to which an individual believes using the system will help him or her to attain gains in job performance”</i>	Venkatesh et al. (2003, 447)
Social Influence	<i>“the degree to which an individual perceives that important others believe he or she should use the new system”</i>	Venkatesh et al. (2003, 451).

The effort expectancy and performance expectancy are adopted and similar to TAM’s perceived ease of use and perceived usefulness respectively. In empirical testing, TAM showed a result of 53% validity when compared with UTAUT, which was found to be a robust model, explaining up to 70% of the variance in behavioural intention to use information systems (Venkatesh et al., 2003). This shows that UTAUT has a significantly higher predictive power than other models. Additionally, the model explores the moderating effects of gender, age, experience, and voluntariness of usage. It has been found that constructs such as performance expectancy, effort expectancy, social influence, and facilitating conditions significantly impact usage intention, behaviour, and actual use behaviour in technology adoption contexts. UTAUT's integrative approach and comprehensive consideration of moderating factors make it a valuable and widely used model in understanding consumers' technology adoption behaviours and decisions in various contexts, such as internet banking (Baptista and Oliveira, 2015; Tan and Lau, 2016), internet marketing (Tan et al., 2013), mobile payment (Chong, 2013; Slade et al., 2015; Khalilzadeh, Ozturk and Bilgihan, 2017), academic (Gruzd et al., 2012; Balakrishnana, 2016); tele presence systems (Park, 2013), mobile services (Carlsson et al., 2006; Park, Yang and Lehto, 2007).

While the Unified Theory of Acceptance and Use of Technology (UTAUT) has proven to be a comprehensive model for investigating consumers' behavioural intentions in various contexts, its universal applicability remains a subject of debate in the literature. Dwivedi et al. (2017) suggest

that the moderators in UTAUT may not be applicable to all technology contexts, potentially necessitating the exclusion of certain constructs for a more accurate explanation, especially in the context of digital insurance services. In contrast, Venkatesh, and Bala's (2008) TAM3 model considers social factors and facilitating conditions as antecedents of perceived usefulness and ease of use. This contrasts with UTAUT, where these factors are parallel with perceived usefulness (performance expectancy) and perceived ease of use (effort expectancy). This discrepancy highlights the need for careful consideration when applying UTAUT in specific technology adoption scenarios within the insurance context.

To address the need for improved predictive validity, Venkatesh, Thong, and Xu (2012) developed an extended version of UTAUT known as UTAUT2. This extension added price, value, habit, and hedonic motivation as additional constructs to the original four (social influence, performance expectancy, effort expectancy, and facilitating conditions). While UTAUT primarily focuses on explaining initial adoption behaviour, Malik, Suresh, and Sharma (2017) have extended the model to the future behavioural intention context to describe continued usage of mobile apps. However, further empirical validation is required to support the applicability of the model in the insurance industry and other specific technology contexts.

3.4.5. Expectation Confirmation Model (ECM)

Until the early 2000s, information technologies were used only as a tool to create consumer profiles that would enable understanding consumer experiences and were not considered as a factor that could directly and heavily affect the experience itself. Past studies have theorised aspects of initial technology adoption using theories like TAM, UTAUT, TPB and others, which have been effective in predicting this behaviour, but do not necessarily translate into actual adoption, as consumers might decide to decline or postpone the use of technology. According to Bhattacharjee (2001b), while initial acceptance of technology/IS has gain recognition in past studies, as an important first step toward realising technology success, long-term viability of technology and its eventual success depends on its continued use rather than its initial use (i.e., first-time use). Continuance intention at the individual consumer level is of paramount importance for the sustainability and viability of various business-to-consumer digital firms. This significance is particularly evident for companies such as Internet service providers (ISPs), online retailers, online

banks, online brokerages, online travel agencies, and similar companies. These companies heavily rely on consumer retention and continued usage of their services to maintain their competitive edge in the digital marketplace. In the dynamic landscape of electronic commerce, securing the loyalty and continued engagement of individual consumers is crucial for long-term success and growth in the industry. By fostering a positive post-adoption experience and addressing the factors that influence consumers' intentions to continue using their platforms, these firms can secure a stable and loyal consumer base, which in turn can contribute significantly to their overall success and profitability. Therefore, understanding continued use or 'continuance' (in contrast to initial use or 'adoption' or 'acceptance') is one of the main goals of this study (Oertzen and Odekerken-Schröder, 2019).

To examine continued adoption of technology, Bhattacharjee (2001b) proposed a different approach to TAM, UTAUT and TPB, by developing the Expectation Confirmation Model (ECM), to explain the post-adoption behavioural intention in the context of continued use intention of technology, and thus, derived from TAM and expectation-(dis) confirmation theory in the marketing research (Oliver and Linda, 1981; Churchill and Suprenant, 1982). From a marketing perspective, ECM can explain consumers' future behavioural intention, by theorising the examination of consumers' continuance intention in relation to the way in which product and services meet consumer expectation through its actual use (Lin et al., 2005; Lee, 2010).

According to Oliver (1980), continuance intentions are significantly influenced by prior satisfaction, which is derived from the disconfirmation of expectations regarding products or services, and this led to the Expectation-Confirmation Theory (ECT) framework. In essence, the Expectation-Confirmation Theory (ECT) suggests that the discord between pre-purchase expectations and actual performance determines consumer satisfaction which primarily and, consequently, determine their intention to repurchase or continue use (Oliver, 1980; Söderlund, and Mattsson, (2015). Hence, satisfaction is viewed as the key to building and retaining consumers in the long-term and ensuring loyalty. According to Oliver's extended definition, Satisfaction in a consumption context is seen as "the summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the consumer's prior feelings about the consumption experience" (1981, p. 29). This definition underscores a psychological or affective state related to and resulting from a consumer's cognitive appraisal of the expectation-

confirmation (performance discrepancy). Based on ECT, first consumers develop their initial expectations before purchasing products or services and, after the purchase, they evaluate the actual performance of the product or service. They then compare this perceived performance with their initial expectations, leading to the formation of a sense of 'confirmation' or 'disconfirmation' of their expectations. Based on this level of expectation and disconfirmation, consumers experience either 'satisfaction' or 'dissatisfaction,' which in turn influences their likelihood of repurchasing the product or service or continued use of a service in the context of technology (Yi, 1990).

Drawing on the ECT, the Expectation-Confirmation Model (ECM) was formulated to study the continued use behaviour of technology consumers, rather than just consumer's initial adoption and repurchase behaviour. Although the decision-making process may differ, a consumer's continuance decision is similar to a their repurchase decision in that both are influenced by the initial experience of using the technology or product. In other words, both decisions occur after the initial acceptance or purchase decision has been made and are influenced by the initial adoption experience of the technology or product (Bhattacharjee, 2001b). As a result, Bhattacharjee (2001b) adapted the ECM to predict consumers' post-adoption/future behavioural intention, specifically the continued use intention of an information system, as depicted in Figure 9.



Figure 9: Expectation Confirmation Model. Source Bhattacharjee (2001, p. 359); adapted from Oliver (1977, 1980)

Flowing from the above illustration, Bhattacharjee (2001b) proposed a five-phase flow within the Expectation-Confirmation Model (ECM) to explain the process of consumers' continued technology adoption. The first phase involves the individual consumer forming initial expectations of the technology. In the second phase, the consumer decides to accept and begin using the technology. The third phase entails the consumer comparing the perceived performance of the technology to their initial expectations to determine the level of confirmation or disconfirmation.

Based on this comparison, the consumer experiences either satisfaction or dissatisfaction in the fourth phase. Finally, consumers who are satisfied decide to continue using the technology, while those dissatisfied may consider discontinuing its use. Detailed definition is provided in Table 7 below.

Table 7: Constructs of ECM

Construct	Definition	Source
Perceived usefulness	<i>Consumers' perception of the expected benefits of technology use</i>	Bhattacharjee (2001b, 359), adapted from Davis et al. (1989)
Satisfaction	<i>"consumers' feelings about prior use of the technology" (operational definition)</i>	Bhattacharjee (2001b, 359), adapted from Speng et al. (1996)
Confirmation	<i>"consumers' perception of the congruence between expectation of use of the technology and its actual performance" (operational definition)</i>	Bhattacharjee (2001b, 359)
IS continuance intention	<i>"consumers' intention to continue using the technology" (operational definition)</i>	Bhattacharjee (2001b, 359), adapted from Mathieson (1991)

Bhattacharjee (2001b) further theorised that expectation-confirmation has an impact on the magnitude of confirmation because expectation provides a baseline or reference point for consumers to evaluate judgement of the focal product or service. The confirmation construct represents the consumers' assessment of the actual performance relative to their initial expectations in the initial adoption stage. In the ECM model, satisfaction and perceived usefulness play a crucial role in predicting individual consumers' intention to continue using the technology (Bhattacharjee, 2001a), as it focuses on post-adoption expectations by examining perceived usefulness as a cognitive belief and mediator relevant to technology use.

3.4.6. Extended-expectation Confirmation Model

In the specific context of continued technology usage carried out by Bhattacharjee (2001), the findings highlight that satisfaction accounted for 32 % of the variance in continuance intention, together perceived usefulness and satisfaction yielded an explanatory power of 41%, while perceived usefulness and confirmation explained about 33% of satisfaction, noting that perceived usefulness is the most salient post-expectation variable consistently influencing consumers' satisfaction and intention across temporal stages of technology usage (Bhattacharjee, 2001b; Davis

et al., 1989; Karahanna et al., 1999). However, the findings further suggest that the ECM should be extended and substantiated with additional variables. Thus, leading to a stream of research that have emerged to extend, substantiate and test the validity of ECM across several technology post-adoption literature mobile information systems (MIS) (e.g., mobile instant messaging, mobile banking, mobile commerce), social information systems (SIS) (e.g. online communities, social networking services), electronic business information systems (EBIS) (e.g. online banking, public e-services, online tourism services, Knowledge management systems), and electronic learning information systems (ELIS) (e.g. e-learning, educational games, teaching blogs) (e.g., Lin, Wu, and Tsai, 2005; Hong, Thong, and Tam, 2006; Kim et al., 2007; Thong et al., 2006; Chea and Luo, 2008; Hsieh et al., 2008; Limayem and Cheung, 2008; Premkumar, 2008; Hsu and Lin, 2015; Hsia et al., 2016; Hong, Lin and Hsieh, 2017), further detailed list of past studies can be found in Appendix H.

Thong et al. (2006) extended the expectation-confirmation model by introducing perceived enjoyment and ease of use as additional factors to consider in the context of continued technology use. Similarly, Lin et al. (2005) included computer playfulness as an additional construct to enhance the expectation-confirmation model. In a recent study by Hsu and Lin (2015), ECM was empirically tested with support of an additional variable, perceived value, where value represents performance, value for money and linked to emotional and social motivations.

Limayem et al. (2007) contributed to the continuance model by investigating the influence of habit on consumers' continuous use behaviour (Limayem and Cheung, 2008). Their research highlighted the significance of habitual behaviour in shaping continued technology adoption, and this was later adopted in a recent study by Hsiao et al. (2016) where they further extended the ECM to include not just habit but also social ties, as viable antecedents of continuance intention.

Taking a different perspective, Kim et al. (2007) emphasised that in contexts beyond organisational IT use, factors beyond cognition-oriented aspects might play a crucial role in influencing IT use decisions. They examined the impact of emotional constructs on continued technology use and incorporated the concepts of pleasure and arousal into the continuance model. In addition to the extensions and adaptations of the technology continuance model, researchers have explored continuous use using alternative theoretical perspectives, such as the Theory of Planned Behaviour (TPB) and Expectation-Confirmation Theory (ECT). For instance, Hsieh et al. (2015) and Liao

(2007) examined continuous use through the lens of TPB, while Chea and Luo (2008) applied the Expectation-Confirmation Theory to investigate user behaviour.

Additionally, Hong et al. (2015) compared the Technology Acceptance Model (TAM) with the Expectation-Confirmation Model (ECT) and an extended version of ECT that incorporated perceived ease of use. The extended expectation-confirmation model demonstrated the strongest explanatory power, followed closely by TAM and the traditional ECT (Liao et al., 2017). However, Hong et al. concluded that TAM, with its high explanatory power (63%), remains a parsimonious and applicable tool for predicting continued usage behaviour (2006). A more recent study of Hong introduced not just TAM but IDT and Flow to the already established ECM, to understand consumer's response to technology, by exploring the role of innovativeness in building users' continuance intention (Hong, Lin, and Hsieh, 2017). Findings showed that consumer innovativeness was positively correlated to both utilitarian and hedonic value, which was consequently positively correlated to continuance intention with respect to smartwatches.

Similarly, Premkumar and Bhattacharjee (2008) empirically compared TAM with expectation-(dis)confirmation theory and a hybrid model that included perceived usefulness (PUSE), perceived ease of use (PEU), and user satisfaction as determinants of use intention. The hybrid model outperformed both TAM and expectation-(dis) confirmation theory, showing an R² of 73%, signifying a statistically significant increase in the explanatory power of use intention compared to the individual models (TAM: R²=69%, expectation-(dis) confirmation theory: R²=50%).

Although all the studies described above used ECM framework, the integration of various theoretical perspectives and the exploration of hybrid models demonstrate the ongoing efforts to enhance the understanding of complex consumer behaviour, particularly the continuous use intention and recommendation intention. Nevertheless, the ECM model has proven to be a valuable theoretical framework in technology adoption research, especially post-adoption/future behavioural intentions (Nabavi et al., 2016; Shaikh and Karjaluto, 2015). Its adaptability to specific contexts and situations has led researchers to edit and apply the model flexibly to suit the unique requirements of their studies. Such composite research methods have contributed to enhancing the explanatory power of post-adoption/future behavioural intentions (Hossain and Quaddus, 2012).

3.5. THEORY SELECTION AND JUSTIFICATION.

Table 8 below presents a summary list of the models used for explaining technology adoption, including original authors, constructs, and examples of their applications, as the preceding subsections has discussed several contributions that have built on these theoretical models in different fields. This list gives particular attention to all financial services in the initial adoption domain, while for continuance intention, since there is paucity of research on insurance specifically, consideration is given to studies on internet banking, mobile apps, and other technology-based transactions within financial service domain (Kim and Malhore, 2005; Kim, 2009; Maheswari and Chandrasekaran, 2018).

Table 8: Summary list of models used for explaining technology adoption, including original authors, constructs and examples of their applications, Source: Developed for this study.

Model	Original Author	Constructs	Applications
Theory of Reasoned Action (TRA)	<i>Fishbein and Ajzen (1975)</i>	<ul style="list-style-type: none"> ○ <i>Attitude</i> ○ <i>Subjective norm</i> ○ <i>Behavioural Intention</i> 	Davis (1989); Karahanna et al. (1999); Posthuma and Dworkin, (2000); Hansen et al. (2004)
Technology Acceptance Model (TAM)	<i>Davis (1989)</i>	<ul style="list-style-type: none"> ○ <i>Perceived usefulness</i> ○ <i>Perceived ease of use</i> 	Adams, Nelson, and Todd (1992); Davis (1993); Bhattacharjee (2001b); Gefen et al. (2003); Benbasat and Barki (2007); Holden and Karsh (2010); Okumu, Bilgihan and Ozturk (2016); Kim (2016); Ettis and Toukabri (2021)
TAM2	<i>Venkatesh and Davis (2000)</i>	<ul style="list-style-type: none"> ○ <i>Job Relevance</i> ○ <i>Output Quality</i> ○ <i>Subjective Norm</i> 	Chan and Lu (2004); van Raaij and Schepers (2008); Choi (2019)
TAM3	<i>Venkatesh and Bala (2008)</i>	<ul style="list-style-type: none"> ○ <i>Computer Anxiety</i> ○ <i>Computer Playfulness</i> ○ <i>Perceived Enjoyment</i> ○ <i>Objective Usability</i> 	Behrend et al. (2010); Choi (2019)
Theory of Planned Behaviour (TPB)	<i>Ajzen (1991)</i>	<ul style="list-style-type: none"> ○ <i>Attitude</i> ○ <i>Subjective norm</i> ○ <i>Perceived behavioural control</i> 	Nasrin and Dahana (2002); Hansen (2006); Pavlou and Fygenson (2006); Thorbjørnsen et al. (2007); Ettis and Haddad (2019); Alfiero, Battisti and Hadjielias (2022)
Unified Theory of Acceptance and Use of Technology (UTAUT)	<i>Venkatesh et al. (2001)</i>	<ul style="list-style-type: none"> ○ <i>Performance Expectancy</i> ○ <i>Effort Expectancy</i> ○ <i>Social Influence</i> ○ <i>Facilitating Conditions</i> 	Carlsson et al. (2006); Park, Yang and Lehto (2007); Schaupp et al. (2010); Zhou et al. (2010); Baptista and Oliveira (2015); East and Harvard (2015); Khalilzadeh, Ozturk and Bilgihan (2017)

Expectation Confirmation Model (ECM)	(<i>Bhattacharjee (2001)</i>)	<ul style="list-style-type: none"> ○ <i>Satisfaction,</i> ○ <i>Perceived Usefulness</i> ○ <i>Confirmation.</i> 	Thong et al. (2006); Kang et al. (2009); Hsu and Lin (2015); Sreelakshmi and Prathap (2020); Al-Sharaf et al. (2021)
Extended-expected Confirmation Model (E-ECM)	(<i>Bhattacharjee (2001b)</i>)	<ul style="list-style-type: none"> ○ <i>Perceived Ease of Use</i> ○ <i>Perceived Value for Money</i> ○ <i>Perceived Enjoyment</i> ○ <i>Subjective norms/Social Ties</i> 	Thong et al. (2006); Lin et al. (2005); Chea and Luo (2008); Kim et al. (2012); Fang and Fang (2016); Hsiao et al. (2016); Choi (2019)

After a review of the models, the most suitable in terms of construct to address this gap, is the Expectation Confirmation Model (ECM) which emerges as a valuable theoretical framework that provides support for investigating the future behavioural intentions of consumers. As discussed in Section 3.3, several studies have successfully applied this model to study the continuous usage of technology in various other contexts (Hong, and Tam, 2006; Hsiao and Chang, 2014; Hew et al., 2015). However, limited research has extended ECM to the research context of insurance, as ECM does not take into account some important constructs specific to current context. The insurance industry has unique characteristics and requirements, and therefore, new suitable variables need to be considered to effectively examine and explain policyholders' future behavioural intentions regarding digital insurance services adoption.

On this basis, this current study integrates constructs from ECM and E-ECM (including constructs from TAM, TPB and UTAUT, evidenced under Section 3.4 in this study to investigate additional factors that may enhance the explanatory power of digital insurance services future behavioural intentions. To achieve this, based on the review of previous ECM and E-ECM studies that have focused on external variables in the financial service context, this current research chooses two key constructs from ECM framework, namely *satisfaction*, and *perceived usefulness*, which have been previously tested and validated in the financial service context (Gefen et al., 2003; Kang et al., 2009; Kim et al., 2016) particularly insurance (Lim et al., 2009; Khare et al., 2012; Yu et al., 2018; Nasrin and Dahana, 2022).

Additionally, to remain consistent with existing findings of Thong et al. (2006), Chea and Luo (2008), Kim (2012), Hsiao et al. (2016) and Nasrin (2022), the research chooses five constructs

from various E-ECM application, such as *perceived ease of use* (adopted from UTAUT/TAM), *perceived risk* (UTAUT), *perceived enjoyment* (TAM3), and *social influence* (TPB), which have all been operationalised and validated within the financial service context (Chea and Luo, 2000; Thong et al., 2006; Premkumar and Bhattacharjee, 2008; Hsu and Lin, 2015). Apart from the constructs above, another important construct that has been considered and tested when developing an integrated research model is trust, especially for technology adoption of financial services (Lee, 2009; Sripalawat, Thongmak and Ngramyarn, 2011). Therefore, Trust has also been selected as a key antecedent of future behavioural intentions of insurance services, based on its influence on initial adoption, validated in past studies by Susanto et al. (2016); Maheswari and Chandrasekaran (2018); Shao et al. (2019) Alfiero, Battisti and Hadjielias (2022); Nasrin and Dahana (2022) (further discussion is provided in Section 4.2). By incorporating insights from these studies, the present researcher is able provide a comprehensive understanding of the factors influencing consumers' future behavioural intentions in the context of digital motor insurance services continued use intention and recommendation intention, and these antecedents are further categorised into three main groups based on their common characteristics factors and to facilitate analysis and comparison, namely: *technological, psychological, and social characteristics factors*, as recommended by Yan, Filieri and Gorton (2021).

CHAPTER FOUR

HYPOTHESES AND MODEL DEVELOPMENT

4.1. CHAPTER INTRODUCTION

Given the relevance of some dimensions of psychological distance in typical e-commerce settings, a comprehensive exploration of their impact on consumers' future behavioural intentions in a DSE setting is warranted. This section considered both the potential mediating role of psychological distance dimensions and moderating role of national culture in the proposed propositions and model. These elements provided a guiding framework for the initial empirical phase of the study. By examining the role of psychological distance and that of national culture in depth, this study can gain a deeper understanding of how it shapes consumers' intentions for future engagement with DSE.

4.2. PSYCHOLOGICAL DISTANCE AND FUTURE BEHAVIOURAL INTENTIONS

4.2.1. Future Behavioural Intention Antecedents (Direct Relationships)

As this study aims to shed light on the complex interactions that influence consumers' future behavioural intentions towards digital insurance services, particularly motor insurance, incorporating insights from the previous studies, especially a broad range of factors from various established models, as discussed under Section 3.8, the following antecedents were proposed to be key antecedents of future behavioural intentions in a DSE context, and relevant to financial services like insurance, 1) continuance intentions and 2) recommendation intention which were also respectively positioned as *dependent variables* for this study. First, two key antecedents from the ECM framework, namely satisfaction and perceived usefulness (Yu et al., 2018; Nasrin and Dahana, 2022), and second, from various E-ECM applications (Thong et al., 2006; Kim, 2012; Hsia et al., 2016; Nasrin, 2022) five key antecedents were perceived ease of use (adopted from UTAUT/TAM), perceived risk (UTAUT), perceived enjoyment (TAM3), social influence (TPB), and Trust. Furthermore, these antecedents were categorised into three main groups based on their common characteristics to facilitate analysis and comparison, namely: *technological, psychological, and social characteristics factors* (adopted from Yan, Filieri, and Gorton, 2021). The next subsections below delve into the antecedents individually, with propositions to empirically test the relationships between the antecedents and future behavioural intentions.

4.2.1.1. Antecedents – Technological Characteristics Factors

In a DSE, the technological characteristics factors play a crucial role in shaping the perception, attitude, and interaction between consumers and technology. Various technology-related theories have been studied in the context of technological adoption, continuance intention, and recommendation intention. Among these theories, three of the most popular and extensively investigated technological characteristics factors in the financial service context, and relevant to insurance, are perceived usefulness, perceived ease of use, and perceived risk.

Perceived Usefulness:

Based on the Theory of Reasoned Action (TRA) of consumer behaviour, the Technology Acceptance Model (TAM) was founded upon the hypothesis that technology acceptance and usage behaviour can be explained in terms of consumers' internal belief, attitudes, and intentions (Turner et al., 2012). In Technological Acceptance Model (TAM), and recent literature on information technology, perceived usefulness has emerged as a significant factor influencing the acceptance of technology by users (Dwivedi et al., 2017; Cheng and Mitomo, 2017; Mou, Shin, and Cohen, 2017; Dieck and Jung, 2018; Hubert et al., 2019). Bhattacharjee (2001b) defines perceived usefulness as a consumers' perception of the expected benefits derived from using a technology, with a focus on the benefits gained after the initial adoption stage in the context of ECM (Bhattacharjee et al., 2008). This concept of perceived usefulness has been widely adopted in post-adoption information technology literature, particularly due to the understanding that consumers' perceived benefits are influenced by their prior experiences (Hong, Thong, and Tam, 2006; Lee and Kwon, 2011; Cho, 2016; Hong, Lin, and Hsieh, 2017; Wu and Chen, 2017). In this study, the concept of perceived usefulness from Bhattacharjee (2001b) is employed, considering the future behavioural intentions of digital insurance services. Thus, perceived usefulness is defined in this context as the perceived benefits acquired from initial DSE with the motor insurance service provider.

Additionally, perceived usefulness is categorised as an extrinsic motivation (Bhattacharjee et al., 2008; Kucukusta et al., 2015). When technology users seek to engage with technologies for extrinsic benefits, it indicates their pursuit of specific goals or rewards (Van der Heijden, 2004; Kim, 2010; Hwang and Kim, 2018). Empirical evidence confirms that perceived usefulness significantly influences consumers' satisfaction (Chou, Chiu, Ho, and Lee, 2013; Hsu and Lin, 2015; Fang and Fang, 2016; Hsiao et al., 2016), Continuance intention (Lin, Wu, and Tsai, 2005;

Hong, Thong, and Tam, 2006; Thong et al., 2006; Lim, 2012; Kang, Hong, and Lee, 2009; Kim, 2010, 2012; Cho, 2016; Wu and Chen, 2017; Septianto, lee and Putra, 2021), and recommendation intentions (Maxham and Netemeyer, 2002; Berger and Schwartz, 2011; Li and Liu, 2014; Su et al., 2016; Oghuma et al., 2016) in the context of online and mobile services, as well as information technology.

In a DSE context, previous research has concluded that consumers' perception of usefulness of a channel, is a strong antecedent of their continuance intention (Al-Maghrabi et al., 2011). Al-Maghrabi et al., 2011 stated that if consumers' think it useful, they are going to repeat purchasing online and positively recommend to others, even if they were not satisfied earlier. Thus, based on previous studies, this study adopts policyholder's perceived usefulness as a potential antecedent of their future behavioural intentions, and the following propositions are put forward:

H1a-b: Perceived usefulness in DSE has a positive effect on motor insurance policyholder's a) continuance intention, and b) recommendation intention.

Perceived Ease of Use

Perceived ease of use has been verified as an important factor influencing technological adoption and acceptance in a number of studies (Davis, 1989; Gefen and Straub, 2000; Venkatesh, 2000; Lee et al., 2003; Hong et al., 2006; Roca, Chiu, and Martínez, 2006; Kucukusta et al., 2015). Also, studies emerging from other origins than TAM have since adopted similar constructs but under a different label such as ease of use (Moore and Benbasat, 1991) and complexity (Thompson et al., 1991). Within the context of financial services, it has been recognised as a key antecedent of behavioural intentions (Cho, 2016; Fang and Fang, 2016; Ozturk et al., 2016; Kang and Namkung, 2019). Aligned with the Technology Acceptance Model (TAM) proposed by Davis, Bagozzi, and Warshaw (1989), numerous investigations have found that Perceived Ease of Use (PEU) indirectly influence Continued Intention (CI), with its influence fully mediated by Perceived Usefulness (PUSE), as Bhattacharjee (2001b) also excluded the construct from his ECM model, because consumers gained experience with the technology, leaving PEU out of the tested constructs in the ECM. As a result, there is often no significant direct effect of PEU on CI (Cheng et al., 2019; Chong, 2013; Mohammadi, 2015). Nevertheless, certain studies suggest a direct influence of PEU on CI in specific contexts such as e-commerce, e-learning (Roca et al., 2006), for example, PEU might offer insights into CI by minimising user's effort, allowing students to concentrate on

learning rather than grappling with the intricacies of the system or technology. In e-commerce (Shang and Wu, 2017), Social networking (Sledgianowski and Kulviwat, 2009; Wang, Xu, and Chan, 2015), for example, Sledgianowski and Kulviwat (2009) discovered that PEU exhibited greater predictive potency for the intention to use social networking sites compared to Perceived Usefulness (PUSE), and online communities (such as Tripadvisor.com for hosting consumer reviews) (Filiari, Acikgoz, Ndou, and Dwivedi, 2020), for instance the use of Google or other key websites like Tripadvisor for review, where consumers have easy access to technology in completing the review quickly and easily (Filiari et al., 2020).

Additionally, Perceived Performance Expectancy (PPE) and Effort Expectancy (EE) have also been linked to both to PUSE and PEU respectively, since the constructs hold similar definitions and have been identified to directly influence Continued Intention (CI) (Li and Wang, 2017; Lu, Yu et al., 2017). These constructs stem from the Unified Theory of Acceptance and Use of Technology (UTAUT), an evolution of the TAM.

In the present study, the inclusion of PEU is further justified by contextual considerations, Notably, Insurance being a complex service allows insurance consumers have the autonomy to determine choice of channel, including the purpose and mode of use, especially at any given encounter stage, e.g., pre-purchase encounter, purchase encounter, and post-purchase encounter. Hence in the case of adoption of digital channels for insurance services, being difficult or posing a challenge, means consumers are more inclined to abandon or switch to another channel. Also, given the flow of consumer journey and intricacy of insurance purchase, it is important for service providers to keep consumers engaged, meaning that the web interface needs to be easy to operate while also enabling easy exploration of the environment. Drawing from the theoretical and contextual perspective, it can be proposed that:

H2a-b: Perceived ease of use in DSE has a positive effect on motor insurance policyholder's a) continuance intention, and b) recommendation intention.

Perceived Risk

One of the earliest works on perceived risk construct, was done by Bauer (1960), where in his seminal paper, he opined that consumer behaviour involves risk because of the difficulty in ascertaining a given desired result, and such consequences leads to a feeling of unpleasantness.

Perceived risk reflects the concepts of uncertainty and potential consequences, wherein high level of uncertainty and/or an increased likelihood of greater associated negative consequences contributes to higher perceived risk (Oglethorpe and Monroe, 1987). Risk has been studied in several disciplines and linked to satisfaction, usefulness, and attitude towards a technology (Wu et al., 2021).

Several types of risk have been identified within the marketing research, including convenience, performance, social, psychological, service delivery quality, privacy protection, technical difficulty and physical (Forsythe and Shi, 2003; Lu et al., 2020; Hermann and Masawi, 2022). Security plays a significant role in consumer-service provider relationships, especially in financial services involving financial transactions via technology including the internet (Sampaio et al., 2017). This is because consumers believe that a digital channel which has increased security, ought to reduce the threat of leaked sensitive personal or business data related to the transaction (Jebarajakirthy et al., 2020). In their study, Jebarajakirthy and Shankar (2021) investigated Indian users and revealed that perceived risk stands as a significant barrier for consumers when considering the adoption and use of mobile banking apps. In the context of the mobile/wireless environment, security concerns can be classified into categories such as mobile payment-enabling application security, network security, and device security (Singh and Srivastava, 2018). Singh and Srivastava (2018) stated that greater uncertainty and risk affects consumers in a mobile banking setting, as high risk of using mobile banking would reduce the consumers' willingness to adopt technology (Foroughi et al., 2019). Hence, consumers tend to favour transaction channels that offer enhanced security measures and safeguard their sensitive information. Notably, individuals with higher perceived security risks tend to have a diminished perceived value regarding the adoption of either mobile or digital banking services when compared to those with lower perceived security risks. Consequently, consumers' perception of safety exhibits a positive influence on their overall satisfaction levels (Sampaio et al., 2017; Jebarajakirthy et al., 2020; Shankar et al., 2020).

Similarly, in a DSE context, the lack of physical interaction both with the product and the service provider will likely lead to a greater feeling of insecurity and perceived risk. With the rise of DSE, perceived risk has become a key issue for online behaviour and some of these risks has been associated to personal data, cyber security, financial transaction security, while others include the

performance of the product and the fear associated with buying fake or bad products, and the thought of wasting both time and money unwisely (Nepomuceno et al., 2014; Chen, Yan, Fan, and Gordon, 2015; Hubert et al., 2019) Research has shown that it is possible to overcome issues of online risk, if service providers can build enough trust in the service encounter (Harridge-March, 2006). Despite the rise in the number of research being done on this subject area, previous results are still very inconsistent, as to the relationship between perceived risk and trust (Mou et al., 2017; Chang et al., 2015). But a few studies have supported the notion that reduced uncertainty and risk is an essential prerequisite for online continuance intention and even recommendation (Kim et al., 2008; Chang and Chen, 2008).

For this current study, perceived risk (PRSK) is considered an important barrier to technology adoption, and in the case of a DSE, it is the extent to which consumers doubt that a digital channel, is secure or a safe option for making a transaction due to exposure of personal data (privacy policy protection), fraud, and theft (Bonson Ponte et al., 2015; Ryu et al, 2018), and with a digital insurance, the possibility of failure, some kind of loss or harm associated with the use of the digital channel when searching for an appropriate insurer, purchasing an insurance policy and filling a claim, will likely lead to higher level of risk, making digital consumers less risk-averse than those who shop through traditional channels (Dahana, Shin and Katsumata, 2018; Nasrin and Dahana, 2022). Hence, it is anticipated that consumers' initial adoption of digital channels will likely reduce their perceived risk, which in turn increase a favourable future behavioural intention to continue use and recommend to others (Hansen, 2006). Based on the above discussion, the following hypothesis is therefore proposed:

H3a-b: Perceived risk in a DSE has a negative effect on motor insurance policyholder's a) continuance intention, and b) recommendation intention.

4.2.1.2. Antecedents – Psychological Characteristics Factors

Psychological characteristics factors play a critical role in shaping consumer's behaviour and decision-making in the context of DSE. These characteristics factors encompass a wide range of experiences and cognitive processes that take place at the individual level and significantly influence both initial and future behavioural intention. Based on past findings relevant to digital insurance services, and other financial services, three key antecedents have been operationalised for this study, namely: *perceived enjoyment, trust, and satisfaction.*

Perceived Enjoyment

According to Davis, Bagozzi, and Warshaw (1992), the concept of perceived enjoyment refers to the extent to which an activity is perceived as enjoyable in and of itself, irrespective of any performance outcomes. Their research revealed that perceived enjoyment significantly influenced users' intention to use computer programs within a workplace context. This notion of perceived enjoyment has also emerged as a significant factor in various technology-related studies, demonstrating both direct and indirect impacts on satisfaction and future behavioural intentions (Thong et al., 2006; Qin and Xu, 2007; Kang et al., 2009; Kim, 2010, 2012).

According to self-determination theory, consumers are self-determining and intrinsically motivated in adopting technology when they are interested in it or enjoy doing it. Triandis (1980) argued that affect (e.g., the feelings of joy, elation, and pleasure) has an impact on an individual's behaviour. Hirschman and Holbrook (1982) suggested that positive consumption related to emotions in a hedonic context is likely to lead to very high levels of commitment and continuance intention. In the same vein, a later study by Davis et al. (1989) also suggested that perceived enjoyment (PEN) has a direct influence on continuance intention (CI) (Pelling and White, 2009). Support for the role of perceived enjoyment in repurchase intention is provided by Koufaris (2002), Khedhaouria and Beldi (2014) and Tri Cuong (2023)

However, certain investigations have shown that PE indirectly affects CI by way of attitude mediation. This has been observed in contexts like online gaming (Hsiao and Chiou, 2012; M'antym'aki et al., 2014) and mobile apps (Lu, Liu et al., 2017). In other scenarios, studies focusing on social networking and e-commerce have found that satisfaction acts as a mediator between PE and CI (Yin, Zhu, and Cheng, 2013; Cheung et al., 2015; Gan and Li, 2018).

It's important to highlight that the influence of PE on CI is primarily examined within the context of digital technologies that incorporate an element of entertainment. These investigations emphasise aspects of self-fulfilment and hedonic pursuits, motivations that differ from those explaining utilitarian Information Systems (IS) usage. Alongside PE, other hedonic motives have been identified as positively impacting CI. These include perceived playfulness (Chang, Hung, Cheng, and Wu, 2015; Ifinedo, 2017), hedonic value (Ahmad and Sun, 2018; Gan and Li, 2018), and hedonic gratification (Osatuyi and Qin, 2018). However, there is little to no support in relation to perceived enjoyment and recommendation intention.

In an e-commerce context, PEN is described as the extent to which online shopping is perceived by an individual to be enjoyable and fun, as opposed to its offline counterpart (Chiu, Chang, Cheng, and Fang, 2008). In this sense, it can be posited that the enjoyable experiences with the digital channel use evokes favourable and positive feelings, which in turn lead to a reduced level of psychological distance, and higher degree of consumers' future behavioural intentions: therefore, the following hypothesis is proposed:

H4a-b: Perceived enjoyment in a DSE has a positive effect on motor insurance policyholder's a) continuance intention, and b) recommendation intention.

Trust

According to Mayer, Davis and Schoorman (1995, p.712), trust is defined as "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party. It is said to be a common phenomenon, important for facing the complexities of the world (Marsh, 1994). In a similar vein, Gefen et al., 2003, opined that trust is simply the confidence of one person in another person, to behave as expected from the trustor, as the trustee will not take advantage of the situation at hand.

The role of trust in several field has been evidenced in seminal literature, such as understanding mobile payments (Lu et al., 2011), mobile commerce and mobile banking (Crabbe et al., 2009; Li and Yeh, 2010), public e-services (Belanche et al., 2014), and online health information seeking (Mou et al., 2016), which all show its importance in a relationship marketing context (Dwyer, Schurr and Oh, 1987), involving organisations (Delgado-Ballester and Munuera-Alemán, 2005), frontline employee (Doney and Cannon, 1997), and service personnel (Coutler and Ligas, 2004). According to the Theory of Planned Behaviour (Ajzen, 1991), trust beliefs create favourable feelings towards the seller that are likely to increase a consumer's intention to purchase products from the seller. A lack of trust prevents buyers from engaging in shopping activities because they are unlikely to transact with a seller who fails to convey a sense of trustworthiness, mainly because of fears associated with the seller or their channel (Hoffman et al., 1999). Following this definition and in the same light, Pavlou and Fygenon's definition of trust as a buyer's belief that the seller will behave benevolently, capably, and ethically, has since taken prominence in marketing relationship literature (2006).

Past studies into the acceptance of technology have considered trust alongside other reliable models such as technology acceptance model (TAM) (Lu, 2014; Schierz et al., 2010; Statista, 2017), the information system (IS) success model (Shin et al., 2018), and innovation diffusion theory (IDT) (Hung et al., 2003; Lin et al., 2011). While others have demonstrated the positive link of trust to consumer's intention, across a range of technologies. Notably, trust has been established as a significant factor in domains such as social networking sites (Hashim and Tan, 2015; Chang et al., 2017), e-service (Wang et al., 2020), online financial service (Zhou, 2013; Shao, Zhang, Li, and Guo, 2019), mobile health (Akter, D'Ambra, and Ray, 2011; Zhang et al., 2018), , e-commerce (Kang and Namkung, 2019), and online knowledge sharing communities (Zhang, Fang, Wei, and Chen, 2010). In some instances, trust's influence on consumer intention is mediated by user satisfaction, as observed in the context of m-commerce (Rodríguez-Torrico, San-Martín, and San Jose-Cabezudo, 2019), mobile payments (Cao et al., 2018), and mobile banking (Susanto, Chang, and Ha, 2016). This suggests that trust assumes an increased significance in technologies that necessitate the sharing of sensitive information, particularly in countries where the adoption of technologies is not yet widespread. Thus, trust emerges as a particularly salient factor in the acceptance of technology and ways of transacting.

In a DSE context, the role of trust is more important when compared to conventional/traditional service encounter, as evaluation of a service provider is based on technology in the absence of the face-to-face contact or tangible cues related to the product or service (McCole and Palmer, 2002; Darke et al., 2016), and consumers can easily switch between service providers to access product offerings and best way to save cost (Cui et al., 2020). Hence in DSE, trust relates to the consumer's belief that the digital service provider will meet their expectation without physically seeing the service provider or taking ownership of the physical product/service, and this trust in turn motivates them to accept and adopt a digital channel for their transaction (Ali et al., 2021). Previous researchers suggest that reluctance to engage in DSE, may arise from uncertainties about fulfilment or perceived risk about payments and security of personal information (McKnight et al, 2002), and that trust is an important factor that alleviates the effect of these uncertainties, thereby facilitating DSE (Hsu et al., 2015).

As discussed, the importance of trust (TRST) in achieving initial consumer acceptance of technology for purchase has been evidenced, but not many have evidenced its importance for

continuing the use of the same technology (Wang and Chiang, 2009; Ali et al., 2021). This is important because, when consumers initially trust their digital service provider and have a perception that using a digital channel is beneficial to shopping performance and effectiveness, they will eventually purchase via same channel (Gefen et al., 2003), as well as consider recommendation or review (Shi et al., 2013). Thus, making trust a major predictor of future behavioural intention (Rezaei and Amin, 2013). Based on previous literature, this study adopts consumers' trust as a potential antecedent of policyholders' future behavioural intentions, and the following propositions are put forward:

H5a-b: Trust in service provider has a positive effect on motor insurance policyholder's a) continuance intention, and b) recommendation intention.

Satisfaction

Satisfaction is defined as an individual's feeling of pleasure or disappointment, resulting from comparing a product's performance or outcome against his/her expectation (Kotler, 1994, p.144). In the context of marketing literature, satisfaction has received widespread adoption, and is defined as a consumers' evaluative response to a perceived outcome of a particular consumption experience (Yi, 1990; Choi, 2019; Banna et al. 2022). The nature of this consumption experience is shaped by both the attributes and performance of the product or service being offered, in addition to the degree of pleasurable emotional fulfilment it generates (Oliver, 2015). Moreover, there is an abundance of literature investigating consumer satisfaction in general (for an overview, see, e.g., Arora and Narula 2018). Several other studies across different types of digital technologies have also shown consistent support for satisfaction as a key construct in explaining consumer's behavioural intention, both as a direct influence (Lu, 2007; Kwok et al., 2011) and as a mediator between other antecedents (e.g., confirmation, attitude, perceived enjoyment, trust) (Hansen, 2006; Amoroso and Lin, 2017; Chiu et al., 2019). As discussed in earlier Chapter 3, consumers' satisfaction seems to be captured by both affective factors (perceived enjoyment and trust), and cognitive factors (perceived usefulness and perceived ease of use) (Yin, Zhu, and Cheng, 2013; Hsu and Lin, 2015; Fang and Fang, 2016; Gan and Li, 2018).

In a DSE context, according to Flavián (2019), satisfaction (SAT) has been defined as an affective consumer condition towards the digital channel that results from an evaluation of their experience as well as the consumer-service provider relationship. Satisfaction has also been established as one

of the major antecedents of loyalty in marketing studies (Dal-Won, 2017), and this relationship has been evidenced by Lin and Lekhawipat (2014), where they concluded that satisfied consumers are likely to purchase again, when compared to unsatisfied consumers. Therefore, consumer satisfaction drives consumer loyalty and leads to lesser consumer complaints (Wardaya Puspokusumo et al., 2021; Habtemichael Redda, 2023). In particular, Oliver (1977, 1980, 2014) notably formulated the expectation confirmation theory (ECM), positing that consumer satisfaction is primarily driven by their expectations and the perceived performance of a product or service. Bhattacharjee (2001a) further extended this concept to the realm of post-adoption technology, defining satisfaction as the overall evaluation of a consumer's initial experience with a technology, manifesting as either a positive feeling of satisfaction or a negative feeling of dissatisfaction. Thus, this current study adopts the concept of overall feelings of satisfaction with the DSE, from both Bhattacharjee (2001a) and Oliver (2015), as an evaluation of initial DSE experience.

Additionally, in his work, Bhattacharjee also demonstrated the direct relationship between satisfaction and continuance intention, as being at the core of the ECM and further validated this empirically (2001b). In the same light, several other studies on ECM research suggest that consumers' satisfaction is not only a reliable predictor of future behavioural intentions such as continuance intention (Bhattacharjee, 2001b; Limayem et al., 2007; Jung et al., 2015; Cho, 2016; Fang and Fang, 2016; Hew et al., 2016; Hsiao et al., 2016) but also for recommendation intention (Berger and Schwartz, 2011; Chou and Hsu, 2016; Liao, et al., 2017). For example, Anderson (1998) identified a U-shaped relationship between consumer satisfaction and word-of-mouth (WOM), such that consumers who are either highly satisfied or highly dissatisfied tend to engage in greater WOM than those who are moderately satisfied. Giving satisfaction a high-level explanation power of consumers future behavioural intention in a service context (Patterson and Spreng, 1997).

Building upon these prior findings, satisfaction is anticipated to hold a significant role in shaping the future behavioural intentions of motor insurance policyholders, as through digital channels, insurers are able to offer consumers faster transaction speed, 24/7 personalised service, avoidance of wait time, convenience, high transparency, and no location constraint (Sampaio et al., 2017), during the purchase of insurance and as such encourage consumers to repurchase, continue the use

of same technology, and spread positive WOM (Kwon, 2006; Lin et al., 2017; Yang, 2017). Hence, overperforming against consumer expectations in a DSE for motor insurance, will result in greater satisfaction, while underperforming diminishes it (Oliver, 1977, 1980). Therefore, the following propositions are as follow:

H6a-b: Satisfaction in a DSE has a positive effect on motor insurance policyholder's a) continuance intention, and b) recommendation intention.

4.2.1.3. Antecedents – Social Characteristics Factors

Social characteristics factors play a significant role in shaping a consumer's behaviour and decisions in a DSE. These characteristics factors encompass various aspects of interpersonal relationships and are influenced by social structures and processes that impact individuals (Upton, 2013). Social characteristics factors intertwine with consumers' perceptions, attitudes, and interactions with technology, ultimately shaping their future behavioural intentions in the DSE. Understanding and addressing this, can be crucial for digital insurance service providers in designing effective marketing strategies, fostering positive word-of-mouth, and building a strong consumer base, and one of the key social characteristics' factors in the context of DSE, relevant to financial services has been found to be *social influence*.

Social Influence

Social influence was originally introduced by TPB (Fishbein and Ajzen, 1975). According to Ajzen (1985), it relates to an individual's perception of the influence from a social group to perform a specific task or behaviour, and he further recognised the construct as a significant social force for investigating the adoption of technology. In a similar light, Venkatesh et al. (2003) defined social influence as the extent to which an individual perceives the important members of his/her close circle to believe that he/she should use a new system. This definition stems from the social influence of UTAT (see Section 3.4.4) (Hennington and Janz, 2007; Phichitchaisopa and Naenna, 2013), which adapted three key constructs namely subjective norm from TRA, TAM, TPB and C-TAM-TPB, the social factors from MPCU, and Image from IDT, to form the social influence construct (Venkatesh et al., 2013). This study aims to adopt the concentrated combined effects of subjective norm and image attributes to comprehensively represent the construct of social influence. Extensive research has been conducted to unravel the role of social influence across diverse disciplines, settings, and sociocultural environments within technology adoption

studies. For instance, Sahin (2006) asserted that close peers' idiosyncratic evaluations of new technological interventions are usually more credible and help to reduce uncertainty in adoption of a new technology. Slade et al. (2007) found that individuals often turn to their social networks when embracing new technologies, influenced by the perceived social pressures emanating from significant others.

Numerous studies have also examined the direct effects of Social Influence (SOINF), often manifested through the influence of friends, family, and colleagues' recommendations and experiences, as a pivotal factor that prompts individuals to engage in specific behaviours (Hansen et al., 2004). Cialdini and Goldstein (2004) offered insight into the concept of social influence by highlighting its role in forming accurate perceptions of reality, responding in alignment with those perceptions, and nurturing positive self-concepts. Importantly, Kleijnen et al. (2009) emphasised that consumer decision processes can be significantly shaped by the observations of peers. They pointed out that individuals adopting innovations that are not yet accepted by their social group might find themselves isolated due to a lack of social support. This phenomenon is echoed in the findings of Ramus and Nielsen's report (2005), which reveals that online shoppers often advocate for and encourage their family, friends, or colleagues to try out online shopping. Conversely, negative opinions within the online shopping realm are often driven by personal encounters and the experiences of these influential individuals. For instance, Shen (2019) delved into this area, finding that SI plays a role in influencing technology adoption behaviours. Consistent with other pertinent adoption studies, SI has demonstrated a positive impact on Behavioural Intention (BI) to adopt a technology, as observed by Wei-Han Tan (2015) during their study on the adoption of E-banking in Malaysia. This relationship can be translated into the realm of DSE, signifying the link between social influence and DSE, as when consumers are faced with uncertainty resulting from new technology or even new service provider, behavioural intentions are usually influenced by social group (Wills, El-Gayar, and Bennett, 2008; Vanneste et al., 2013).

While the social influence has often demonstrated a substantial impact on users' perceptions and behaviours towards technology adoption, certain studies have questioned established beliefs and generated conflicting conclusions regarding the influence of this social construct across various technology adoption domains. However, empirical investigations have consistently demonstrated a robust connection between SI and consumers' behavioural intention to utilise technology across

various financial services contexts. For instance, Singh et al. (2020) emphasised the importance of social influence as a strong indicator within the Unified Theory of Acceptance and Use of Technology (UTAUT). They highlighted that social influence strongly influences consumers' actual beliefs and intentions toward technology for financial services.

Consequently, a study by Xie et al. (2021) conducted in China revealed a significant correlation between social influence and consumers' behavioural intention to adopt technology for both online banking and online payments. They highlighted previous studies conducted by Yang et al. (2012) revealing a positive relationship between social influence and individuals' intention to adopt mobile payment services, and Chiu et al. (2012) revealing that social influence plays a crucial role in shaping individuals' adoption attitudes towards internet sports gambling. Drawing from the same idea, a more recent study by De Luna, Liébana-Cabanillas, Sánchez-Fernández, and Muñoz-Leiva (2019) provided empirical evidence supporting the significant influence of social influence on the intention to adopt mobile payment systems, and Wei et al. (2021) conducted an empirical investigation that showcased the impact of social influence on the adoption of online payment services among the younger generation. Consequently, their findings underscore the compelling relationship between social influence and users' behavioural intention to adopt technology for financial services, and its relevance in an insurance context, where consumers are often filled with uncertainty about the product, service as well as the service provider, and this is seen in the study by Hamari and Koivisto (2015), revealing that social influence can exert a positive impact on individuals' willingness to sustain challenging behaviours in an insurance context. Similarly, a separate empirical study carried out in India by Chaouali et al. (2016) also noted the positive impact of social influence on the intention to adopt Internet banking, with trust as a key factor.

Regarding the relationship between social influence and future behavioural intentions, several studies have shown varying effects of SI on continuance intention, such as Study by Hsu and Wu (2013) show that users' continuance intention of Facebook is determined by social influence, which was reiterated in a later study conducted by Chang, Liu and Shen (2017) revealing a positive and significant relationship between social influence and the intention to continue using both Facebook and LinkedIn platforms.

Another study by Ku, Chen, and Zhang (2013) indicates that four determinants, i.e., gratifications, perceived critical mass, subjective norms, and privacy concerns, influence SNS users' continuance

intention. Study by Mouakkket (2015) found that perceived usefulness, satisfaction, habit, enjoyment, and subjective norms explain 54.8% of the variance in continuance intention. Study by Sun et al. (2014) indicated that continuance intention was explained substantially by all hypothesised antecedents including social influence. A more recent study by Wang, Goh, and Lim (2020), found that social influence directly affects users' continuance intention toward crowdsourcing games. While in a financial service context, research conducted by Indrawati and Putri (2018) in Indonesia highlighted a positive and significant correlation between social influence and the intention to continue adopting e-payment services. These findings collectively emphasise the substantial impact of social influence on individuals' decisions to continue adopting and using various technologies especially digital channels. As a result, there is a need for further investigation to elucidate the role of the social influence concept in future behavioural intentions, especially continuance intention and recommendation intention, particularly in the context of motor insurance DSE. Thus, this study proposed the following:

H7a-b: Social Influence has a positive effect on motor insurance policyholder's a) continuance intention, and b) recommendation intention.

4.2.2. Psychological Distance Application in DSE for Motor Insurance Context (Direct relationships)

As earlier discussed in Chapter 2, based on the literature review, psychological distance in DSE refers to subjective experience between the consumer and service provider within the DSE, which promotes a feeling of distance or lack of connection (Evans and Bridson, 2005; Liberman et al., 2007; O'leary, Wilson and Metiue, 2008). A DSE associated with motor insurance purchase, is arguably psychological distant for the consumers as it is not part of the consumer's immediate surroundings and cannot be directly experienced by the consumer, since it is a remote service having no face-to-face contact with the service provider (Xue and Xiao, 2014; Darke et al., 2016), and insurance not being a tangible product but a service, means it can only be experienced in the event of an accidental occurrences or other forms of mishap (Cummins et al., 2017).

In this study, psychological distance can act as a barrier to consumer's engagement and interaction with the service provider in a DSE for motor insurance purchase, and lead to negative future behavioural intentions, while psychological proximity can act as a facilitator for consumer's

engagement and interaction with the service provider, which in turn leads to positive future behavioural intentions. Hence, as a whole, psychological distance challenges trust in DSE and threatens the continuity of relationship between service provider and consumer, while psychological proximity promotes the trust between both parties and long-term relationships, such as favourable future behavioural intention (Harwood and Lin, 2000).

While several studies related to consumer behaviour have stipulated and applied four dimensions of psychological distance i.e., temporal, spatial/physical, social, and hypothetical (e.g., Mussweiler et al., 2004; Fujita et al., 2006; Trope and Liberman, 2010; Van Boven and Caruso, 2015) (see Section 2.4), it has not been operationalised in the context of motor insurance DSE and future behavioural intention, as there is no study that has explored which specific features of psychological distance are beneficial in facilitating consumers' evaluation of continuance intention and recommendation intention, especially in a motor insurance DSE setting. Moreover, gaining consumers' continuance intention and recommendation intention requires continually reducing or lowering their psychological distance and meeting their expectation during a DSE, which is a challenge for insurance services. Consequently, this study will focus on temporal distance, spatial distance, and social distance to construct the consumers' perception of psychological distance within the current research model, thereby omitting hypothetical distance and its relevance. First, compared to traditional service encounters, DSE is physically, socially, and temporally more distant, and as such this psychological distance can influence consumer's perception and experience affecting their future behavioural intention, and the success of a DSE is contingent on reducing psychological distance. This is guided by past studies on psychological distance in e-commerce research, which confirms and validates all three dimensions of psychological distance but rarely considers all variables simultaneously (Van Boven and Caruso, 2015; Huang et al., 2016; Hernández-Ortega, 2017). Second, guided by the study of Darke et al. (2016), hypothetical distance relates largely to the consumer's perception of the physical features of the service provider, which in this study, is irrelevant, as the current study will focus only on how adoption of DSE for motor insurance purchase, is driven consumer's desire for convenience and speed relating to 'any time' element (temporal), the rise of social influence on consumer's shopping pattern (social), and by better and closer locations that allows for 'anywhere' experience (spatial) (Alizila, 2014; Zhang et al., 2020).

Hence, as Trope and Liberman (2010) posit, psychological dimensions have their inherent meaning which arguably can be applied to fit a context, and this argument has led to the operationalisation of some aspects of these three distance dimensions being transferable to this current context. However, there are some unique attributes of these dimensions which require careful examination in further detail and specifying how they can be applied to the motor insurance DSE and future behavioural intention context.

4.2.2.1. Temporal Distance

Consumers' experience and decisions are fundamentally linked to their perception of temporal, specifically time (Kim et al., 2008; Nenkov, 2012). Drawing from the comprehensive review of relevant literature in Section 2.4, the concept of temporal distance refers to the psychological consequence of time that affects people's decision, evaluation, and consumer behaviour, as people would rarely make decision without referring to the availability of time or its constraints (Ariley and Zakay, 2001). For example, the study by Castano, Sujan, Kacker, and Sujan (2008) found that when consumers are faced with decision of adopting a new product or service, they tend to be concerned about time or effort which relates to feasibility, for near-future adoption decisions, whereas for distant-future adoption, they focus more on the benefits which relates to performance and value.

For this current study, temporal distance is defined as the sense of delay in the DSE between the consumer and the service provider affecting the consumer's evaluation and judgement of the service provider and their willingness to continue use and recommend their DSE (Darke et al., 2016). This conceptualisation draws inspiration from the insightful work of Zhang et al., wherein immediacy is captured as an indicative cue of temporal psychological distance. Immediacy is aptly defined as the consumer's perception of time, concerning the extent of delay in communication or feedback across multiple subjects (2020). In the context of the present study, the examination of feelings of distance and closeness is carried out through the lens of the consumer's perspective (i.e., self), delving into how individuals personally construe time within their DSE pertaining to motor insurance (i.e., engagements with digital channels) (Xue and Xia, 2014; Tangari et al., 2010). It considers temporal distance as the degree of 'immediacy' made possible when consumers can adopt DSE to purchase motor insurance more conveniently at any time, hence, reducing the sense of temporal distance (Clarke, 2001). Few studies have validated the relevance of immediacy

on continuance intention but not on recommendation intention, as seen in a study by Oppong et al. (2021).

Based on the above discussion, the following proposition are put forward:

H8a-b: Consumer's perceived temporal closeness towards a DSE will increase their willingness for a) continuance intention, and b) recommendation intention.

4.2.2.2. Spatial/Physical Distance

Spatial Distance, also known as physical distance, refers to the psychological distance from here to nearer or farther (Trope and Liberman, 2007). As seen from the literature review in Section 2.4, several marketing research has supported the role and consequences of physical distance with respect to construal, prediction, decision-making, social judgement, and behaviour (Fujita et al., 2006; Bar-Anan, Liberman and Trope, 2007; Jia and Smith, 2013), but more importantly, it's on consumers' choice, decision, satisfaction, and behavioural intention (Trope, Liberman and Wakslak, 2007; Blut et al., 2018).

However, few researchers have suggested the need to explore the unique impact of physical distance, particularly in important contexts such as financial decision-making and multichannel activities (Rim et al., 2009; Henderson and Wakslak, 2010), as none has provided an in-depth look into its impact on consumers' future behavioural intention for possible reasons, mainly due to the absence of a measurable scale, as past studies have relied on experiment approach to investigate the effect of this dimension on behavioural intention (Chandran and Menon, 2004; Kim et al., 2008; Rhodes and de Bruijn, 2013; Sheeran et al., 2016).

This current study aims to address the above issue, but first uses the definition provided by Fujita et al (2016), defining physical distance as the geographical distance between consumer and the place where the action or object under consideration is taking place. Therefore, In the context of DSE, according to Kogurt and Singh (1988), when a person perceives a location to be physically proximal, one can make more defined decisions based on the closeness to the activity. For example, in the purchase of a product, consumers make decisions for which channel to use to either search or buy, by looking for easier ways to reduce their distance. They would most likely choose a channel that is proximal to them rather than that which is distant in location or action, which

most likely makes digital channels a preferred option. In this case, the relevant cues that may impact on consumers' consideration of psychological distance could include the physical distance between the consumer and the service provider in terms of location, accessibility, and social presence (Henderson and Wakslak, 2010; Soderberg, 2015). Therefore, consumers will respond more positively to an encounter that they perceive as proximal in location, easily accessible, and having a sense of social presence, as against those that are distant in location, not easily accessible or lacking social presence. Following on from the study by Tree et al. (2021) which supported and validated telepresence as an important cue of physical distance and defined it as the realism of a DSE in which consumers can feel the sensation of 'social presence' of the service provider. This cue has further been supported as having a significant effect on continuance intention (Lim et al. (2021), and also in virtual tourism, An et al. (2021) supported the effect of telepresence in predicting behavioural intention. Given the resemblance between virtual tourism and motor insurance DSE, it is anticipated that telepresence will serve as an important cue on future behavioural intention to parallel prior research (Amin, 2022). Thus, physical distance is operationalised as the sense of physical distance between the consumer and the service provider (Fujita et al., 2016), where in the case of a DSE that offers consumers access to services ubiquitously, on the move and a sense of telepresence, this creates physical proximity and reduces consumer's perception of spatial distance, and in turn leads to favourable future behaviour such as continuation intention and recommendation intention. Thus, the following hypothesis can be proposed:

H9a-b: Consumer's perceived physical proximity towards a DSE will increase their willingness for a) continuance intention, and b) recommendation intention.

4.2.2.3. Social Distance

For this current study and based on literature review in Section 2.4, definition provided by Trope and Liberman (2010), describing social distance as the affective closeness between people and others, is used and operationalised to mean the feeling of connection that leads to social closeness and a lack of this connection that leads to social distance. Some researchers have drawn on self-concept as an important concept in understanding social distance, which is captured as a 'self-concept' (Sainsburg and Kross, 2020), which is an individual's feelings or ideas about self from both personal identity and social identity. Personal identity involves the self-concept based on the

categorisation of specific traits and attributes, such as intelligence, kindness, or shyness. In contrast, social identity pertains to the categorisation of self-concept within broader social groups. Social identity theory underscores that individuals do not simply conform to predefined categories, such as social class or consumer groups, but actively take part in the creation of their own categories (Schouten and McAlexander, 1995). These categories include race, age, gender, religion, political orientation, or professional memberships. Perception of belonging to a group typically results in identifying with a group fosters a sense of individual's association with the group. Notably, research by Deaux et al. (1995) identifies distinct categories and dimensions within social identity, encompassing personal relationships (e.g., family including spouse, friend), stigmatised groups (e.g., alcoholic, homeless), political affiliations (e.g., democrat, independent), and ethnic or religious groups (e.g., Asian, Catholic). It has been established that this personal and social identity affects an individual's perceptions, cognitions, evaluation, and behaviour. Increased group identification plays a pivotal role in delineating the boundaries between in-groups and out-groups, thereby enabling the categorisation of individuals into "us" versus "them" and "we" versus "they." This process of categorisation serves to introduce a certain level of structure to the social environment, which in the case of a DSE with little to no face-to-face contact with the service provider, allows consumers to position themselves and others (i.e., service provider) within the in-groups vs out-group categorisation to feel closer to their service provider (Lieberman, Trope and Stephan, 2006; Matthews and Matlock, 2011; Maglio, 2020).

Social distance is particularly significant with the context of motor insurance DSE where consumers and service providers interact and transact via digital channels, with little to no face-to-face contact (Trope and Liberman, 2010; Stephan et al., 2011). The prediction, evaluation and judgement made by consumers about how socially distant or close they feel towards the service provider will typically influence their decision, choice, and behavioural intention (Breman, 2011). Similarly, past studies have argued that perceived social distance is a key function of relationship as most relationship is built on trust, which is most times present in social identity present in an already existing relationship / immediate social group from close family and friends, or even personal identity present in an interaction with a service provider who seems is familiar or who shares similar traits or value (Hoffman, McCabe and Smith; 1996; Levine et al., 2005; Brewer, 2007). Hence, in a DSE, where consumers are faced with unfamiliar surrounding or low level of trust, they can draw on in-group social closeness in the form of recommendation and review from

close connections especially family and friends (Darke et al., 2016) and from familiarity and similarity from the service provider and channel, and these reduces the sense of social distance between the consumer and the digital service provider, and in turn influence their future behavioural intention (Venkatesh et al., 2003; Kim et al., 2008; Stephan et al., 2011). To summarise, social distance in a DSE could refer to the perceived social distance or closeness that exist between a consumer and service provider (including the channel), for which the relevant cues to be considered in this context include similarity in form of value and traits of the service provider, or immediate social group (including family and friends) (Trope and Liberman, 2010). Social distance has not been applied in a motor insurance future behavioural intention context, to examine its effect on consumers' continuance intention and recommendation intention, which could play a significant role in facilitating long-term relationship between the consumer and service provider. Based on this discussion, the following hypothesis are put forward:

H10a-b: Consumer's perceived social closeness towards a DSE will increase their willingness for a) continuance intention, and b) recommendation intention.

Table 9 below provides a summary of the key constructs and operationalised definitions of each dimension of psychological distance.

Table 9: Constructs and definitions of psychological distance and its dimensions. Developed for this study.

Constructs	Definition
Psychological distance	Psychological distance is operationalised as the perceived distance between consumer and the service provider during the digital service encounter, which affects their future behaviour (Harwood and Lin, 2000; Darke et al., 2016). Psychological distance challenges trust and threatens the continuity of ongoing relationships between two parties, psychological proximity promotes the success of both consumer trust and long-term relationships.
Temporal distance	The feeling of delay in the interaction between the consumer and service provider affecting the consumer’s judgment of the service provider (Darke et al., 2016). Digital service encounter providing for “anytime” interaction reduces the sense of temporal distance (Ko et al., 2009).
Spatial distance	The Feeling of physical/location distance between the consumer and the service provider affecting the consumer’s judgment of the service provider (Darke et al., 2016). Digital service encounter providing for “everywhere” interaction reduces the sense of spatial distance (Kalinic and Marinkovic, 2016).
Social distance	The feeling of social closeness/proximity between the consumer and the service provider affecting the consumer’s judgment of the service provider (Darke et al., 2016). Immediate close group or similarity from personal traits and values reduces the sense of social distance (Lu, 2014).

4.2.3. Mediating Role of Psychological Distance (Indirect relationships)

Although based on the literature review, consumer future behavioural intention has been linked to its antecedents, resulting from consumer’s attitude, evaluation, and experience in a DSE, this study proposes that such effect of antecedents on future behavioural intention can be explained through the lens of consumers’ psychological distance, i.e., subjective perception and feeling of closeness to the service provider in the DSE. Since there has been little to no research focusing on the process by which psychological distance influences consumers’ future behavioural intentions in a motor insurance DSE context, this section seeks to recognise a variety of different processes that may be involved in the antecedents of future behavioural intention and explores the potential role of psychological distance with respect to the relationship between these antecedent variables and consumers’ future behavioural intention variables. It is thus essential to determine how psychological distance can be classified in light of the antecedents of future behavioural intentions.

4.2.3.1. Indirect effect of technological characteristics antecedents on future behavioural intentions through psychological distance

As earlier discussed in Section 4.2, the technological characteristics antecedents perceived usefulness, perceived ease of use and perceived risk, which play a crucial role in shaping the consumers perception, attitude, and interaction in a DSE, and as such relevant in our understanding and examination of consumers' future behavioural intention, including continuance intention, and recommendation intention.

Perceived usefulness, perceived ease of use and perceived risk have all been recognised as a strong antecedent of both continuance intention and recommendation intention, given that consumers evaluate a service provider's DSE as being beneficial and helpful in achieving their given task (Cho, 2016; Wu and Chen, 2017), which in this study, means the purchase of motor insurance. As a DSE allows for no delay, and anytime advantage (temporal), being ubiquitous by giving the 'everywhere' sense of location (spatial), and sometimes the familiarity that relates to referral from a close group (social), it is anticipated that the feeling of perceived usefulness, perceived ease of use and lower level of risk in the DSE will further induce a sense of psychological proximity, which in turns influence consumers' future behavioural intention. Hence, it is expected that consumers' perceived psychological distance will mediate the relationship between these technological characteristic's antecedents and the future behavioural intentions. Thus, following mediation hypothesis is put forward:

H11a Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness towards a DSE mediates the effects of technological characteristics variables: 1) PUSE 2), PEU, 3) PRSK on their continuance behavioural intention.

H11b Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness towards a DSE mediates the effects of technical characteristics variables: 1) PUSE 2), PEU, 3) PRSK on their recommendation intention.

4.2.3.2. Indirect effect of psychological characteristics antecedents on future behavioural intention through psychological distance

Flowing from the past discussion, psychological characteristics antecedents have significant impact on consumer's future behavioural intentions in the context of DSE. Three key antecedents which have been linked to these characteristics' antecedents include perceived enjoyment, trust, and satisfaction, which have all been validated as strong predictors of both continuance intention and recommendation intention (Kim, 2012; Darke et al., 2016; Hew et al., 2016; Zhang et al., 2018; Kang and Namkung, 2019), and relevant to the context of motor insurance DSE. These characteristics antecedents encompass a wide range of experiences and cognitive processes, such that when consumers in DSE evaluating a digital channel during purchase perceives the DSE as having no delay, and anytime advantage (temporal), being ubiquitous by giving the 'everywhere' sense of location (spatial), and sometimes the familiarity that relates to referral from a close group (social), it is anticipated that the feeling of perceived enjoyment, increased level of trust and satisfaction will induce a sense of psychological proximity, which in turn leads to favourable future behavioural intention. Hence, it is expected that consumers' perceived psychological distance will mediate the relationship between these psychological characteristic's antecedents and the future behavioural intentions. Thus, following mediation hypothesis is put forward:

H12a Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness towards a DSE mediates the effects of psychological characteristics variables: 1) PEN, 2) TRST, 3) SAT on their continuance behavioural intention.

H12b Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness towards a DSE mediates the effects of psychological characteristics variables: 1) PEN, 2) TRST, 3) SAT on their recommendation intention.

4.2.3.3. Indirect effect of social characteristics antecedents on future behavioural intention through psychological distance

As discussed earlier, another key characteristic is the social characteristics antecedents which relates to aspects of interpersonal relationships (Upton, 2013). Social characteristics antecedents intertwine with consumers' perceptions, attitudes, and interactions with technology, ultimately shaping their future behavioural intentions in the DSE. A key antecedent under this characteristic's

relevance in a DSE motor insurance has been found to be social influence. As a major reference group, family and friends have demonstrated in research to have influence such that consumers become well motivated to adopt a behaviour or task (Moore et al., 2002; Lee, 2010). Also, research has shown that this is sometimes driven by the need to acquire greater emotional attachment with their close group and wanting the added pleasure and satisfaction of this attachment (Lindenberg and Steg, 2007). Hence, it has been identified in research that family and friends are a growing important force in shaping social norms as well as personal values of individuals (Xu et al., 2017). In the current context, it suggests that consumers' purchasing motivations are not driven merely by hedonic or utilitarian value but by the need for identification with a close social group, and compliance with social norm, further suggesting that family and friends can profoundly influence consumers' purchasing decision as well as future behavioural intention. Given that consumers in DSE evaluate a digital channel during motor insurance purchase as having no delay, and anytime advantage (temporal), being ubiquitous by giving the 'everywhere' sense of location (spatial), and sometimes the familiarity that relates to referral from a close group (social), it is anticipated that the influence of social group will induce a sense of psychological proximity which in turn leads to favourable future behavioural intention. Hence, it is expected that consumers' perceived psychological distance will mediate the relationship between this social characteristic antecedent and the future behavioural intentions. Thus, following mediation hypothesis is put forward:

H13a Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness towards a DSE mediates the effects of social characteristics variables: 1) SOINF, on their continuance intention.

H13b Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness towards a DSE mediates the effects of social characteristics variables: 1) SOINF, on their recommendation intention.

4.2.4. Cross-cultural difference in digital service encounters

Culture remains one of the most complex and intriguing terms to conceptualise and define, as over the years, the various definitions of culture has been a subject of academic controversy. Schein (1985a, 1985b) defined culture as belief systems that shape individuals' schemas about the world around them. Culture plays a subtle, yet powerful role in influencing people's social behaviours (Leidner and Kayworth 2006). Culture has received considerable research attention in the past two

decades (Ozdemir and Hewett, 2010) and has been studied at various levels of analysis including national, organisational, subunit, and individual. It has also been found in application across a wide spectrum of marketing phenomena. These encompass differences in consumer behaviour across different markets (Hewett, Money, and Sharma, 2006; Srite and Karahanna, 2006; Chopdar and Sivakumar, 2019; Lu, Liu, and Wei, 2017), including the dynamics of persuasion (Aaker and Maheswaran, 1997), strategic marketing approaches (De Wulf, Odekerken-Schröder, and Iacobucci, 2001), brand choice and decision-making (Erdem, Swait, and Valenzuela, 2006). Other studies have focused on examining specific cultural dimensions, such as the individualism-collectivism dimension, while others have embraced Hofstede's comprehensive framework encompassing all dimensions (Hennig-Thurau et al., 2002). Some studies have undertaken cross-country comparisons without explicitly measuring specific cultural dimensions (Winsted, 1997, 1999), whereas others have engaged with cultural dimensions as conceptualised, measured and validated by researchers beyond Hofstede (Triandis and Gelfand, 1998). Given our focus on the impact of culture within a digital service context, this current study draws inspiration from the services marketing literature to shape discussion around the relevant aspects of national culture, psychological distance, technology adoption and future behavioural intention.

Despite the popularity of technological adoption globally and a shift towards these new technologies, developing countries like Nigeria with slightly increased levels of internet penetration still have low levels of technology adoption. While researchers have attempted to use several theories and models to understand and explore the low levels of technology adoption (Zhu, Nakata, Sivakumar, and Grewal, 2013; Martins, Oliveira, and Popovič, 2014; Tam and Oliveira, 2016; Shankar, Jebarajakirthy, and Ashaduzzaman, 2020; Alalwan, 2020), national culture could be one of the contributing factors (Hoehle, Zhang, and Venkatesh, 2015; Farah, 2017; Prasanta and Sivakumar, 2019).

Technology adoption and use are influenced by culture, and this has been widely supported by researchers who have shown and validated that culture plays in the successful implementation and use of technology (Calhoun, Teng, and Cheon, 2002; Tam and Oliveira, 2019). It follows that technology attributes that are suited to one culture may not be appropriate for others from a different culture (Tam and Oliveira, 2019). Characteristics of culture go far beyond country differences and can exist within a country or city (Baskerville, 2003). It follows that cultural

differences are an important consideration in understanding the consumers' perception, as their decision and behaviour is not only affected by their disposition, but also by norms and beliefs of the cultural environment (Hofstede, 1980; La Ferle, Kuber and Edwards, 2013). Despite researchers having recognised the importance of culture on consumer behaviour (Lee, Trimi and Kim, 2013), research is still lacking in the area of future behavioural intentions, especially in a developing country context (Zhang, Weng, and Zhu, 2018). Research on technology adoption in a service context has primarily focused on more developed countries rather than developing countries (Chaouali, Yahia, and Souiden, 2016; Malaquias and Hwang, 2016; Tarhini et al., 2016). Specifically, there is very little research that examines the cultural values on technology adoption in developing countries, and more importantly the future behavioural intention of consumers who have had prior experience with a DSE. Hence, to address this gap, this study will explore the influence of culture on technology adoption, and its role on their future behavioural intentions, i.e., continuance intention and recommendation intention, all from the perspective of 'self', which constitutes a consumers' perception of self, and their view on the relationship of others including social norms and belief, and how this differs from country to country (Wang et al., 2019). It is argued that consumers in some countries may on average, have higher perceived self-construal levels than their counterparts in other countries, as consumers can either view themselves as part of a group (interdependent) or as an individual entity (independent) (Markus and Kitayama, 1991). It is anticipated that psychological distance perceived by consumers will be different across countries, especially its influence from the perspective of "self", using consumers' perception, experience, and evaluation of their prior DSE on their future behavioural intention.

To date, the most popular conceptualisation of national culture has been Hofstede's work that includes five dimensions: uncertainty avoidance, power distance, long-term orientation, individualism/collectivism, and masculinity/femininity, (Hofstede 1980, 1983; Hofstede and Bond 1988; Hofstede and Minkov, 2010). Hofstede dimensions are particularly important when studying consumers perception, evaluation, and experience in a relationship context, especially with the service provider. Some researchers have focused on the effect of specific dimensions in exploring the influence of culture in certain contexts. For example, Griffith, Meyers, and Harvey (2006) research found that in intracultural inter organisational relationships, Japanese firms perceive a stronger association between commitment and trust than U.S. firms, which could be due to the differences in collectivist characteristics, considering the collectivist nature of Japan. Other studies

have investigated the importance of different service dimensions across countries, without specifically measuring the influence of cultural dimensions (Winsted 1997, 1999), and drawn conclusions based on widely observed differences in the cultures in those different countries. Additionally, both Donthu and Yoo (1998) and Stauss and Mang (1999) find that culture can influence consumer's expectations of a service provider, which can lead to differences in evaluations of a service.

Prior research has richly discussed one of the five cultural dimensions, namely individualism/collectivism (IC) (Hofstede, 1991). This construct dictates that “fundamental differences in how the relationship between individuals and societies is construed and whether individuals or groups are seen as the basic unit of analysis” (*Individualism and Collectivism*) (Oyserman and Lee, 2008, p.311), and in the case of DSE, the difference in how consumers' perceive their level of acceptance and tolerance of technology, and how consumers evaluation and experience in the DSE with the service provider, influences their future behavioural intention (*Cross-cultural difference*) (Zakour, 2004). Table 10 below presents the description of the national culture dimension of Hofstede. This construct: IC has been adopted in this study largely due to its previous successful application, use and validation in past studies related to similar contexts (William, Han, and Qualls, 1998; Leidner and Kayworth, 2006). The next section goes into detail on the construct especially past studies that have validated its use and application in studies relevant to this research.

Table 10: Summary and description of national culture dimensions chosen for this study.

Dimension	Description
Individualism/Collectivism (IC)	This is the extent to which an individual prefers to be seen as being independent of others i.e. (“I”), versus being part of their close social group, including family and friends i.e., (“We”) (Sharma, Singh, and Sharma, 2020).

4.2.4.1. Individualism/collectivism

Individualism /collectivism refers to the extent to which an individual prefers to be seen as being independent of others, and more than likely take care of themselves as against being seen as part of a social group like their family or friends (Sharma, Singh, and Sharma, 2020). Along these dimensions, more specifically, in Individualistic countries, such as the UK, there is a focus on individuals. Societies such as this, exist to promote the interest of individuals, prioritise personal goals over in-group goals, and rely more on attitudes than on social norms and perceptions (Oyserman and Lee, 2008; Laufer et al., 2010; Oyserman, Coon, and Kimmelmeier, 2002; Wang, 2014). People in more individualist cultures will have self-cognitions and refer to themselves as independent, self-contained, and distinct units (Markus and Kitayama, 1991). In contrast, collectivist countries tend to emphasise the social group as the primary unit of analysis (Laufer et al., 2010). On a 100-point scale, the score of Nigeria measured along the dimension of individualism/collectivism is 30, i.e., very high on collectivism (very low on individualism) while that of the U.K. is 89, i.e., very low on collectivism (very high on individualism). This shows that UK and Nigeria are significantly different along the dimension of individualism/collectivism that may reflect their adoption of digital channel usage behaviour, but more importantly, their future behavioural intention. It is important to understand cultural characteristics at an individual level as this current study proposes to investigate the moderating effects of cultural dimensions on consumers’ future behavioural intentions.

Past research has extensively positioned the importance of these two dimensions in the field of technological adoption and consumer behaviour (Abbasi, Elyas, and Shah, 2015). For instance,

Tsaur, Lin, and Wu (2005) ascertain that tourist hailing from English, Asian, and European backgrounds exhibit different perceptions of service quality dimensions. In a similar light, Quester, Karunaratna, and Goh (2000) study revealed that Malaysians assign a higher degree of importance to product quality compared to Australians in their purchase decisions.

According to Park, Jun, and Lee (2015), they found that individuals in a highly individualistic culture are more innovative and tend to make decisions on their own. These individuals focus more on the innovative characteristics of the technology (such as usefulness, enjoyment, and ease of use) rather than the word of mouth or subjective norms when adopting new technology (Lee, Trimi and Kim, 2013; Abbasi, Elyas, and Shah, 2015). Similarly, research carried out by Zheng et al. (2013) found that countries prone to individualistic culture, are more driven by quality and prices when making consumer financial decisions. In the same vein, Sun, and Zhang (2006) found that consumers from individualistic culture make decisions more independently especially when transacting online, as there is a stronger impact on performance expectancy and future behavioural intentions, especially continuance intention and recommendation intention. In a contrasting opinion, Hewett, Money, and Sharma (2006) found that the relationship between the strength of the consumer-service provider relationship and repurchase intentions is stronger in collectivist cultures. This relationship between individualism/collectivism has also been found in the study done by other commentators (Hung and Chou, 2014; Zhang et al., 2018). Therefore, it is hypothesised that:

H14a1-a8, The relationship between antecedents of future behavioural intentions of DSE (PUSE,PEU,PRSK,PEN,TRST,SAT,SOINF) and policyholders' future behavioural intention (CI and RI) of use of digital channel is moderated by Individualism/Collectivism value in the UK context.

H14b1-b8, The relationship between antecedents of future behavioural intentions of DSE (PUSE,PEU,PRSK,PEN,TRST,SAT,SOINF) and policyholders' future behavioural intention (CI and RI) of use of digital channel is moderated by Individualism/Collectivism value in the Nigerian context.

4.3. PRELIMINARY CONCEPTUAL MODEL AND HYPOTHESES OF PSYCHOLOGICAL DISTANCE, DSE AND FUTURE BEHAVIOURAL INTENTIONS

In the previous section, the relationships between the psychological distance, DSE and future behavioural intention were discussed. It has explained psychological distance and specified the proposed way of applying its dimensions in the chosen context of future behavioural intention.

In this section, a preliminary conceptual model has been developed to resolve the stated research question – *How can motor insurance consumer's future behavioural intentions (continuance intention and recommendation intention) be explained through the lens of psychological distance and national culture?* A summary of the research hypotheses is also provided as a guide for this study, and illustrates the tentative nature of the proposed relationship between the seven antecedents of future behavioural intention in DSE motor insurance context, (based on the extended ECM from the review of previous research as well as a few modifications to enhance the applicability of ECM to the concepts under investigation), and the mediating role of psychological distance in influencing its effect on policyholders' future behavioural intentions, including continuance intention and recommendation intention. As stated in Section 4.2.1, regarding the antecedents of future behavioural intentions, in the context of motor insurance DSE, the development of future behavioural intention rests largely on motor insurance consumers' expectations based on their actual experiences, which is assessed through perceived usefulness, perceived ease of use, perceived risk, perceived enjoyment, trust, satisfaction, and social influence. Research suggests that in evaluating DSE performance with their expectations, consumers make judgement based on their perceived psychological distance, which plays a significant role in justifying their decisions to continue use of digital channels and to recommend to others. National culture has also been found to be a relevant factor in the investigated relationship. On this basis, the preliminary conceptual model/framework for motor insurance future behavioural intention is illustrated in Figure 11 and a summary of the detailed hypotheses is presented in Table 11:

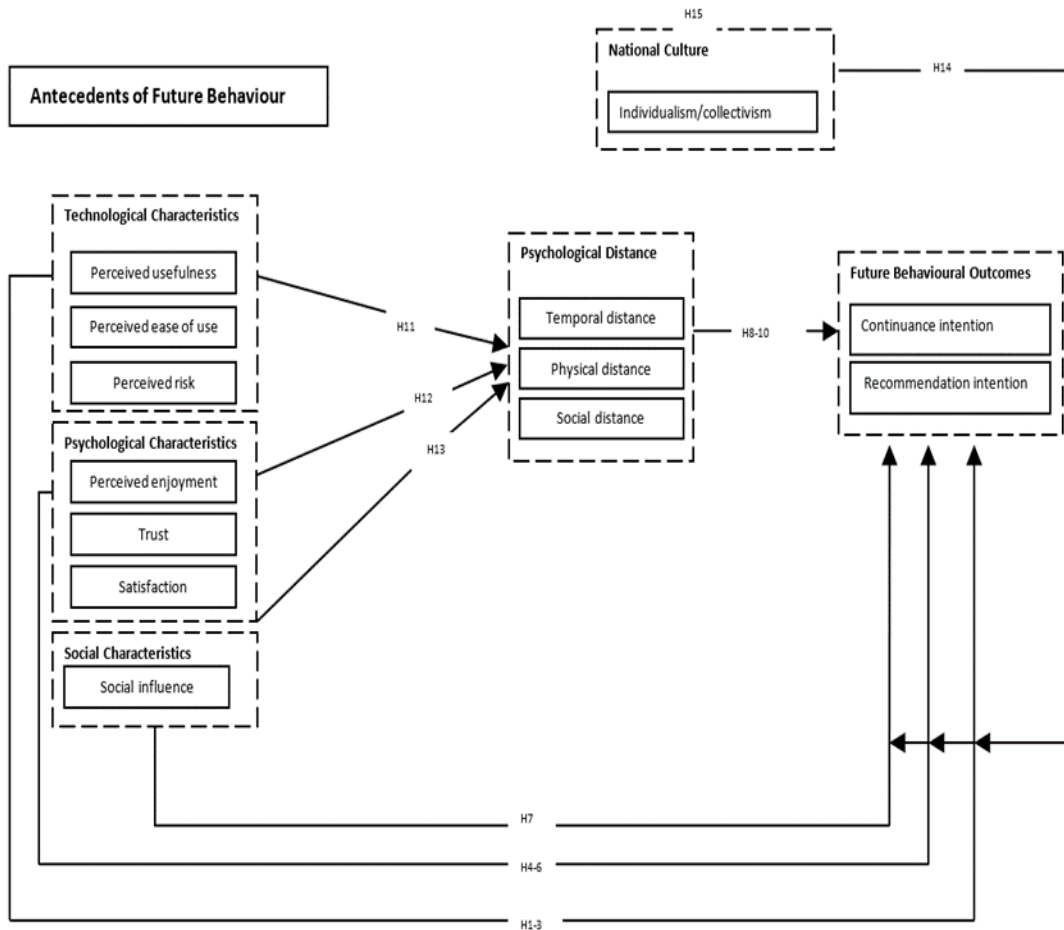


Figure 10: A preliminary conceptual model for explaining the role of psychological distance in influencing consumers' future behavioural intention in DSE for motor insurance (Developed for this study).

Table 11: A summary of the proposed study hypotheses relating to psychological distance, DSE and future behavioural intentions.

Hypothesis no.	Description
H1	H1a Perceived usefulness in DSE has a positive effect on motor insurance policyholders' continuance intention.
	H1b Perceived usefulness in DSE has a positive effect on motor insurance policyholders' recommendation intention.
H2	H2a Perceived ease of use in DSE has a positive effect on motor insurance policyholders' continuance intention.

	<i>H2b Perceived ease of use in DSE has a positive effect on motor insurance policyholders' recommendation intention.</i>
<i>H3</i>	<i>H3a Perceived risk in DSE has a negative effect on motor insurance policyholders' continuance intention.</i>
	<i>H3b Perceived risk in DSE has a negative effect on motor insurance policyholders' recommendation intention.</i>
<i>H4</i>	<i>H4a Perceived enjoyment in DSE has a positive effect on motor insurance policyholders' continuance intention.</i>
	<i>H4b Perceived enjoyment in DSE has a positive effect on motor insurance policyholders' recommendation intention.</i>
<i>H5</i>	<i>H5a Trust in DSE has a positive effect on motor insurance policyholders' continuance intention.</i>
	<i>H5b Trust in DSE has a positive effect on motor insurance policyholders' recommendation intention.</i>
<i>H6</i>	<i>H6a Satisfaction of the DSE has a positive effect on motor insurance policyholders' continuance intention.</i>
	<i>H6b Satisfaction of the DSE has a positive effect on motor insurance policyholders' recommendation intention.</i>
<i>H7</i>	<i>H7a Social influence in DSE has a positive effect on motor insurance policyholders' continuance intention.</i>
	<i>H7b Social influence in DSE has a positive effect on motor insurance policyholders' recommendation intention.</i>
<i>H8</i>	<i>H8a Consumer's perceived temporal closeness towards a DSE will increase their willingness for continuance intention</i>
	<i>H8b Consumer's perceived temporal closeness towards a DSE will increase their willingness for recommendation intention.</i>
<i>H9</i>	<i>H9a Consumer's perceived physical proximity towards a DSE will increase their willingness for continuance intention.</i>
	<i>H9b Consumer's perceived physical proximity towards a DSE will increase their willingness for recommendation intention.</i>
<i>H10</i>	<i>H10a Consumer's perceived social closeness towards a DSE will increase their willingness for continuance intention.</i>

	<i>H10b Consumer's perceived social closeness towards a DSE will increase their willingness for recommendation intention.</i>
<i>H11</i>	<i>H11a Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of technological characteristics variables: 1) PUSE 2), PEU, 3) PRSK on their continuance behavioural intention.</i>
	<i>H11b Consumers' perceived 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of technical characteristics variables: 1) PUSE 2), PEU, 3) PRSK on their recommendation intention.</i>
<i>H12</i>	<i>H12a Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of psychological characteristics variables: 1) PEN, 2) TRST, 3) SAT on their continuance behavioural intention.</i>
	<i>H12b Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of psychological characteristics variables: 1) PEN, 2) TRST, 3) SAT on their recommendation intention.</i>
<i>H13</i>	<i>H13a Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of social characteristics variables: 1) SOINF, on their continuance intention.</i>
	<i>H13b Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of social characteristics variables: 1) SOINF, on their recommendation intention.</i>
<i>H14</i>	<i>H14a1-a8 The relationship between antecedents of future behavioural intentions of DSE (PUSE,PEU,PRSK,PEN,TRST,SAT,SOINF) and policyholders' future behavioural intention (CI and RI) of use of digital channel is by the cultural dimension, IC (Individualism/Collectivism) in the UK context.</i>
<i>H14</i>	<i>H14b1-b8 The relationship between antecedents of future behavioural intentions of DSE (PUSE,PEU,PRSK,PEN,TRST,SAT,SOINF) and policyholders' future behavioural intention (CI and RI) of use of digital channel is moderated by the cultural dimension, IC (Individualism/Collectivism) in the Nigerian context.</i>

4.2. CHAPTER SUMMARY

Building on literature on DSE future behavioural intention and psychological distance, the preliminary conceptual model proposed in this thesis includes a set of future behavioural intention antecedents (i.e., PUSE, PEU, PRSK, PEN, TRST, SAT, and SOINF), three psychological

distance dimensions (i.e., temporal, physical, and social dimensions), and two future behavioural intentions (i.e., continuance intention and recommendation intention). Regarding the hypothesis's development for psychological distance, an examination of its role in an insurance context led to the development of the relationship between the three dimensions and future behavioural intentions, especially based on consumers' evaluation and experience of DSE for motor insurance, and thus, a series of mediating roles was examined between the antecedents of future behavioural intentions of continuance intention and recommendation intention.

Lastly, the influence of national culture was proposed to see the difference in psychological distance influence as well as influence of DSE future behavioural intention antecedents on future behavioural intentions between an individualistic country like UK and collectivistic country like Nigeria, adopting both a cross-cultural approach and Hofstede specific dimension approach, as adopted by Winsted (1997; 1999) and Hennig-Thurau et al. (2005) respectively.

The next chapter will delve into the methodology that guides this study as well as the findings of the first empirical phase of this thesis, which was carried out to examine and explore psychological distance in a motor insurance DSE context.

CHAPTER FIVE

RESEARCH METHODOLOGY

5.1. CHAPTER INTRODUCTION

This current chapter outlines the methodologies used to address the research questions raised in Chapter 1 and the propositions put forward in Chapter 4, are explained and justified. The chapter begins with a discussion of the research paradigms and design, followed by the research approach, an explanation of the mixed-methods approach, which employs a sequential research design integrating both qualitative and quantitative methods in Sections 5.4 and 5.6. This chapter concluded with a summary highlighting the purpose and process of the qualitative phase.

5.2. RESEARCH PARADIGM AND DESIGN: AN OVERVIEW

Social science encompasses various organising frameworks for theory and research, commonly referred to as paradigms (Neuman, 2013). Defined by Bryman and Bell (2015) as "a cluster of beliefs and dictates that influence what should be studied, how research should be done, and how results should be interpreted" (p.25), paradigms shape researchers' perspectives and methodologies within a discipline (Silverman, 2015). The discourse on paradigms in the social sciences typically revolves around three main approaches: constructive, positivistic, and pragmatic (Mackenzie and Knipe, 2006; Denzin and Lincoln, 2008). These approaches are distinguished by their ontological, epistemological, and methodological foundations (Guba and Lincoln, 1994), prompting researchers to consider which paradigm underpins their chosen research methods.

The constructive paradigm operates on the assumption that individuals construct subjective understandings of their experiences (Creswell, 2013b). Employing qualitative methodology, the constructivist approach involves intensive engagement with a small number of subjects to explore the subjective meaning of their experiences (Bradley and Schaefer, 1998; Lincoln et al., 2018). In contrast, the positivistic approach, often favoured by researchers, begins with a theory that guides data collection to either support or refute the theory, enabling revisions before further testing (Mackenzie and Knipe, 2006; Creswell, 2013b; Creswell and Creswell, 2018). Positivism aligns primarily with quantitative methods and aims to describe phenomena using reconstructed theories (Mackenzie and Knipe, 2006), seeking to uncover scientific laws through hypothesis testing (Henn, Weinstein, and Foard, 2009).

Emerging as a practical alternative to the constructivist and positivist approaches is the pragmatic approach to research (Johnson, Onwuegbuzie, and Turner, 2007). Distinct from purely quantitative

or qualitative paradigms, pragmatism combines elements of both by testing theories and hypotheses while also considering individuals' subjective experiences (Johnson and Onwuegbuzie, 2004). This approach prioritizes the research problem over methodological constraints and embraces a pluralistic approach to knowledge development (Ahn, 2015). Past studies investigating psychological distance have employed various research philosophies to guide their methodology. Interpretivism, exemplified by Bar-Anan, Liberman, and Trope (2006), emphasises understanding phenomena from participants' perspectives and often utilises qualitative methods, although some studies have employed quantitative experiments while maintaining an interpretivist stance. Post-positivism, as seen in Trope and Liberman (2010) and Fujita et al. (2006), was employed to uncover empirical regularities through experimental designs while acknowledging the role of interpretation and context. No study till date has taken a pragmatic approach, which will provide comprehensive understanding of psychological distance in a new context, which is motor insurance DSE and future behavioural intention.

For this current research, a three-phase research design was adopted and driven by pragmatic paradigm. The pragmatic approach was chosen because it enables the researcher to adopt a pluralistic stance of collecting different data types to best address the research objectives (Creswell and Clark, 2011; Neesham, 2018). This is further aligned to the argument of scholars (Johnson and Onwuegbuzie, 2004; Bryman and Bell, 2015) who posit that pragmatism position is best suited as an epistemological stance for mixed methods research.

More importantly, a mixed-methodological approach enhances the overall research design and benefit of an interdisciplinary study, which fits well with this current research as it combines qualitative and quantitative methods for the purpose of (1) answering the different research questions, (2) empirically discovering new perspectives of frameworks based on the current research (Green et al, 1989), (3) gaining a broader understanding of concepts by achieving cross-validation or triangulation-combining two or more theories or sources of data (Creswell and Plano Clark, 2011), (4) achieving inclusive, pluralistic, and complementary results by using the strengths of one method to help develop or inform the other (i.e. qualitative data to inform the quantitative data), “where development is broadly constructed to include sampling and implementation, as well as measurement decisions” (David and Sutton, 2011, p.296). Notwithstanding the above position,

methodologically, this thesis still remains positivistically inclined methodological, as it relies mostly on the quantitative method, as the main construct of the study.

5.3. RESEARCH APPROACH

5.3.1. Methodologies

According to Creswell and Clark (2011), methodological approach of any research plays an important role in addressing the question of interest, by being matched with the research problem, purpose, and questions. Two broad methodologies are commonly used and align with distinct research paradigms. Qualitative methodology is rooted in a constructivist paradigm, whereas quantitative methodology is grounded in a positivist paradigm (Creswell, 2013b; Neuman, 2013; Creswell and Creswell, 2018). Qualitative research is exploratory and allows for an in-depth investigation of intentions, experiences and perceptions (Denzin & Lincoln, 2008; Seidman, 2013; Patton, 2015). Its primary purpose is to describe the variation in situations or attitudes and to explore and interpret individual thoughts, views, understanding and opinions (Kumar, 2014), thus contributing to the development of theory (Patton, 2015). This method is particularly suited for investigating the nature of a problem, issue, or phenomenon without quantifying each perspective (Creswell, 2013b). Hence, qualitative methods facilitate active participation by research subjects and allow the collection of comprehensive information from target participants. However, due to the subjective nature of qualitative data, generalisations of the results are limited to specific situations, events, condition and more importantly, context (Braun & Clarke, 2013).

In contrast, quantitative research seeks to answer questions by measuring variables with numerical indicators and analysing data through statistical techniques to establish predictive generalisations of constructs (Creswell & Tashakkori, 2007). This approach enables a general understanding of the research problem through subsequent analysis (Creswell, 2013b). Quantitative methods typically involve surveys and experimental research (Babbie, 2013) and require strict procedures, including structured questions with predetermined response options administered to large groups of respondents (Burns & Bush, 2010). The major limitation of this methodology is its difficulty in providing deeper underlying meanings and explanations (Bryman and Bell, 2015).

A review of social research paradigms and methodologies indicates that mixed methods research combines qualitative and quantitative methodologies, derived from a pragmatic paradigm

(Johnson & Onwuegbuzie, 2004). Mixed methods research, as defined by Creswell (2013b), involves the use of both qualitative and quantitative approaches to collect and analyse data, integrate findings, and draw implications within a single study. This approach can lead to a better understanding of the research problem by leveraging the strengths of each method to counterbalance the weaknesses of the other (Clark & Creswell, 2011; Ahn, 2015). The integration of multiple perspectives from both qualitative and quantitative data supports robust conclusions with substantial evidence and fosters the incremental building of knowledge (Creswell & Tashakkori, 2007; Clark & Creswell, 2011; Bryman and Bell, 2015). These methodological advantages prompted the use of a mixed methods approach in this study.

5.3.2. Justification for Mixed-method Approach

The current research aims to examine the role and influence of psychological distance on consumer's future behavioural intentions of a digital insurance service and the cultural difference of these behavioural intentions in different country contexts.

As discussed in the previous chapters, examining psychological distance in a DSE context particularly for the purchase of motor insurance, which is a complex service, this requires further investigation to identify whether the dimensions of psychological distance are relevant. Moreover, psychological distance has not been studied in the area of digital insurance services context, and it is important to identify the cues of each dimension of psychological distance (excluding hypothetical dimension), as discussed in Section 2.4 and 2.5. Therefore, it is clear that a conceptual framework regarding psychological distances is to be developed. In addition, this study aims to also explore the future behavioural intentions particularly finding out how different antecedents contribute to consumers perception of their DSE. In addressing all the aforementioned areas for the current research, this thesis acknowledges the need for studies through multiple phases. Bearing in mind the current researcher's pragmatism stance, this thesis logically adopts a mixed-method consisting of both qualitative and quantitative strands for the research (i.e., a sequential two-study approach, from qualitative to quantitative).

Hence, guided by the research objectives and questions, the current research adopted a sequential mixed-method exploratory approach, with an independent initial phase involving the review of literature on DSE, future behavioural intention, psychological distance, and its dimensions to

establish the theoretical foundation of this research, as captured in the Figure 11 below.

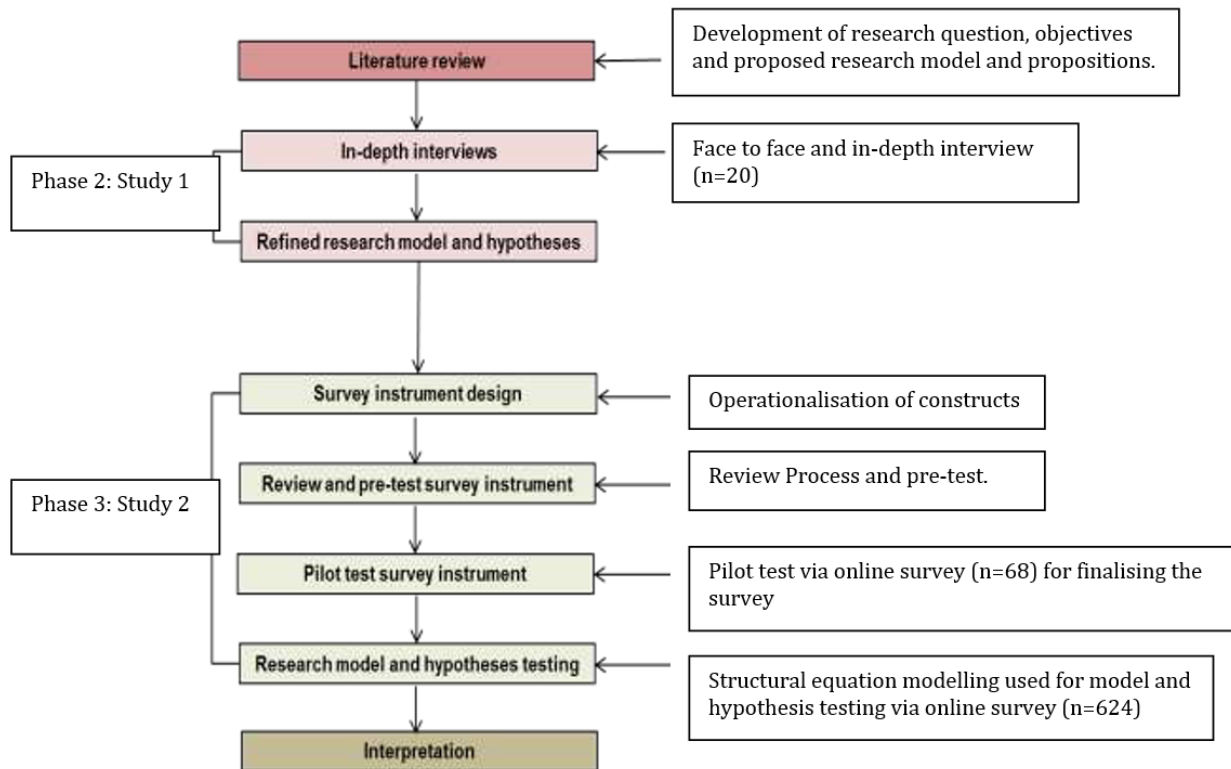


Figure 11: Study Design

More specifically, the qualitative phase, as phase two supported the quantitative model and assisted in developing the quantitative measures. As shown in Figure 11 above, qualitative data was first collected and analysed, followed by the quantitative study, with priority given to the quantitative phase. More specifically, the qualitative study was designed to contribute to the first and second objectives of this thesis, that is, exploring the key antecedents of consumer’s future behavioural intentions and the relevant distance dimensions associated with this behaviour in a DSE, all of which are driven mainly from the literature review on these concepts. Built upon the findings from this exploratory qualitative phase, the quantitative phase as phase three is designed to and address objectives three and four, i.e., to gather empirical data to test and validate the integrated model of psychological distance and consumers’ future behavioural intentions of a DSE, and more importantly, add to the initial findings to analyse the overall validity and reliability of the research (see Table 12).

Table 12: Mixed methods: Sequential exploratory approach. (Source: Developed for this study).

	Sequential	
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	<i>Qualitative phase (Study one)</i>	<i>Quantitative phase (Study two)</i>
Purpose	<i>Explore and extend the breadth of inquiry. Develop the antecedents of consumer initial adoption of DSE and future behavioural intentions. Develop the cues for psychological distance dimensions relevant to the context of study.</i>	<i>Examine the relationships of constructs in the study</i>
Research question addressed	<i>What are the antecedents of consumers' future behavioural intentions for motor insurance purchase, in a DSE context? 1) what digital channel do motor insurance consumers use for purchase/renewal of motor insurance? 2) What major factors influence policyholders continued use of digital channel (service provider) and recommendation of digital channel (service provider) to others? What are the cues of psychological distance dimensions in the context of motor insurance DSE? Are there differences between UK and Nigerian participants regarding the above questions?</i>	<i>What is the role and influence of psychological distance on consumer future behavioural intentions for motor insurance purchase. Are there any significant differences among consumers' future behavioural intentions for motor insurance purchase in different country contexts?</i>
Subject	<i>Meaning behind DSE for motor insurance. Explore the antecedents of initial adoption and consumers' future behavioural intentions for motor insurance purchase in DSE context. Psychological distance cues in DSE context</i>	<i>- Antecedents of consumer future behavioural intentions for motor insurance in DSE context + psychological distance + dimensions relevant in a future behavioural intention context</i>
Result	<i>Initial validation of the proposed conceptual framework</i>	<i>Examination of direct and indirect effects Examination of positive and negative positions of constructs</i>
Propositions	<i>Initial findings and development of items and scales</i>	<i>Hypotheses</i>

5.4. STUDY 1: QUALITATIVE PHASE

5.4.1. Rationale and Objectives of Qualitative Phase

As highlighted earlier, the qualitative research phase was conducted to explore the relevance and relationship of the antecedents of future behavioural intentions and psychological distance in a DSE context. These antecedents were identified and further categorised into three distinct groups, namely psychological characteristics factors – Satisfaction, Perceived Enjoyment, and Trust, social characteristics factors – Social Influence and technological characteristics factors – Perceived usefulness, Perceived Ease of Use, and Perceived Risk. These key antecedents were proposed to be relevant in explaining consumers' future behavioural intentions identified as Continuance Intention and Recommendation Intention, in a DSE motor insurance context.

In market research, in-depth interview has been the most common tool for qualitative research, to obtain rich and detailed information from consumers to better understand the various dynamics of their opinions as well as the reason behind them (Burns and Bush, 2010). Consequently, there are a few reasons why in-depth interviews were preferred over other qualitative methods for phase two. Firstly, its usefulness as a powerful tool for both *exploring and explaining* a phenomenon (Kitchin and Tate, 2013), as its key strength lies in its unique structure and format of being *one-to-one* allowing researchers to not only gain insights of mere facts, but also obtain deeper meanings of certain elements of experience, including capturing their vivid in-depth responses, tone, and body language from the intended respondents (Fink, 2003; Guest et al., 2013). Based on the objective of this phase, an in-depth insight from each participant (e.g., perception, response, and attitude of motor insurance policyholders), rather than a generalised insight that may have emerged from group interactions in a focus group interview was deemed essential. Additionally, focus groups typically are known to be influenced by dominant personalities, making participants susceptible to bias and difficult to moderate (Longhurst, 2006). On the contrary, in-depth interviews offer a distinct advantage by allowing natural opportunities for gaining specific knowledge through the one-to-one setting ensuring participants feel comfortable and safe to discuss topics that may be controversial, confidential, or highly personal (Guest et al., 2013; Bryman, 2015). Although potential bias may still exist in in-depth interviews where participants are likely to give socially desired answers, in a one-to-one setting, researchers are able to mitigate

this and build trust, by framing the questions better and gently probing for elaboration (Marshall and Rossman, 2022).

Secondly, in-depth interviews allow the researcher to build a *two-way dialogue* necessary for establishing rapport and allowing the researcher to ask additional questions to the first one posed. This close rapport with the motor insurance consumers, facilitates flow of conversation and the probing about any ambiguous information ((Nunan et al., 2020), therefore allowing the researcher to fully explore all the factors that underpin the participants' answers, and develop deeper understanding of their perspective (Bazeley and Jackson, 2019). This makes in-depth interviews *distinctively open-ended*, which is appropriate for a topic like psychological distance in motor insurance DSE and future behavioural intentions, this area knowledge is currently limited. Open-ended questions are important for framing boundaries of topic, especially in identifying variables and proposing hypotheses for quantitative research in the later stage of the research (Weiss, 2008).

In addition, another advantage of using one-to-one in-depth interviews is that it allows convenient booking of availability with the participants as well as the researcher being able to pinpoint specific answers made by individual consumers, to follow-up, if necessary either by telephone or email on the ambiguous comments or remarks after the interviews (Saunders et al., 2019). These reasons solidified the selection of one-to-one in-depth interview instrument for phase two.

5.4.2. Sampling and Interview Participants

5.4.2.1. Deciding the number of in-depth interviews

Discussion about adequate sample size, especially in qualitative study, has received widespread recognition, as researchers have long argued that no rules should be determined appropriate in selecting a sample size, as the key criteria should be whether the samples serve the objective of the study in question (Breakwell et al., 2020; Braun and Clarke, 2021). In the same light, other researchers have offered a guide range such as Creswell, who suggests between five to twenty-five for an in-depth interview qualitative study but draw on the importance of the quality of the data as the key measurement of the value, supported by the theoretical saturation being reached (2013a).

Hence, the research was guided by theoretical saturation being reached, especially where no new information or responses emerged from the interview process and when all agreements and disagreements among the interviewees have been checked or clarified (Vasileiou et al., 2018;

Braun and Clarke, 2021). In this research, after conducting a total of 10 interviews for both countries, the theoretical saturation was considered to be reached, as the research felt no further significant insights could emerge from additional interviews (Francis et al., 2010), thus, 10 interviews in UK and 10 in Nigeria, brought the total number of interviews conducted to 20. This number of interviews was within the acceptable and publishable range (i.e., 20 to 25 interviews) recommended by Creswell (2013a), and also deemed sufficient for the purpose of cross-cultural comparison, which will be further tested using a quantitative approach (Vasileiou et al., 2018).

5.4.2.2. Preparation prior to the in-depth interview and sampling criteria

Prior to the in-depth interviews, two key issues were considered, one being the sampling technique, and the other being the interview procedure. Regarding the sampling technique, four options were considered: convenience sampling, judgmental sampling, snowball sampling, and purposive sampling (Malhotra and Rossman, 2022). Convenience sampling involves selecting respondents based on their availability and accessibility, often chosen simply because they are conveniently located or accessible at the time of the study (Malhotra and Rossman, 2022). In contrast, judgmental sampling involves the researcher's subjective judgment in selecting participants believed to be most suitable for addressing the research questions (Patton, 2002). Snowball sampling entails selecting interviewees based on referrals provided by initial respondents, creating a chain referral process for participant recruitment (Nunan et al., 2020). Purposive sampling, on the other hand, involves selecting participants based on specific characteristics or criteria deemed relevant to the research objectives (Palinkas et al., 2015). Of the four sampling techniques, purposive sampling, was chosen for the study as it allows for targeted recruitment of participants who possess the insights necessary to address the research questions effectively (Creswell and Creswell, 2018). This approach further involved drawing participants from personal networks, a choice made in consideration of constrained resources and time typical of an individual researcher. This method aligns with the study's exploratory nature, ensuring that participants from both the UK and Nigeria were selected based on their knowledge and experience relevant to the research topic, i.e., investigating the antecedents of consumers' future behavioural intentions of continued use and recommendation intention, as well as cues of psychological distance of a DSE in motor insurance context. Therefore, providing rich and diverse perspectives on DSE in the motor insurance context (Bhattacharjee, 2001; Polkinghorne, 2005; Guest et al., 2013; Chen and Li, 2017; Breakwell et al., 2020).

Flowing from the this, for the sample criterion, a preliminary screening was performed to ensure that participants were a good fit for the study based on five eligible criteria (1) private car owners with full licences, (2) have taken out a motor insurance cover for their car in the last 12 months (3) must have gone through the core phase of purchasing or renewing their motor insurance (4) used only digital channel during the purchase process (5) be able to recall their motor insurance purchase process with their service provider (except if they have switched service provider during renewal and in this case, the most recent purchase process).

The overall sampling consists of evenly divided participant profiles based on gender, age, occupation, and education level. There was a wide age range from 22 to 70 years (Group UK: 24-70 years; Group Nigeria: 22-68 years). Group One (UK) participants were chosen from the South of England (London and Bournemouth). Group Two (Nigeria)'s participants were selected from those residing in Lagos, the nation's commercial centre and Abuja, the national capital. The next section describes the interview procedure.

5.4.3. Interview Procedure: Developing the Interview Guide

In developing an efficient in-depth interview, it is crucial to begin with the first step of building an *interview guide* which includes a review of the study's research objectives and questions, outlines the main content areas for the interviews, and specifies the required data types (e.g., opinions, experiences, attitudes, lists). These factors impact the format and content of an interview guide's questions (Gorden, 1998; Guest et al., 2013). Table 13 contains the framework for the interview guide for Phase Two.

Table 13: Interview guide framework Source: adopted from Gorden (1998).

1). Main enquires the interview is designed to address	2). Primary domains of content to be explored in the interview	3). Type of data needed
What factors influence consumers' initial adoption and future behavioural intentions of motor insurance DSE?	F Knowledge of DSE F Personal attitudes and experience of DSE F Factors that influence usage of DSE and future behaviour (i.e., continuance intention and recommendation intention)	Knowledge Attitudes Attitude/opinion/list/experience

What are the cues of psychological distance dimension in the context of motor insurance DSE	F Temporal F Physical F Social	List/experience/opinion List/experience/opinion List/experience/opinion
Are there differences between UK and Nigerian participants regarding the above questions?	F Different consumer behaviour	Knowledge/experience/opinion/attitude

5.4.3.1. *Phrasing of the questions*

The design of the interview questions adopted an *open-ended* approach, aligning with the aim of exploring the topic comprehensively with participants at various levels of specificity. This design choice, informed by researchers like Gorden (1998) and Bernard (2006) aimed to provide participants ample opportunities to articulate their perspectives on DSE, the reason for adopting a DSE, and what factors were important for continued use and recommendation intention of their DSE (Khedhaouria and Beldi, 2014; Shang and Wu, 2017)

Within the context of the research approach, the qualitative study serves a dual purpose: (1) to investigate factors influence consumers’ initial adoption and future behavioural intentions of motor insurance DSE, particularly in exploring the potential role of psychological distance, and (2) to delve into each relevant psychological distance dimensions within the context of motor insurance DSE. The lack of knowledge regarding how these dimensions influence consumers' future behavioural intentions underscores this exploration. Considering the exploratory purpose of the interview, which derives from hypotheses formulated based on literature review, the interview design is grounded in a hypothesis-driven deductive framework.

After this, the questions underwent revision to ensure they directly addressed the research objectives and the questions. Avoiding Yes or No phrasing, each question item was meticulously crafted for maximum clarity. The inclusion of diverse question types, encompassing both *descriptive and perception* inquiries, enriched the instrument's content. On one hand, descriptive questions, intended as warm-up questions, were positioned at the beginning of the interview (e.g., *"Could you recount an instance when you adopted/used a digital channel for your purchase? What type of product or service did you purchase? Do you frequently use digital channels for your purchase and often?"*). On the other hand, perception questions were tailored to obtain responses

regarding content domains – **DSE** (e.g., *"What factors would influence your choice for digital channel? What do you think are the advantages (i.e., any benefits or positive experience gained)/disadvantages (i.e., drawbacks, difficulties or disappointments experienced) of using a digital channel (e.g., websites and mobile sites) for your motor insurance purchase compared to alternative means (e.g., visiting the branch)?"*), - **Continuance intention** (e.g., *"Will you use the digital channel for your future renewal of your motor insurance? What are the major reasons for your intention/non-intention to use the digital channel for your future renewal?"*), as well as about their **intentions to recommend** the DSE to others (e.g., *"Would you like to talk to your friends and acquaintances about this DSE? Would you recommend the digital channel to others (friends/families)? If so, why would you recommend them?"*). Each relevant dimension of psychological distance was addressed through at least one question.

5.4.4. Conducting the Interview

Interviews were initially planned to be conducted from January to March 2019, but due to Covid Restrictions in 2019 and maternity leave of the researcher in 2020, and approval of extension from the committee, subsequently, all interviews were conducted from January to March 2021 from both UK and Nigeria, ensuring that both the researcher and participants had good understanding of English language. The duration of the interviews ranged from 25 to 40 minutes with an average time of approximately 30 minutes. However, some interviews (around five in total) needed more time than others in order to cover and explore the intended themes (psychological distance dimension cues) resulting from frequent change of direction. Hence sufficient time was given to encourage idea development fully.

All UK participants were approached for a one-to-one in-person interview and careful consideration was given to the interview settings to ensure participant comfort, openness, and privacy (Gorden, 1998; Hesse-Biber, 2017). While all Nigerian participants were based on online video calls across Zoom. Given that the participants of this study were digital nomads actively involved in digitally mediated communication especially for their shopping, the remote video method was deemed appropriate. With its extensive user base of 300 million individuals (Reuters, 2020) and ubiquitous presence across various digital devices and operating systems, Zoom offered the necessary audio and video communication capabilities essential for the interviews.

Additionally, features such as scheduling and recording functionalities provided by Zoom were utilised in this research (Richter, 2020; Leonardi, 2022).

All consent forms had been sent to the interviews and signed before the session following the guideline of Guest et al. (2012), and during the interview session, participants were given a Participant Information Sheet which had general information about the research, such as the purpose of the interview, their role in the interview especially outlining their voluntary participation, how the data would be used, the confidentiality of the data and upholding of anonymity, and all required permissions were sought to use a digital recorder, verbally following the BU ethical guidelines. Then each interview session was conducted according to the general to specific questioning procedure guided by the interview guide commenced as discussed in Section 5.4.3. After completing the questions and adequately covering the topic, especially the content domain, the interview concluded at this point, if no further comment was raised or added. Participants were all thanked at this point, as suggested by most researchers (e.g., Guest et al., 2015; Marshall and Rossman, 2022). After the interview, the researcher spent few minutes reflecting on the field notes (i.e., quick analysis against the proposed framework) taken during the interview and making sure the voice recorder (for those in-person sessions) or video calls (for those who were geographically far from sessions), were audio-recorded to maximise accuracy and completion of the discussion. The notes covered some emotional climate of the interviewees and any issues that should be raised in subsequent interviews with other interviewees (Thorne, 2016).

5.4.5. After the In-depth Interviews: Analysis Procedure

At the completion of the interviews, all data including recorded conversations from the interview were transcribed into readable text by the researcher (Berg, 2009). Pauses, repetitions, and other vocal cues such as laughter were diligently noted within the verbatim transcripts, recognising their potential meaning (Fraser, 2004). Subsequently, the initial verbatim transcripts were then edited to enhance readability and comprehensiveness (Breakwell et al., 2020). As the interviews with Nigerian participants were conducted in Nigerian English, the subsequent translation process to English for this thesis ensued. All translated texts were then subjected to review by another researcher proficient in both languages to ensure the reliability of the translation. These verbatim transcripts were then subjected to thematic analysis (Braun and Clarke, 2022). The thematic analysis was employed to uncover the meaning of the transcribed data, especially the interpretation

of the participants' experience of DSE (Liebenberg et al., 2020; Xu and Zammit, 2020; Neem et al., 2023).

Thematic analysis is a widely adopted approach when it comes to analysing qualitative data obtained from open-ended questions. This research methodology enables the extraction of systematic and replicable inferences from the data regarding their contextual implications. Prominent researchers in the field, including Zhang and Wildemuth (2009), Guest et al. (2012), and Braun and Clarke (2022) have all made significant contributions to the development and implementation of thematic analysis. It is mainly seen as a “methodically encode qualitative information, yielding trustworthy responses to research inquiries and reflecting the study's embedded research objectives” (Guest, MacQueen, and Namey, 2012, p.4). This requires the researcher to identify, analyse, code and report themes or patterns within the data (Boyatzis, 1998; Attride-Stirling, 2001; Tuckett, 2005; Braun and Clarke, 2006).

In choosing thematic analysis, guided by both Guest et al. (2012) and Braun and Clarke (2022)'s perspective, and the fact that the qualitative phase of this research was mainly conducted to explore the relevance of psychological distance in DSE, and the relationships between the identified factors that are proposed to explain consumers' future behavioural intentions with motor insurance DSE (see Section 5.4), this study applied a *deductive approach*. With this approach, coding the data involves identifying instances or expressions related to predetermined themes (Guest et al., 2011). This approach can lead to coding data to encompass, address, or elaborate on themes that are related to the original themes. Researchers typically employ this theoretical thematic analysis when they have specific theoretical or analytic interests, often coding for research questions by deriving concepts or variables from theory or prior research (Braun and Clarke, 2006; Zhang and Wildemuth, 2009). Hence, guided by a deductive approach, the use of an initial list of coding categories based on existing research findings was deemed appropriate (see Section 5.4.6), as this approach is widely used by researchers (e.g., Silverman, 1993; Berg, 2001; Hsieh and Shannon, 2005; Lichtman, 2023).

In addition, since this phase also seeks to validate, and modify the conceptual model by exploring the relationship of the antecedent-consequence constructs, the interview data was also interpreted with a view to allow new themes where possible, to emerge *inductively* and added to the preliminary conceptual model (Zhang and Wildemuth, 2009). This allows for focus on the existing

theory and provides predictions about relevant variables or about the relationship among the variables, thus helping to determine the initial code scheme and its relationship. Based on the preceding rationale, it was logical to adopt a *thematic approach* for analysing the content of the data.

5.4.6. Coding Procedure

In research, Coding plays an integral role in the analysis process, involving the systematic organisation of data into meaningful groupings (Lichtman, 2023). To ensure consistency of the coding process, a *codebook* was developed, guided by the previous studies specifying the nature of the investigated variables in *Chapters 2 and 3*, as well as the preliminary conceptual model in Section 4.3 (Berg, 2007). Hence, guided by suggestions from researchers (e.g., Hsieh and Shannon, 2005; Terry and Hayfield, 2021) to begin coding category with the identified key concepts from the existing theory and model, before following up with operational definition of each category, accordingly, this qualitative data should be coded and categorised into ten *preliminary themes (or concepts)*, which includes temporal, physical, and social distance dimensions and the seven future behaviour antecedents. Under each theme, the operationalised definition was provided together with subordinate categories identified in Section 4.2. For example, the theme “Temporal Distance Dimension” refers to the feeling of delay in interaction, which creates a subjective feeling of distance between the consumer and the service provider in a DSE. As the discussion in *Chapter Two* as well as Section 2.5.1, has shown that ‘*immediacy*’ (*time-related*) is an important temporal factor that determines feeling of distance in a DSE setting with a service provider (e.g., Tangari et al., 2010; Xue and Xia, 2014; Darke et al., 2016), this immediacy is then treated as a sub-theme for ‘Temporal distance’ and added to the codebook together with its definition given in Section 2.5.1.

Once the key themes and their corresponding sub-themes derived from the conceptual framework were established, the coding process continued by assigning distinct codes to individual units of data, followed by categorising these units under the identified sub-themes. For instance, statements from participants underscoring the importance of time in relation to delay with the service provider were coded and placed within the "Temporal distance" theme under the sub-theme "immediacy". Similarly, in line with prior discussions on the impact of physical distance towards the service provider, statements emphasising the influence of the geographic proximity or distance of the

service provider on consumers' purchasing decisions were coded under the "physical distance" theme as "service provider's location proximity" (e.g., Kogurt and Singh, 1988; Henderson and Wakslak, 2010; Henderson et al., 2011). Any text that couldn't be immediately coded was earmarked for later analysis to decide whether they represented new categories or sub-categories of the existing themes (Hsieh and Shannon, 2005). All data also went through group analysis comparison between responses from UK and Nigerian participants by comparing the responses thoroughly, as it will help provide insights into the differences existing in the consumers from the two countries. The emergence of new themes will be explored in greater detail within the Findings section, while codebook can be found in Appendix B. The results of the qualitative analysis are reported in the next Chapter.

5.5. Ethical Considerations

First, prior approval was obtained from the supervisory team and ethical approval was obtained in late October 2018 following a one-day panel adjudicated by the Bournemouth University's Ethics Committee, which led to minor modification of the participant information sheet in the subsequent week. Additionally, further approval of extension from the committee was sought in December 2020 to conduct final interviews between January to March 2021. This was necessary before approaching potential participants or conducting any interviews as the study involved both UK and Nigeria, for which Nigeria is considered a high-risk country given the high rate of prevailing crime and travel warnings. The researcher conducted the interviews with Nigerian participants via Zoom video calls. Interviews with participants in the UK were conducted face-to-face.

Before administering any question from the interview guide (see Appendix A), informed consent was obtained from all participants in line with the BU ethical guidelines and sent via an email (Appendix C). Participants were communicated two documents i.e., a Participant Information Sheet and consent statement Form (Appendix D). The participant information sheet contained an outline of the purpose of the research, their data protection and participant's right to withdraw from the research at any given time without negative consequences. This sheet informed the participants about the use of an audio recorder to record the interview. Verbal consent from all participants was also obtained before commencing any audio recording. The participant agreement form was used to seek consent from participants for the research.

The researcher maintained security, anonymity, and confidentiality of participant's data throughout the entire process, by ensuring that all documents and devices containing data were password-protected and that none of the participants would be identified from the study. Participants were identified only by a unique number, their age, profession, and gender in the presentation of the findings. No emotional harm or physical duress was caused to the participants during the interview process.

5.6. STUDY 2: QUANTITATIVE PHASE

In Study 2 of this research, a quantitative approach was employed, utilising a survey method to collect data. This section provides a rationale for the selection of this method, emphasizing its suitability for gathering representative data pertinent to the research questions. Surveys are effective tools for evaluating scale items and testing proposed conceptual models (Kline, 2016; Uttley, 2019). This approach facilitates the systematic collection of data from a broad sample, thereby enabling a comprehensive assessment of the issues under investigation. The subsequent sections will detail the quantitative methodology employed in this study, including the development of the survey instrument, the procedures followed for data collection, and the techniques used for data analysis.

5.6.1. Quantitative Data Collection: Online Survey

Questionnaire surveys have been widely adopted in exploring marketing and consumer behaviour studies (e.g., Myer, 2013; Gravetter and Forzano, 2018). More importantly, past studies on psychological distance have employed self-reporting questionnaires to measure the closeness or distance perceived by participants towards an entity or object (William et al., 2012; Maglio et al., 2012; Trope et al., 2012; Kalinic and Marinkovic, 2016; Wang et al., 2019; Cui et al., 2020). In terms of practicality and supporting the proposed model, an experiment would be less suitable to capture the many variables identified in the model, and as such may be difficult to manipulate (Xue, 2016). Additionally, for the objective of the current research carrying out an experiment would harm the study's external validity, as it may not be possible to adequately simulate the elements of all aspects. In the case of the current study, together with the already discussed factors taken into consideration when choosing a research instrument, another important factor was the practical advantage of using a questionnaire, which allowed for a short time frame and cheaper

and quicker administration. This made it a more feasible option compared to other research instruments that may have been more time-consuming or costly. Additionally, questionnaires are a popular research instrument in many fields, so the results obtained from using a questionnaire would be more comparable to other studies (Stoecker and Avila, 2020).

While survey data are usually collected through a range of methods (e.g., face to face, mail questionnaire, or online) (Neumann, 2013), an online survey was selected as an appropriate method for phase three of this current research. Online surveys have become increasingly popular in recent years, as they offer several advantages over traditional paper-based surveys. One of the most significant benefits is the cost savings that can be achieved by eliminating the need for paper, postage, and data entry (Couper, 2000; Llieva et al., 2002). This not only saves money, but it also reduces the environmental impact of paper-based surveys. Additionally, they can overcome geographical boundaries, allowing researchers to reach a wider audience. Hence, participants can respond to the survey questions from anywhere in the world (Cobanoglu, Warde, and Moreo, 2001; Dillman, 2011). Online surveys are also more convenient for participants, as they can choose to respond to the survey questions at a time that suits them best (Taylor, 2000; Kline, 2016; Green et al., 2016; Uttley, 2019). This can increase the response rate and improve the quality of the data collected. According to Statista (2021), the majority of both the UK and Nigerian population actively uses the internet, making online surveys the most suitable and effective method for this study.

Prior to conducting the online survey to test the proposed model and hypotheses, the development of the scales for the variables was undertaken. For this study, a multi-item measure was utilised. This multi-item measure simply means two or more items were employed for each construct (Neuman, 2013). The two reasons for using multiple items to measure constructs for this study are, first, the reliability of a multi-item measure is usually higher than a single question, as it allows participants to have more questions to cover different facets of the constructs to be measured (Bryman and Bell, 2015). Second, multi-item measures can overcome the potential issue of measurement error arising from validity concerns or random errors, as many measured constructs are broad in scope and cannot simply be assessed with a single question, and if respondents make a random error on one item, the impact on the overall score is quite minimal (Spector, 1992; Bearden, Netemeyer, and Mobley, 2011).

A four-stage approach recommended by Netemeyer et al. (2003) was chosen as the guide for the development and validation of a multi-item measure of motor insurance DSE future behavioural intentions for this research. For this approach, measuring the latent perceptual psychological-behavioural constructs was the key focus. As measurements of motor insurance DSE continuance intention and recommendation intentions incorporates policyholders' psychological and behavioural connections to both the DSE and service provider, and such an approach seems appropriate for this study and reported in Chapter 6.

5.6.2. Questionnaire Design

The questionnaire (see Appendix F) includes six main parts and detailed in the Table 14 below:

Table 14: Questionnaire Design Guide.

Section	Description
Welcome Message	A message welcoming participant to the study, followed by an information sheet providing details about the research purpose and ethical procedures.
Filter Questions	Questions screening participants based on criteria such as country of residence, age (18 years and above), possession of car insurance, and online purchase/renewal within 12 months.
General Online Shopping	Questions about respondents' general online shopping behaviour, including frequency, types of products/services purchased, and factors influencing their use of digital channels.
Motor Insurance Purchase/Renewal	Questions about respondents' recent motor insurance purchase/renewal, focusing on the device and touchpoint used (mobile phone, laptop/desktop computer, tablet, aggregator website, insurer's website, online insurance broker, online insurance agent).
Digital Service Encounter/Psychological Distance/National Culture	Main section of the questionnaire, including factors influencing continued use, intention, and recommendation of digital channels; perception of psychological distance dimensions; and national culture influence.
Personal Information	Questions about respondents' demographics, including gender, age, highest level of education, employment status, and annual income.

5.6.3. Sampling Strategy

A sampling strategy should be chosen based on its suitability for addressing the research question, and relevance to the scope of research design and objectives (Polkinghorne, 2005; Guest et al, 2013; Breakwell et al., 2020). For this study, to stay within the scope of the research objective of investigating future behavioural differences amongst Nigerian and UK consumers, this study consequently chooses a cross-cultural sample. Furthermore, it is acknowledged that studies on the cross-cultural comparative investigation of consumer behaviour are still needed (Parameswaran and Yaprak, 1987), including areas of future behaviour and psychological distance (e.g., Bhattacharjee, 2001b; Wang, 2014). Therefore, this study aims to fill this knowledge gap by studying both UK and Nigerian consumers. Since the target population has been selected, the sample size needs to be determined before distributing the questionnaire survey. The target of the study is defined as *motor insurance consumers who are 18 years and above, residing in the UK or Nigeria and who have purchased/renewed their motor insurance online within the past 12 months.*

5.6.4. Determining the Sample Size and Questionnaire Distribution

Muthén and Muthén (2002) assert that determining an appropriate sample size for survey research does not adhere to simple heuristic guidelines. They argue that sample size adequacy is contingent upon several factors, including the complexity of the model, the statistical techniques employed, and the quantity of variables measured by the questionnaire. Nevertheless, researchers can approximate the requisite sample size to achieve statistically valid conclusions by considering the statistical methodologies used for data analysis and the number of variables included in the model. In this study, Structural Equation Modeling (SEM) was utilised, a statistical methodology that employs a confirmatory approach to analysing a theoretical model related to a phenomenon (Byrne, 2016). Kline (2015) suggests that a sample size of 200 participants is the minimum threshold deemed adequate for such analyses. Additionally, several researchers such as Hair et al. (2006) and Cunningham (2008), have suggested that a minimum sample size of 300 respondents be targeted for quantitative study. Similarly, Kelly (2008) noted that a randomly selected sample

of above 300 will enable a researcher to gauge the target population representativeness with a 95% confidence level (Tsai, 2010; Sun, 2018).

A sample of motor insurance consumers from both countries was purchased from *Qualtrics* market research panel service and the survey administered through *Qualtrics* between May and June 2023. This sample recruitment approach was selected because it offered convenient and relatively quick way to reach and gather data from hundreds of thousands of people within days who match the specific target sample size and recruit respondents who matched the required demographics, especially those from hard-to-reach demographic groups (i.e., Nigeria) (e.g., Potter et al., 2020; Johnson, 2021; Johnson, 2022). The size of Qualtrics' panel pool allowed the researcher to obtain focused and externally valid samples (Brandon, et al., 2013). In addition, Qualtrics was able to assist in collecting the appropriate number of responses based on gender, age, and motor insurance consumers that have recently engaged with a digital channel for their purchase/renewal.

The questionnaire was completed by 353 Nigerian respondents and 330 UK respondents initially. After screening out the unsuitable responses, the usable sample was composed of 309 Nigerian respondents and 315 UK respondents (in total 624). This gives a response rate of 87.5% for the Nigeria sample and 95.4% for the UK sample. The total of 624 is larger than the computed sample size of 384, indicating that the sample size meets the minimum requirement, and is a good size for a social science study, as recommended by Bowen and Guo (2011) and Hair et al. (2017).

5.7. QUANTITATIVE DATA ANALYSIS

This section gives an overview on the quantitative data analysis procedure, and for this research, the collected data was analysed into two different stages. In the first stage, SPSS 28 version was employed for the purpose of descriptive statistics about the respondents and the preliminary data analysis (see Chapter 6) such as outliers, missing value, mean and standard deviation, Skewness and Kurtosis, and multicollinearity. While the second stage involved Structural equation Modelling (SEM) which was used to test and examine the relationships among the variables in the proposed conceptual model (reported in Chapters 6 and 7).

5.7.1. Data Preparation and Descriptive Statistics:

The initial step to perform survey data analysis is the preparation of the data set. Two initial steps include i) coding and editing; and ii) cleaning and screening the data for outliers and missing values

(Kline, 2016; hair et al., 2019). For this research, all questions in the survey were pre-coded on *Qualtrics* to facilitate easier data entry at a later stage (refer to Section 5.7. for more details). Editing involved screening of the returned survey questionnaire to check for incomplete responses (Zikmund, 2003). After which, the data set was then downloaded from *Qualtrics*' online software platform in a SPSS file extension (.sav), and to avoid any mistakes in data entry, the researcher exported the data file straight to SPSS Statistics 28. For the next data preparation step, the guide and suggestion of Tabachnick and Fidell (2007) were observed, which involved testing for outlier and normality to examine the assumptions of the statistical testing. For outliers, according to Hair et al. (2006), an outlier is seen as "observations with a unique combination of characteristics identifiable as distinctly different from the other observation" (p. 73). Hence, detecting and addressing outliers is crucial since it might affect the normality of the data as well as seriously affect and distort statistical tests (Tabachnick and Fidell, 2007). Two main methods of outliers including univariate and multivariate methods were applied using the guide by Tabachnick and Fideel (2007), and further discussed in Section 7.2.4. Data must be further examined to ensure they conform to the assumptions upon which the data analysis strategy are based on, and this involves the characteristics of the data and the suitability of the statistical procedures (Westberg, 2004, p.142; Malhotra and Rossman, 2022). Therefore, in this current study, prior to commencing tests for the hypotheses, a normality test has been undertaken to make sure the data obtained were normally distributed (Pallant, 2020). This is also a critical assumption that needs to be met before undertaking structural equation modelling (SEM) (Byrne, 2016). The challenge of attaining data that adheres to a perfectly normal distribution has garnered considerable acknowledgment within the realm of social sciences (Bono, Blanca, Arnau, and Gómez-Benito, 2017), as deviating from the normality assumption in statistical analyses tend to inflate not just the chi-square statistic but also the standard errors associated with parameter estimates (Zygmunt and Smith, 2014). Furthermore, such non-normality can result in the underestimation of crucial indices of model fit, including the Tucker-Lewis Index (TLI) and the Comparative Fit Index (CFI) (Maydeu-Olivares, 2017).

However, Normality can be ascertained both at univariate and multivariate levels (Kline, 2015). At the first level, univariate normality test the normality of individual variables one by one using a series of Kolmogorov-Smirnov tests (Field, 2013), and then multivariate normality was further examined using a combination of two or more variables, and in this case the normality of the entire

data set using both the histogram as a visual aid and taking the absolute values of the skewness and kurtosis when utilising SEM (Mertler et al., 2021). Additionally, linearity was also needed to examine the correlational measures of association, and this was done by reviewing scatterplots to identify any nonlinear relationships between the independent and dependent variables. The results of the data preparation done for this study to check missing data, outliers, normality, and linearity are presented in Chapter 7.

5.7.2. Structural Equation Modelling (SEM)

Structural Equation Modelling (SEM) is a popular and widely used analytical technique especially in IS, behavioural and social science literature (Gefen et al., 2000; Hensler, 2015; Collier, 2020; Lefcheck, 2021). Additionally, SEM being a multivariate technique is also known as path analysis, covariance structure analysis, and is mainly used to test and examine both the measurement and structural components of a proposed conceptual model especially the hypothesised relationships among the variables (Kline, 2016; Goodboy and Kiline, 2017; Ronkko and Cho, 2020). Similarly, Hair et al. (2010) defined SEM as a multivariate technique that integrates both features of multiple regression and factor analysis as a way to model various sociological and psychological relationships, including theory testing and development (Kline, 2015). According to Kline (2015), SEM is mostly used to generate concepts and theories (Tabachnick and Fidell, 2007). Hence, for this study, the main analytical technique selected was SEM, and this was further based on the following reasons:

1. SEM is the most appropriate than other statistical technique because of its multivariate feature, as it has the ability to check whether the model ‘fit’ the data collected (Yuan, 2005), making it stand out based on its ability to work effectively with complex mathematical models.
2. The proposed conceptual model aims to contribute to understanding of the role of psychological distance in a DSE future behaviour in the context of developing and developed countries which is considered a complex model, and thus eliminates parsimony. Using any other first generational statistical technique is not applicable to test complex modelling whereas SEM is more valuable in this type of testing (Goodboy and Kline, 2017).

3. Lastly, this research will test a set of hypothesised relationships within the constructs of the proposed conceptual model, and using SEM is the most logical and valuable option, as it follows a confirmatory modelling strategy (Kline, 2016).

In addition to its unique uses, SEM as an analytical technique is guided by four key assumptions: 1) the sample size should be large and not small; 2) the data should be multivariate normal; 3) an appropriate estimation function should be selected; 4) the selected statistical package should be accessible and appropriate to perform the function (Kline, 2016; Hair et al., 2020). For the quantitative phase of this research, the target sample size was above 400, which was considered acceptable for SEM (Hair et al., 2020). The data for the study were collected on a 7-point Likert scale, which provided reasonable multivariate normality for SEM, as it allowed for use of multivariate normality testing like histogram and taking the absolute values of the skewness and kurtosis when utilising SEM (Mertler et al., 2021). Additionally, maximum likelihood was selected as the appropriate estimation function for SEM when utilising an accessible and appropriate statistical package like AMOS, which was used (Kline, 2023). AMOS 24.0 being a free package offered by the University at which the research is enrolled, had certain ease of use features, advanced graphics, and smooth transfer of data directly from SPSS, as against other statistical packages like LISREL (Hair et al., 2009).

Furthermore, Hair et al. (2010) outlined six stages in the SEM process, involving defining constructs, developing the measurement model, designing the study, assessing model validity, specifying the structural model, and assessing structural model validity. These stages follow a two-step approach focusing on measurement model evaluation and structural model testing (Anderson and Gerbing, 1988; Byrne, 2016). The next section addresses how to interpret the results of SEM by following the two-step approach:

5.7.2.1. Structural equation modelling – measurement model

The first step includes evaluating the measurement model. A measurement model indicates how measured variables systematically and logically represent constructs included in a theoretical model and shows the measurement properties of the observed variables via a CFA assessment of both convergent and discriminant validity (Byrne, 2016). The measurement items for this study were mostly adapted from well-proven theories as discussed in Section 4.2., except from items for psychological distance dimensions which were mostly developed for this study based on the

qualitative findings (see Section 6.1). CFA is ideal in studies that have a high level of certainty about existing scale items representing key concepts (Hair et al., 2009), while EFA is deemed appropriate when a priori theory is limited. Therefore, EFA was conducted for the pilot testing stage of the measurement items, and CFA was deemed appropriate for the main data analysis. CFA was done using AMOS 24, and the main results are reported in Chapter 7.

5.7.2.2. Reliability and Validity of Measurement Models

To examine the internal consistency of the measurements for this study, apart from the key assessment of the factor loading (or individual-variable reliability), three different reliability measures were employed including composite reliability (CR), Cronbach's Alpha, and average percentage of variance extracted (AVE) (Voss, Spangenberg and Grohmann, 2003; Hair et al., 2011; Kline, 2016). Reliability, in the context of measurement, signifies the part of a measure that is free of purely random errors and accurately represents the variables that researchers aim to assess, as articulated by Holmes-Smith (2002).

The size of factor loadings is one fundamental aspect in SEM, as emphasised by Hair et al. (2011). In this case, individual variable reliability in SEM forms a crucial metric as it reveals the proportion of an observed variable's variance explained by a latent factor and the effectiveness of an observed variable in measuring that latent factor. A general guideline suggests that factor loadings should ideally be 0.7 or higher, and at a minimum, 0.5 (Hair et al., 2010). However, in more extensive models, individual-variable reliabilities might be relatively low, even with satisfactory performance of the measurement models. In such cases, Bagozzi and Yi (2012) recommend placing greater emphasis on composite reliability, which provides a more comprehensive assessment of the overall reliability of the measurement model.

Another widely employed metric for testing the reliability of factors is Cronbach's alpha. Additionally, the Composite Reliability (CR) of factors in each variable assesses the internal consistency of indicators measuring the underlying factors (Fornell and Larcker, 1981; Hair et al., 2009). In this study, the CR was determined using a formula established by Colwell (2016), which is computed from the squared sum of factor loadings for each construct and the sum of error variances for each construct. It is generally recommended that reliability levels should reach at least .70, following the guidance of Hair et al. (2009). Moreover, an even more stringent assessment of internal structure and stability involves evaluating the extent to which a construct's

measure captures variance related to the actual construct rather than measurement error (i.e., Average Variance Extracted or AVE). According to the recommendations of Fornell and Larcker (1981) and Hair et al., (2013), AVE values for constructs should surpass the .50 threshold.

Construct validity, as suggested by Brown (2014), pertains to the degree to which a set of measured items accurately reflects the latent construct they are designed to measure. It offers assurance that the measured items accurately represent the true score that exists within the population. This validity is evaluated through convergent validity and discriminant validity. Convergent validity assesses the correlation between the intended measure and other measures aimed at evaluating the same construct. It is generally considered as supported when item factor loadings achieve a suggested threshold of .70, AVE among construct items is above 0.50, and *t*-values for standardised factor loadings meet the recommended threshold of 2.57 (Netemeyer et al., 2003; Hair et al., 2010).

In contrast, discriminant validity examines whether constructs are distinct from one another. A measure demonstrates discriminant validity if it does not exhibit excessive correlation with another measure it is supposed to differ from. The classic approach by Fornell and Larcker (1981) for establishing discriminant validity by comparing the correlations of factors with the square root of AVE for each factor was employed (Hair et al., 2014). Further details of the overall indices used for both convergent and discriminant validity including their function and cut-off scores, as recommended by Hair et al. (2014) and Henseler, Ringle, and Sarstedt 2015) are provided in Table 15 below.

Table 15: Indices for checking convergent and discriminant validity.

Validity indices	Purpose	Interpretation of cut-off scores
Critical ratio (C.R.)	It assesses the convergent validity of measurement items	> 1.96 is 'acceptable'
Modification index (M.I.)	It assesses the discriminant validity between measurement items	No precise scores have been suggested but high modification indices tend to suggest strong correlation, and thus lack of discriminant validity
Correlation coefficient (R)	It assesses the discriminant validity between dimensions	< 0.80 is 'acceptable'

Standardised factor loadings	It assesses the convergent validity of measurement items	Factor loadings showing > 0.50 are considered 'acceptable' and form acceptable convergent validity
Standardised residuals	It assesses the discriminant validity between measurement items	< 2.5 suggests a low degree of correlated error terms and thus suggests discriminant validity exists
Notes: ^a only applicable to factors with multiple dimensions		

5.7.2.3. Structural equation modelling – structural model

The next step of SEM involves the analysis of the structural model, by taking the measurement items into account when testing the structural model and determining the relationships between the latent variables (Hair et al., 2009).

Goodness of Fit of the Model

A useful technique such as model fit was determined using AMOS 24, which is necessary for estimating the overall fitness of the measurement and structural models (Hair et al., 2006). According to suggestions from numerous authors (see e.g., Byrne, 2016; Kline, 2016; Maydeu-Olivares, 2017), the model fit of the SEM to the collected data should be assessed by multiple criteria. Given that chi-square (χ^2), which is the most common way of evaluating model fit is extremely sensitive to sample size, multiple indices to evaluate model fit were taken into account including: (1) a chi-square (χ^2) statistic which is the most direct and obvious test of model fit (Bagozzi and Yi, 2012), (2) Standardized Root Mean Square Residual (SRMR), also an important absolute index which is based on covariance residuals and shows how much difference exists between the observed data and the model (Weston and Gore, 2006), (3) the Root Mean Square Error of Approximation (RMSEA) represents the degree to which lack of fit is due to misspecification of the model rather than being due to the sampling error (Maydeu-Olivares, 2017) (4) Comparative Fit Index (CFI) which is the most commonly reported increment fit index (Hopper et al., 2008; Jackson et al., 2009), and (5) the Tucker-Lewis Index (TLI), also another increment fit index (Kline, 2015). The assessment of model fit lacks definitive guidelines, as emphasized by Hooper et al. (2008), and there exists no singular threshold value for fit indices that universally distinguishes between good and poor models, as highlighted by Hair et al. (2010). To effectively evaluate model fit, it is widely advocated that a comprehensive approach be adopted, considering

multiple criteria from various perspectives (Schermelleh-Engel et al., 2003; Jackson et al., 2009; Byrne, 2010; Maydeu-Olivares, 2017).

In the context of Maximum Likelihood (ML) and Generalized Least Squares (GLS) methods, Hu and Bentler (1999) propose a pragmatic "two-index presentation strategy." They suggest employing the Standardized Root Mean Residual (SRMR) in conjunction with one of several other indices such as the Tucker-Lewis Index (TLI), Comparative Fit Index (CFI), or Root Mean Square Error of Approximation (RMSEA). This combined approach provides a more comprehensive and nuanced evaluation of model fit, enabling a thorough examination from multiple angles to enhance the robustness of the assessment.

In accordance with established research findings, the evaluation of model fit in this study relies on a set of measures, namely, χ^2 and its associated degrees of freedom, Standardized Root Mean Residual (SRMR), Root Mean Square Error of Approximation (RMSEA), Comparative Fit Index (CFI) and Tucker Lewis Index (TLI). To facilitate decision-making, this study adheres to general guidelines and adopts specific thresholds for these fit indices. The selected fit indices and their respective recommended thresholds including sources are presented in Table 16, providing a framework for assessing the acceptability of the model fit in this research context.

The TLI and CFI values range from zero to 1.00, with values greater than .90 and .95 indicating acceptable fit and superior fit, respectively. Additionally, the SRMR and RMSEA values lower than .08 and .06 indicate mediocre fit and good fit, respectively (Maydeu-Olivares, 2017).

Table 16: Model indices and values. Source: Developed for this study.

Goodness of fit indices	Interpretation of cut-off scores
Chi-square (χ^2)	A non-significant p-value suggests good fit
Normed Chi-square/degree of freedom ratio (CMIN) (χ^2/df)	Ratio less than 3 suggests good fit (Kline, 2015; Byrne, 2016)
Goodness of fit (GFI)	Greater than 0.90 suggests good fit (Kline, 2015)
Adjusted Goodness of Fit Index (AGFI)	
Root Mean Square Error for Approximation (RMSEA)	Less than 0.10 suggests good fit (Browne and Cudeck, 1993; Byrne, 2016)
Standardised Root Mean-square Residual (SRMR)	
Tucker Lewis Index (TLI)	

Comparative Fit Index (CFI)	Greater than 0.90 or 0.95 suggests good fit (Hu and Bentler, 1999; Byrne, 2016) (Incremental Fit Index (IFI))
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Model Modification

Following evaluation, it may be necessary to reconsider the model specifications. Two valuable sources of information for detecting potential model misspecification are standardised residuals and modification indices, as highlighted by Byrne (2010). Standardised residuals depict the disparities between the restricted covariance implied by the hypothesised model and the observed sample covariance. Smaller residuals indicate a better fit, with values equivalent to Z-scores, representing estimates of standard deviations from zero residuals. A good-fitting model should exhibit a substantial proportion of standardised residuals close to zero, while larger values suggest the presence of significant unexplained variance, implying a potential specification error (Bagozzi and Yi, 2012). Typically, absolute values larger than 2.58 (Byrne, 2010; Maydeu-Olivares, 2017) or 1.96 (or 2) (Bagozzi and Yi, 2012; Kenny, 2019) are considered indicative of potential issues. Kenny (2019) notes that 1.96 might be conservative.

Model Modification Indices (MI) offer another means of detecting misspecification. MI can be viewed as a χ^2 statistic with one degree of freedom, with freely estimated parameters having MI values of zero. A large MI suggests a potential for substantial improvement by freeing the parameter with the largest modification index, leading to a corresponding drop in χ^2 (Bagozzi and Yi, 1988). An MI exceeding 3.84 ($p < 0.05$) or 6.63 ($p < 0.01$) suggests considering model modification (Schermelleh-Engel et al., 2003). Byrne (2010) provides detailed guidance on using this information for model modifications in AMOS. However, the practice of model modification is contentious, as argued by scholars such as Bagozzi and Yi (1988), Field (2000), Schermelleh-Engel et al. (2003), and Hair et al. (2010). Modifying models solely based on empirical grounds is discouraged, and Bagozzi and Yi (1988) propose that modifications should be driven by theoretical or methodological justifications rather than solely by empirical considerations.

Other statistical analyses: Additionally, As suggested by Netemeyer et al. (2003), multigroup confirmatory analysis serves as a robust test for measurement invariance. In employing multigroup analysis through AMOS, the researcher conducted a measurement invariance test using CFA to evaluate whether the measurement model remains consistent across diverse samples. In accordance with Byrne (2016), multigroup invariance tests can be conducted at various levels of stringency depending on the research objectives and hypotheses. These levels include 1) measurement weights, 2) measurement weights and structural covariances, and 3) measurement weights, structural covariances, and measurement residuals. However, existing literature, including studies by Yoo (2002), Schmitt and Kuljanin (2008), and Kankaraš et al. (2018) have established that metric invariance, which involves measurement weights or factor loadings, is often sufficient to demonstrate evidence of measurement invariance. Therefore, for this study, the level of stringency chosen was metric invariance.

The next step was to measure the impact of the moderators and mediator on the conceptual model with SEM using AMOS 24 (Arbuckle, 2017) with maximum likelihood method. A moderating effect occurs when a third construct influences or changes the relationship between two or more related variables or constructs (Hair et al., 2009). In essence, a moderator indicates that the association between two variables is contingent on the level of another variable or construct, or it may vary between different groups, while the Mediation effects occur when the relationship between an independent variable and a dependent variable is influenced or explained by the introduction of a mediating variable (Tofighi and MacKinnon, 2015). The next two chapters provide a detailed explanation about employing SEM and other statistical analyses in this research.

5.8. ETHICS CONSIDERATION

Ethical consideration is very crucial in any given research and more specifically in the ones that aim to study the future behaviour of respondents (Hesse-Biber and Leavy, 2017), and as such the researcher has given ethical consideration at all phases throughout the research design. For the present study, Bournemouth University guidelines and regulation about ethical considerations, to ensure that all parties included in the research program were treated ethically was adopted. Based on these guidelines, when collecting data for this study, every respondent was requested to provide their consent and agree to take part in the study via the respondent consent form. This form clearly outlined their rights to withdraw from the study at any point, emphasising that their participation

was entirely voluntary. Moreover, it assured respondents that their responses would be kept confidential and anonymous throughout the research. This meticulous procedure held significant importance for upholding the validity of the study, as it encouraged respondents to answer the questionnaire with utmost honesty. Additionally, the research took into account other ethical considerations, including the researcher's role after the data collection phase, particularly during the data analysis stage, as discussed by Sekaran and Bougie (2020).

Furthermore, a cover letter which formed part of the introductory page was presented to all respondents, which included details such as the study's title, purpose, and expected significance, as well as information about the questionnaire's duration and timing. Moreover, it provided the contact information of both the researcher and the supervisor, should respondents have any questions in the future. Additionally, the letter found in Appendix F (main questionnaire) contained the contact details of the ethical committee at Bournemouth University, addressing the ethical aspects of the research. It is important to note that prior to commencing the data collection phase, official approval was obtained from the Faculty of Business School and the Research Committee at Bournemouth University (see Appendix E).

5.9. CHAPTER SUMMARY

This chapter has presented the methodology of the quantitative phase of the research, which represented the final phase of the research design of this study. The chapter began with a chapter introduction and study overview highlighting the key objectives to be addressed in this phase of the study, as well as rationale for the selection of the research design for data collection. The chapter further discussed the overall research design process including the research instrument, more specifically, this quantitative phase will use a questionnaire to examine the role of psychological distance in motor insurance consumers future behaviour in cross-cultural contexts. It further presented the scales for dependent and independent variables, and variables regarding psychological distance based on existing literature and the qualitative phase findings. The response format for the scale items involved a 7-point Likert scale (where 1 = strongly disagree and 7 = strongly agree), and other key aspects of the questionnaire design was discussed. Next, it proceeded with discussion on the sampling strategy and distribution process. The final sample consisted of 315 UK respondents and 309 Nigerian respondents, respectively. The target population and sampling unit was defined as 'any motor insurance consumer who is aged 18 years

and above, and has within the last 12 months, purchased or renewed their motor insurance online'. Having addressed the questionnaire design and sampling strategy, the data preparation and statistical techniques were then addressed. In particular, the main data collected were initially prepared by editing and cleaning before entering the data into SPSS 28. Statistical techniques which involved descriptive analysis, CFA and SEM were applied to analyse the proposed model and relationship. In addition, multigroup analysis was also conducted. Lastly, the criteria of the key model fit indices were presented including CMIN, GFI, AGFI, RMSEA, SRMR, TLI, and CFI. The results of the SEM and other analyses will be presented in the Chapter 7.

CHAPTER SIX

QUALITATIVE PHASE RESULTS

6.1. FINDINGS AND DISCUSSION: QUALITATIVE PHASE

This section presents the results of the thematic analysis as well as the discussion of the findings. It is structured into three which are shown in Figure 12 below. *Section 6.1.1.* presents the profiles of the participants and their DSE, and then the main findings from the interviews are discussed in *Section 6.1.2 to 6.1.5.* *Section 6.2* demonstrates the utilisation of the qualitative findings to revise the preliminary conceptual framework proposed in *Section 4.3*, and an alternative model is confirmed in Figure 14.

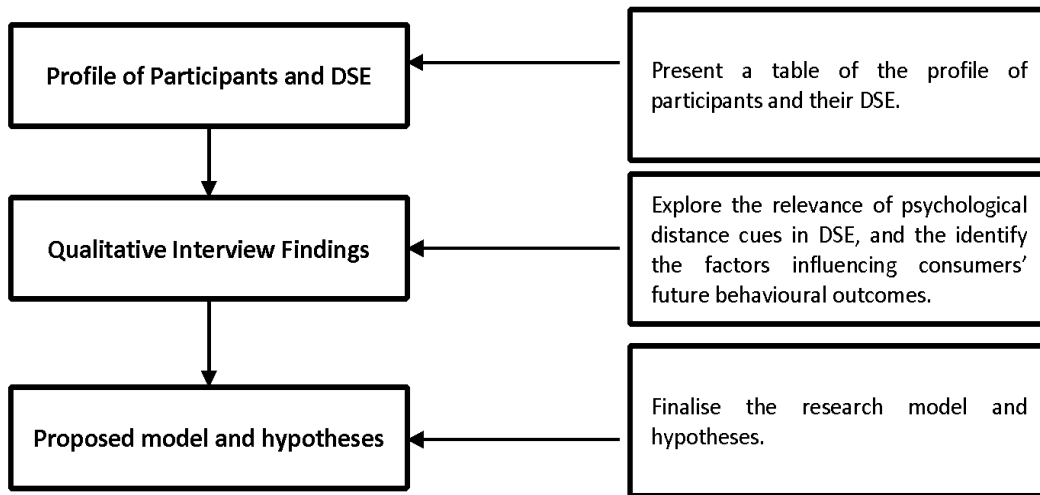


Figure 12: Process of qualitative phase outlined.

6.1.1. Participant Profile

A total of 20 participants were interviewed, with 10 each from the UK and Nigeria respectively. The UK participants resided mainly in London and Bournemouth, while the Nigeria participants lived in Lagos, the nation's commercial centre and Abuja, the national capital. Seven of the participants were female while thirteen were male. Most of the consumers within the sample were aged between 25 and 34 years old (30%), this is because this age range is a good representation of the key consumer segment of the motor insurance sector in both UK and Nigeria (Statista, 2022). The gender, age and DSE especially the channel, devices and insurance service provider are further reported in Table 17.

For this study, participants have been assigned a unique identification to protect their anonymity and differentiate their countries of origin, notably U1 – U10 representing UK participants and N1 – N10 representing Nigerian participants.

Table 17: Characteristics of the participants at the time of the interview (January to March 2021).

ID	United Kingdom				ID	Nigeria			
	Gender	Age	Occupation	Insurer (channel and Device)		Gender	Age	Occupation	Insurer (channel and Device)
U1	Female	24	Student	AXA Car Ins. (Direct website via Tablet)	N1	Male	22	Student	Leadway Assurance (Direct website via Mobile phone)
U2	Male	26	Hospitality	John Lewis Ins. (Comparison Website via Mobile Phone)	N2	Female	26	Trader	Cornerstone Ins. (Direct website via Mobile phone)
U3	Male	28	HR Admin	Lloyds Bank Ins. (Broker's Website via Mobile phone)	N3	Female	30	Academic	Allianz Ins. (Broker's website via Mobile phone)
U4	Female	33	Health Care	Direct Line (Comparison website via Mobile phone)	N4	Male	36	Lawyer	AIICO Ins. (Direct website via Mobile phone)
U5	Female	35	Social Worker	Tesco Ins. (Broker's website via Laptop)	N5	Male	40	Lawyer	FBN car Ins. (Direct website via Mobile phone)
U6	Male	38	Administrator	Church-hill Ins. (Direct website via Desktop computer)	N6	Male	44	Manager	Zenith Ins. (Direct website via Desktop computer)
U7	Female	42	Manager	Lloyds Bank Ins. (Comparison website via Laptop)	N7	Female	49	Housewife	AXA (Mansard) Ins. (Agent's

									website via Mobile phone)
U8	Male	47	Accountant	Allianz Ins. (Bank app via Mobile phone)	N8	Male	53	Housing	Old Mutual Nig. (Direct website via Laptop)
U9	Male	52	Administrator	Churchill Ins. (Broker's website via Laptop)	N9	Male	64	Director	IGI Nig. (Comparison website via Desktop computer)
U10	Male	70	Director	AA Ins. (Comparison website via Desktop computer)	N10	Male	68	Business Owner	IGI Nig. Direct website via Desktop computer)

6.1.2. Definition and Classification of ‘DSE’ (Digital Channel Adoption)

At the beginning of each interview, to determine the knowledge and clarity participants had about service encounter, a definition of service encounter was provided following Shostack (1985):

“A service encounter is a period in which the consumer and the company interact personally via in-person or telephone, or other media known as a channel”.

Then participants were asked about the time they used a digital channel for their general shopping encounter (e.g., do you frequently use online channels for your general shopping, and how often? what would you say is the reason for using an online channel?). A list of examples of when one might use a channel for their shopping experience (e.g., people use online (such as website or mobile apps) or offline channel (e.g., visit to the store) to search or make purchase for specific products like clothing, food, grocery, etc.) was also provided. These examples were only provided to people who were not able to provide an answer to the questions about what service encounter meant. This question was asked to define the concept of ‘DSE’ for this study and then explore the reason behind the initial adoption of digital channels for general shopping (online channel was the

term used in the interview instead of digital channel), participants who were unsure about what online channel means, were given a further definition as a guide.

Majority of participants recognised a digital channel as a channel that could make their shopping easier by allowing for ‘anywhere’, ‘anytime’, and ‘variety’ shopping experience, as shown in Figure 13. The participants defined a digital channel by its functionality, and its ability to provide the above elements. The reason for the adoption of the channel was also linked to its functionality, as both UK and Nigeria respondents both shared the same sentiment towards the ‘anywhere’, ‘anytime’ and ‘variety’ features of digital channel, and these features also were established as the reason for the adoption of digital channels in their everyday shopping (Lim et al., 2009; Toukabari and Ettis, 2021). Some of the statements from respondents below:

‘I think online shopping is so much easier than in actual shops it takes the hassle out of having to travel to and from....’ – (Participant U10).

‘Shopping online is really quick, easy and can be done 24 hrs a day....’ – (Participant U1).

‘.... It’s easier to shop online from the comfort of your own home.....’ – (Participant U6).

‘Online shopping is convenient because I can do it from home...’ – (Participant N1).

‘Online shopping gives me that choice of products and prices at the convenience of my room....’ – (Participant N4).

‘I get access to all variety of products online that makes it easier for me to choose.....’ – (Participant N7).

‘Online shopping provides me with key information about products and services and helps me to draw comparisons....’ (Participant N10).

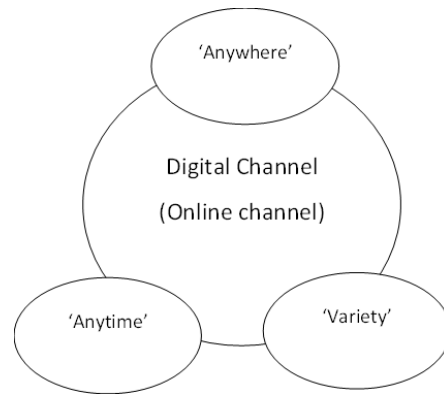


Figure 13: Classification of DSE (digital channel adoption).

For the question about the frequency of use of digital channels, participants from the UK and Nigeria both expressed that they shopped weekly online, but the type of products/services bought online was very different between the two countries, as UK respondents shopped more for clothing like ASOS, Boohoo, Pretty Little Things (PLT) etc, and food and groceries like Just Eat, Deliveroo, and top supermarket chains like ASDA, Tesco, Ocado etc.

‘I typically shop online for casual wears from ASOS, and for my kid since it is easier to do this while working from home’ – (Participant U4).

‘Food including my groceries are all done online through ASDA website, as I book a slot for delivery that matches with the time, I am home from work in the evening or sometimes, I do weekend slot, which is more expensive for me. This saves time and I don’t have to run around thinking about what to buy while in the shop, as my list is usually ready before I place my order online’ – (Participant U4).

These findings are supported by a similar report in Statista (2021) which showed that when consumers were asked about the type of products bought online in the UK in the past year, clothing was by far the most common answer: as roughly six in ten British digital shoppers had purchased at least one item of clothing in the past 12 months, while food and drinks came in second place. This was as a result of online shopping being ubiquitous (Featherman and Pavlou, 2002).

For Nigerian respondents, the most common type of product/services purchased online in the last 12 months were both clothing and entertainment (i.e., DSTV subscription) and homeware and appliances coming close second, with outlets like Jumia, Kongaa.com etc. also mentioned.

'.... the main product for me is usually new clothes sometimes I do this shopping on Jumia, as I usually get discount and the delivery is quick. So, I place my order and apply my discount at checkout. Jumia only offers this discount for those buying on their website, so it is a good offer for me...' – (Participant N1).

'...my most recent purchase was subscribing online via DSTV website for a new box, as I just moved house and there was no DSTV branch around my area. It was very easy to do, as I already asked my friends about which DSTV subscription is the best for all the good channels especially sport....' – (Participant N5).

This is similar to the findings reported in Statista (2021) as well as studies like Falode et al. (2016) and Ogbuji and Udom (2018), which showed that Nigerians have very positive attitudes towards online shopping especially as clothing, shoes, and consumer electronics were the most common items purchased online among Nigerian respondents. A study found that the most popular marketplace in terms of visitor numbers in Nigeria is by far Jumia (Sasu, 2022) while other popular online marketplaces included Konga, Jiji, and Cheki, which have all recorded some 30 million web visitors especially in 2019, which consisted mostly of a very young audience (Statista 2021).

Additionally, questions shifted focus to the main context which is motor insurance purchase. The interviews then explored the type of digital channel used for motor insurance purchase from the two countries, by asking two key questions: 'what digital channel did you use for your purchase of motor insurance?', and 'what kind of device was used for this purchase?'. These two questions were crucial in understanding the channels that are representative in both countries for purchasing motor insurance, and how this matches evidence in the literature. Regarding type of device and channel used for their recent motor insurance purchase/renewal online, both UK and Nigeria respondents had a clear preference for mobile phone as against laptop or desktop, and this may be largely due to the convenience of a mobile phone, and as reported in Statista's 2022 report, the number of unique mobile internet users stood at five billion, indicating that over 60 percent of the global internet population uses a mobile device to go online. While the UK's smartphone penetration rate has been steadily increasing year by year and reached an impressive overall figure of 93 percent in the year 2022 (Statista, 2022). For Nigeria, Pew Research Centre data in 2019 indicates that smartphone usage in Nigeria stands at 32%, which is still lower than several sub-Saharan countries, including South Africa (51%), Ghana (35%), and Senegal (34%). Nonetheless,

a study by Data Reportal reveals that a significant 92.4% of total internet users in Nigeria access the internet through smartphones (2021). This underscores the crucial role of ongoing growth in mobile internet connectivity within the country (Ogbuji and Udom, 2018).

In a similar light, it was observed that for DSE motor insurance, the largest share of respondents in Nigeria (seven in total) has a preference for insurance provider’s direct website, while two respondents had clicked through broker/agent’s website to purchase, and one purchased by clicking through a comparison website (specifically Compare.ng). The number for preference through the direct website of the insurance provider (only two in total) is way lower for UK than Nigeria especially since respondents had higher preference for clicking through comparison websites (indirectly to the insurer's website) (four in total). This is mainly because some channels like Price Comparison Websites were still a germane channel for Nigerians, as it only got popular sometime in 2018 (Statista, 2022). Also, this may be tied to the scepticism and natural sense of caution an average Nigerian has for online websites that are sketchy due to the high rate of cybercrimes in the country (Ewepu, 2016). These above findings led to the classification of both digital channels used and devices used for purchase of motor insurance, as illustrated in Table 18.

Table 18: Key classification of digital channels and devices used by motor insurance consumers (Source: Qualitative Study).

Key Digital Channel for Motor Insurance Purchase	Key Devices
- Direct from service provider’s website/mobile site	Laptop/Desktop or Mobile Phone
- Click through from comparison website/ mobile site	Laptop/Desktop or Mobile Phone
- Broker/agent’s website/ mobile site	Laptop/Desktop or Mobile Phone

6.1.3. Relevance of Psychological Distance in DSE Context

For this study, psychological distance has been operationalised to be the feeling of distance (or closeness), or lack of connection perceived by the consumer in a DSE towards the service provider, in a motor insurance purchase context. To establish respondents' understanding of psychological distance, they were asked to describe their perception of distance to their service provider. This question was asked to define the concept of ‘psychological distance’ for this study and explore the

various identified dimensions and cues established in the literature. Majority of respondents gave similar definitions:

'I believe this is about consumer and seller relationship and links to the direct access to each other....' (Participant N4)

'I would say it's knowing who they are and them getting to know you too, but distance should be anything that interferes with the closeness like poor service, whether in person or online' – (Participant U5)

'Closeness will be about free interaction with the service provider both online and offline....' (Participant N7)

'Feeling close to a seller, I guess it's about the services making you feel connected' – (Participant U6)

'My idea of closeness, will be inform of getting connection with the service provider whether through communication or past relationship....' (Participant U9)

'Knowing a bit about the service provider and feeling comfortable with them especially conversation with them....' (Participant N8)

These definitions given by respondents is not surprising and relates well with established definitions by past researchers such as Edward, lee and Ferle (2009) and Evans and Bridson (2005) that state that psychological distance is the perception of distance in consumer's mind and the degree to which consumers feel connected or not with their service provider. This shows that psychological distance plays a key role in consumer's evaluation of both 'interaction' and 'connection' with the service provider in a given DSE, and this interaction and connection leads to closeness or distance based on how the consumer perceives the service rendered by the service provider (Holmquist, guest and Gronroos, 2015; Chung and Park, 2017).

Additionally, past studies have empirically established that three key dimensions of psychological distance namely, spatial, social, and temporal distances (Trope and Liberman, 2010), are crucial in consumers' evaluation and decision-making process of the DSE (Huang et al., 2016) and this has further been discussed earlier within the preliminary conceptual model of psychological distance. In this section each relevant psychological dimension will be discussed in detail,

including definition of each theme, examples of codes as well as relating the discussion to existing literature to support the qualitative evidence from the data, and support the preliminary conceptual model.

6.1.3.1. Temporal Distance

Temporal distance concerns the temporal factors that influence consumers perceived distance to a DSE. Past studies have defined this as the sense of delay in the DSE between the consumer and the service provider affecting the consumer's evaluation and judgement of the service provider and their willingness to continue use and recommend their DSE (Darke et al., 2016). This conceptualisation draws inspiration from the insightful work of Zhang et al. (2020), which captured immediacy as an important cue of temporal psychological proximity. The findings from this study have confirmed the feeling of *immediacy as a great* influence in consumers perceived temporal proximity and motor insurance DSE purchase decisions. Participants typically expressed that the feeling of saving time, quick transactions and making better decisions about their time, were key reasons for using a digital channel for their purchase of motor insurance. For example:

'.....I opted to do it online instead because of the little time I had' – (Participant N9).

'I used my insurer's website due to not having much time since I knew calling them or visiting them would be out of the option, they tend to be very slow.....' – (Participant U1)

'I choose to go online because I do so easily on my phone rather than the hassle of visiting a branch that I will have to google for' – (Participant U3)

'I was able to take my time to look at different offers of the company online with my laptop during my break at work....' – (Participant U7)

'I felt I saved time using the comparison website to look up offers and making an informed decision based on the choices available, and making sure I liked what I got. I would not get the same at their office or over the phone, as they will be issues of the call cutting or getting frustrated with them not listening and making decision for me.....' (Participant U2)

The findings also suggest more specifically that UK consumers seem to tend to be more concerned with the timing and efforts associated with making a decision for purchase of motor insurance with

a service provider, as a key dimension for their initial adoption of digital channel, and compared to Nigeria consumers, who may be less affected by the timing factor of the purchase.

6.1.3.2. *Spatial/Physical Distance*

Flowing from the literature, physical distance dimension in DSE refers to the perceived geographical distance between consumer and a service provider (Fujita et al., 2016). To gain insight regarding interview participant's perceived geographical distance to their service provider and its role in their reason for using digital channel, a question was posed to them 'would you say you felt close or distant to the service provider when you think about their location difference from your own location (i.e., home or office), did the feeling of distance to the location have an influence in your purchase decision for motor insurance through the digital channel?' Most respondents expressed a feeling of distance when thinking about the geographical location of their service provider, as some could not readily tell where the physical office was located and a few had an idea but again, had no plans to visit the office, since a digital channel would save the effort of visiting. For example:

'Well, I don't really have a preference for visiting an office or insurer to renew my insurance, since I hardly know where they are located, and I think this may be because of being used to the internet as a better option to cut out the need to visit an insurer and I have done same for my travel insurance...' – (Participant N5)

'I don't think I can answer this, as someone who never checked for the address or the location of the insurer, might be because I never even had it in mind to visit them or buy direct from their office. Do people do that these days for insurance, I am certainly not sure...' – (Participant U4)

'Like I said it was not ideal to visit them as they will be very slow and might even be queue at the branch, I found it better to use the insurer's website on my tablet really, as this allowed for me to feel no location need...' – (Participant U1)

'Maybe if the location was closer, then I would have reconsidered buying online but this is not definite as I don't think having a full-time job will allow me time to do this, except on weekends, which is also super busy for me as a mother' – (Participant N7)

According to the coding process, service provider's *location proximity* and *telepresence* were identified as two important cues of physical distance (i.e., proximity) relevant to both UK and Nigeria participants in the context of motor insurance DSE and this is supported in research that has shown that location, and social presence play a key role in how consumers respond more positively to a digital channel, as it allows for access to service ubiquitously, on the move and a sense of telepresence, this creates physical proximity and reduces consumer's perception of distance related to location of the service provider (Henderson and Wakslak, 2010; Henderson et al., 2011).

6.1.3.3. *Social Distance*

Social distance dimension discusses prediction, evaluation and judgement made by consumers about how socially distant or close they feel towards the service provider (Trope and Liberman, 2010; Stephan et al., 2011). In DSE with little to no face-to-face contact, social distance plays a key role in consumers evaluation of the service provider, and to understand the common cues relevant to social distance in motor insurance DSE, a key question was put forward asking participants about their feeling of social distance to the service provider, based on the responses of few participants both from UK and Nigeria especially those who had referrals from family and friends 'would you say you felt close or distant to the service provider to be able to make your purchase online based on the recommendation from your family/friends?', this is because respondents had expressed the role of immediate close group as an influential factor in their decision to choose the service provider which in turn meant purchasing their motor insurance using a digital channel, for example:

'I opted to do it online instead because of the little time I had and because the best deals were available online with clear listing of the prices via the comparison website shown by my son for me' – (Participant N9)

'I had asked one of my close friends who was driving then, she has been using her insurance for a very long time.....' – (Participant N3).

'To be honest, I bought from the website because my friend did same' – (Participant U4).

'I really had no experience about car insurance I actually bought my insurance with the help of my mother, since she used the same insurance company,' – (Participant N2).

'I asked my wife to look for advice as she had a good deal with her existing insurance company.....' – (Participant U6).

All the respondents had a positive answer to the question, as they indeed felt the referral from a close group made them feel a bit close to the service provider, as it meant they knew something about them, and made it possible to purchase via the website. This finding is supported in the study carried out by Trope, Liberman and Wakslak (2007), where social distance was operationalised as related to the self and others concept, where close others recommendation was construed more abstractly and highly influenced the behaviour of consumers.

Additionally, for those who received no referral, a similar but slightly modified question was put forward 'how socially close or distant to the service provider, did you feel purchasing or renewing your insurance online?' some respondents noted:

'I would say a bit distant to me at first, as I didn't know the insurer that well, and the website felt unfamiliar then but since buying from there and being with them for a while, I think I can say I have a much better relationship now....' – (Participant U3)

'I think I felt socially close to them, like I did go to the branch when I was searching for the right insurance, and that helped me get access to them, before feeling okay with buying online...' – (Participant N6)

'Definitely socially close, as I have built some type of relationship with them as I kept getting emails about their other insurance options since getting my mobile phone insurance, and it became easier to choose them again for my car insurance' – (Participant U2)

The findings suggest that respondents who did not personally get referred to the service provider, felt socially close based on their experience with the service provider or the initial use of the digital channel, allowing for reduction of social distance. This is in line with past study that has shown that a relevant cue of social distance is the personal identity present in an interaction with a service

provider who seems familiar or who shares similar traits or values (Levine et al., 2005; Brewer, 2007). For this study, two important cues were *similarity* and *immediate close group* such as family and friend who recommend the use of the digital channel, which have been found to reduce consumers sense of social distance between towards the digital service provider (Venkatesh et al., 2003; Kim et al., 2008; Stephan et al., 2011). The results also show there are significant difference between the two countries' responses, as it is observed that Nigerian participants mentioned more than their UK counterparts on the importance of closer social group being influential in their purchase decision for motor insurance linking well with past studies on collectivist culture (Yamagishi and Yamagishi, 1994) trusting their in-group more. This also shows preliminary evidence that supports the relationship between social influence and social distance in relation to cultural differences, and more importantly, possible future behavioural intention.

6.1.4. Factors Influencing the Use of DSE for Motor Insurance

The interviews further explored the factors influencing the use of DSE, by asking two key questions. First, “what do you think the advantages (i.e., any benefits or positive experience gained) and disadvantages (i.e., drawbacks, difficulties or disappointments experienced) are of using a digital channel (e.g., websites and mobile sites) for your recent motor insurance compared to alternative channels (e.g., visit to the branch)?” They were also asked “what was/was not enjoyable about using the digital channel? Six of the seven factors (perceived usefulness, perceived ease of use, perceived risk, perceived enjoyment, social influence, and trust) were identified through the thematic analysis conducted. Each of these factors are discussed as follows.

6.1.4.1. Perceived usefulness

The functional benefits of digital channel stemming from its usefulness, were often the first point expressed by respondents, and this is not surprising given the essential role of ‘usefulness’ in influencing adoption, as suggested by models of technological adoption such as TRA, TAM and UTAUT, where past studies have seen its significance (Dieck and Jung, 2018; Hubert et al., 2019). In the context of this study, the respondents both UK and Nigeria perceived usefulness as a functional benefit, claiming that using digital channels for their purchase of motor insurance, provided better performance for buying insurance ‘anywhere’ and at ‘anytime, allowing for convenience as well as quick information. This factor was mentioned in 15 of the 20 interviews in different context related to functional, convenience and useful:

'I knew exactly how to use the internet especially looking for website to avoid time wasting and save cost, and since insurance is not an easy product, I already had an idea on what to look out for on the internet' – (Participant U2).

'I first bought my home insurance a long time ago, so I knew that using the website for a quote for car insurance was best suited and useful for me, I really can't find myself driving to different branches looking for price as I will be very confused. I prefer checking online and being assured of the offer' – (Participant U9).

'We don't really have that much option when it comes to buying insurance, so I would rather buy online than visit the branch to ask, especially since I have done same in the past for travel insurance and the likes' – (Participant N5).

'I went straight to the bank's website because they had contacted me initially if I wanted insurance, but I turned it down then as I had not bought a car, so when I got a car, I remembered that they did call me. I went straight to their website there since they are my personal bank too and it was very convenient for me' – (Participant N4).

Several respondents also indicated that obtaining useful real-time information about the insurance policy and price from the website enriched their digital channel use because it made the experience useful and practical, since they perceived that using the channel enabled them to improve their searches from the onset:

'I was able to take my time to look at different offers of the company online with my laptop during my break at work and I decided at a later time who to buy from and this saved me the cost of visiting a branch.....' – (Participant U7).

'...Insurance isn't my forte, so I spent little time from my busy schedule to get it. I opted to do it online instead because of the little time I had and because the best deals were available online with clear listing of the prices via the comparison website shown by my son for me' – (Participant N9).

These findings indicate that motor insurance consumers both in the UK and Nigeria expected positive benefit from using a digital channel and described same in terms of more functional

results, which is supported by the studies like Bhattacharjee (2008) and Agrifoglio et al. (2012), where perceived usefulness is seen as a construct closely linked to extrinsic motivation and benefit, as consumers usually seek to engage with technology for this (Hwang and Kim, 2018).

6.1.4.2. *Perceived ease of use*

Another factor that was present in the qualitative findings, and influenced motor insurance consumers' use of digital channels is ease of use. Some UK respondents indicated that using a digital channel for motor insurance purchase was much easier than using an offline channel (i.e., visit to the store):

'I choose to go online because I do so easily on my phone rather than the hassle of visiting a branch that I will have to google for' – (Participant U3).

'I didn't have enough time to think deep about getting my insurance as I needed to start driving quickly, so I just got one quickly by using my tablet and going to the AXA Car Insurance's direct website to look buy one, since it was much easier than calling them because it may take forever for them to answer the phone' – (Participant U1).

Most Nigerian respondents placed greater emphasis on ease of use stemming from the user-friendliness and speediness of the digital channel, and this was particularly mentioned often by the younger age group (24-38 years), and sometimes as a result of their search history when looking for quotes and prices:

'I think it is very user friendly. When you click it, they have user-friendly buttons especially for the mobile site' – (Participant N2).

'I think their site was user-friendly and had much information that one can get when they visit their branch...I anyway like to use the internet for things like searching before buying...' – (Participant N1).

'I had asked one of my close friends who was driving then, she has been using her insurance for a very long time. So, I had to get some information about price from her and then I went online to get more information which was quick, and I immediately chose one and paid for it' – (Participant N3).

These above findings are supported by past studies in technology adoption especially (UTAUT and TAM, see Section 3.4) that have found PEU as an important factor in influencing digital channel usage especially in an insurance context where consumers place emphasis on the purpose and mode of use (i.e., speedy, ease and user-friendliness), especially at any given encounter stage (Chiu and Chang, 2009; Hausman and Siekpe, 2009). The study by Hausman and Siekpe suggest that a convenient and ease of use website design has a significant impact on consumers' shopping experience and perception, especially future behaviour (2009).

6.1.4.3. Perceived risk

Perceived risk has been shown to be another important construct in influencing technological adoption in the financial services literature (Oglethorpe and Monroe, 1987; Martins et al., 2014; Jeong et al., 2018). It was no surprise that both UK and Nigeria respondents noted this same factor, but this was hardly in a positive light especially for Nigerian respondents, who are more insecure because of the high rate of fraud and data mishap often associated with complex financial services like banking and insurance (Ghosh, 1990). Hence, perceived risk seemed to be a deterrent for adoption of digital channels at their search stage, especially privacy and insecurity concerns, as a visit to the branch for search and inquiry purposes, made it possible for adoption of digital channel for actual purchase of motor insurance:

'Insurance is no child's play and with the rate of fraudulent practices and insecurity, I had to visit the bank by myself to discuss with them about their car insurance. This wasn't easy but it was worth it for my search process. I have heard about people being stopped on the road because their insurance doesn't check out, I would rather search and make up my mind at the office and then purchase online when I have a peace of mind' – (Participant N6).

'...I don't want anyone knowing about my insurance situation, so I had to go to the branch first and discuss one-on-one with their insurance agent, before deciding on what insurer to use, and going to their direct website when I finally decided later, which in my case was Old Mutual Nigeria' – (Participant N8).

'I actually initially bought a fraudulent insurance online. I believed everything that was shown online until when I had paid and then I realised that the website was a scam. It was

saddening because I wasted money. I should have been more careful as I have heard about other people's experience online. This made me do more research by asking my mother for help and then buying online' – (Participant N2).

These findings are supported by past studies that have shown that perceived risk leads to greater insecurity and a key issue for online shopping (Chen et al., 2015; Hubert et al., 2015), as consumers develop fear associated with buying fake products, and the thought of wasting time and money unwisely. In this qualitative finding, it is seen that respondents' search channel (i.e., use of offline channel) helps mitigate this risk associated with digital channel in the purchase encounter and this is supported in research done by (Harridge-March 2006).

6.1.4.4. Perceived enjoyment

Respondents both from UK and Nigeria related their interest in using digital channels for their motor insurance purchase to enjoyable and excitable experiences, which could be considered a hedonic benefit (Triandis, 1980; Davis et al., 1989). They stated that looking at information and checking for prices during their purchase process for motor insurance were sources of enjoyment and comfort:

'When I went to my bank, I remember seeing this flyer often about the insurance company, so I really just got stuck with them in my mind. When my husband then mentioned that he prefers them for my car insurance, I sure was happy and excited to browse GoCompare to see what was on offer and compare Lloyds Bank Insurance with others...' – (Participant U7).

'I actually went to the site my son recommended to purchase the insurance policy because I enjoyed it, and I was enjoying looking at options via the Compare.ng website....' – (Participant N9).

Additionally, the interview analysis identified some respondents gained enjoyable feelings from the consequence of using the digital channel, this is supported by past studies linking perceived enjoyment to both hedonic value and hedonic gratification (Ahmad and Sun, 2018; Osatuyi and Qin, 2018). Detailed and useful information was also highlighted as part of respondents' enjoyment:

‘.....I decided at a later time who to buy from and this saved me the cost of visiting a branch as all the right information was already online and enjoyable’ – (Participant U7).

‘After using Leadway Assurance’s website, I found out so much about the policy that I was opting for, which was comprehensive cover as well as the price and the contact for claim, so those useful results after using the website made it certainly enjoyable’ – (Participant N1).

6.1.4.5. Trust in service providers

Past studies have since evidenced the role of trust in online relationship marketing context and in TPB, as trust belief in DSE has been defined as an evaluation of a service provider and consumers’ willingness to use the digital channel for their transactions (Darke et al., 2016; Cui et al., 2020; Ali et al., 2021). In this study, trust in service providers was evidenced during the thematic analysis and linked to brand recognition, as respondents were more trusting to their service providers based on the popularity of the brand.

‘Although I searched the aggregator website for different offers, I stuck with a brand that I know. I initially have bought my mobile phone insurance from them, even though I didn’t have an idea what car insurance was about’ – (Participant U2).

‘IGI Insurance is a very popular brand back in the days because there were only a few insurance companies then. I chose them because they had a good advertisement then that was catchy also’ – (Participant N10).

‘Direct Line insurance was popular among my friends at work as most of them had bought from them, so it was easy to do same with such known brand’ – (Participant U4).

6.1.4.6. Social influence

Most respondents indicated that social influence played a major role in influencing their use of digital channel for purchase of motor insurance, and this is shown in numerous studies that have evidenced the direct effects of social influence often manifested through family, friends and acquaintances recommendation or referral in shaping consumers’ online purchase behaviour (Ciadini and Goldstein, 2004; Hansen et al., 2004; Hutzinger and Weitzl, 2021). In this study, social influence had substantial impact both UK and Nigeria respondents DSE:

I really had no experience about car insurance as I didn't insure anything before. I actually bought my insurance with the help of my mother, since she used the same insurance company, ' – (Participant N2).

'To be honest, I bought from the website because my friend did same, and she got a good deal. Also, a lot of my other friends have insurance with them' – (Participant U4).

'I asked my wife to look for advice as she had a good deal with her existing insurance company, I didn't really have time to do my search because I am always busy, but we both went direct to Churchill Insurance website and I got a quote, which was good and cheaper than my previous insurance' – (Participant U6).

I opted to do it online instead because of the little time I had and because the best deals were available online with clear listing of the prices via the comparison website shown by my son for me' - (Participant N9).

6.1.5. Reasons for Continued Use of service providers' Digital Channel and Recommending the Same to Others

The participants were asked questions on two of the future behavioural intentions i.e., Continuance intention - "Will you use the digital channel (i.e., service provider's channel) for your future renewal of your motor insurance? What are the major reasons for your intention/non-intention to use the online channel for your future renewal?", and their intentions to recommend the DSE to others - "Would you like to talk to your friends and acquaintances about this DSE? Would you recommend the online channel to others (friends/ families)? If so, why would you recommend them?". The answers to these questions led to one new potential factor (e.g., price which was already linked to perceived usefulness as a hedonic motivation, benefit and performance, as low cost is typically associated to the function and performance of a digital channel, since consumers adopt digital channel to save cost and effort (Keeney, 1999; Turban et al., 2008; Llyod and Luk, 2010), which was added to the perceived usefulness construct. All the factors related to motor insurance DSE future behavioural intentions are presented in the following sections.

6.1.5.1. *Perceived usefulness (price), perceived ease of use, and perceived enjoyment*

These three factors influencing the use of motor insurance DSE were also found to be important factors in continued use of service provider's digital channel for motor insurance renewal and in recommending the same to others:

Of course, it was very convenient when I purchased initially..... (Participant U4)

There are no reasons not to use my current service provider again especially the website, as it has very straightforward functions, easy and simple. (Participant N8)

'....I will keep using their website for renewal, for sure. Using the website is quite fun and easy to me. (Participant U6)

I will definitely recommend it to others. I will tell them that using website is useful. Free of charge to get a quote and it's convenient and reliable..... (Participant N7)

If my friends want to buy a car in the future, I would love to recommend my service provider's website, as a new car owner, the offer was really good too. Overall, it's quite easy to use, that's why. (Participant U3).

For price linked to the perceived usefulness and performance of the digital channel, about two respondents perceived that digital channel seemed to offer better deals and offer than offline channel, and this will be the main reason for continued use for renewal of motor insurance.

'I will use the website again. They provide the best deal for motor insurance I think, as I believe I got the best price ever online than visiting them' - (Participant U10).

Another participant indicated his intention to recommend the channel due to obtaining a discount by using the channel:

'I could find the comparative prices and once you used them, you could get 10 % off with your purchase which is very nice, especially for first time consumers on the website. I would be happy to recommend to my friends to use it too' - (Participant N9)

6.1.5.2. Trust

Research has evidenced the role of trust and familiarity as key constructs in achieving both initial adoption and continued use intention of the same technology (Wang et al., 2009; Ali, 2016). This is said to be important especially in a DSE and evidenced in reliable models like TAM, IDT, and ECM, as consumers engage in a remote service in the absence of physical contact and tangible cues of the product or service (Hung et al., 2003; Darke et al., 2016; Shin et al., 2018). In addition, some respondents described how trust in service providers and digital channels came from either the previous recognition of the brand or after the actual purchase, and this was linked to the service provider's channel as well.

'I already trust the brand as I said earlier, I know them since getting my mobile phone insurance, and I don't have plan to switch to another brand, if they are not failing on their performance of the policy, like when I have a claim in the future. So far, so good. (Participant U2).

'For me, I will stick to the brand and not move over to a new insurer. IGI is well known in Nigeria so I can say I trust them to an extent. With the rate of fraudulent insurance in the country at present, I don't think people should just be buying any insurance from just anywhere, especially all these new companies that have not been thoroughly vetted or even no review, you know what I mean.....for recommendation, my family is already aware of this brand as I have put in the good words, and will continue to do so...' (Participant N10)

'Still new to car insurance, so I will likely not switch and continue with Direct Line, but who knows, I might get a better price in the future but for now, I don't have plans to move' (Participant U4).

These findings are consistent with previous studies in a financial service context, that have shown that for when service provider is able to meet consumers' expectation in a DSE, this will increase trust, which in turn motivates continued use and recommendation intentions (Lu, 2014; Ali, 2016; Zhang et al., 2018).

6.1.5.3. Familiarity

In the present study, familiarity of previous experience of digital channel (McKnight et al, 2002) and trust in service provider, (Lee and Kwon, 2011) were mentioned by respondents as an

important factor guiding both their initial and future behavioural intentions. For both UK and Nigerian participants, it was more about familiarity as some consumers were not initially familiar with the digital channel used but this was different after the actual use of the digital channel, as service provider's channel slowly became trustworthy, as respondents expressed:

'I didn't initially have a personal experience with them but there was a lot of information online that helped with my purchase decision and built the brand familiarity and trust to consider them in the future....' – (Participant U6)

'Yes, I am more familiar with them so far, I haven't had any reason not to yet as buying online was pretty straight forward and I expect the renewal to be the same....' – (Participant N3).

'If I had a bad experience with buying from their website at first, then I would have said my trust for them is non-existent, but since it was not the case, I can confidently use the same channel in the future, as I have become familiar with using this means, and think about recommending the same for those that want the buy or renew from the comfort of their home, and willing to find a good price....' – (Participant U3)

I will definitely recommend it to others. I will tell them that using online is useful.....it's convenient and reliable, I will happily renew with them later. (Participant N7)

This finding and addition of familiarity to already identified antecedents is of no surprise as past studies have shown that familiarity as a cognitive concept and an emotional (affective) concept at the same time that influences consumers' perception, evaluation and behavioural intentions (Bhattacharjee and Premkumar, 2004; Lin and Chen, 2012; Franzoi, 2016). For this study, familiarity seems to flow from the cognitive perspective similar to a study by Gefen (2000), since respondents noted its importance in their future behaviour, based on their past experience and knowledge of their initial adoption and use of digital channel for their purchase of motor insurance (Li and Kishore, 2006). Hence this qualitative finding is supported by past studies like Kim et al. (2005) and Mao and Palvia (2006) which have both revealed that consumer's prior experience at the initial adoption stage will affect their future behaviour, as consumers tend to gain a knowledge structure with the technology.

6.1.5.4. *Satisfaction with choice decision*

Satisfaction has been explored as a key construct arising from ECM model developed by Bhattecherjee (2001b), where satisfaction was seen as a consumer's evaluation of their DSE experience based on the performance and expectation of the DSE (Limayem et al., 2007; Oliver, 2014; Hew et al., 2016). For satisfaction in this study, participants were asked the simple question of how satisfied they were with their motor insurance DSE experience especially with their digital channel usage. Most participants expressed positive feelings (i.e., happy) towards the digital channel they used, and satisfaction was based on simple functions, reliable services, and price information on the service provider's website. These positive feelings led to continued use intention for future renewals and recommending the service to others.

'I would say I am satisfied with their simple functions. As I have been with them now for just over 6 months, I don't have any complaints about it. I am happy to use it again and tell others to use it, of course' – (Participant U3)

'Yes, I can simply say I was satisfied as I will keep using their website for renewal, for sure...' – (Participant U4)

'I would recommend the channel, because I have such a good and happy impression and I was satisfied with their policy, price and information' – (Participant N2)

'... there was a lot of information online that helped with my purchase decision....' – (Participant U6).

'I will definitely recommend it to others.... I will happily renew with them later' – (Participant N7)

6.1.5.5. *Perceived risk*

Perceived risk was mentioned by the respondents but more as a reason for discontinuing the use of digital channels for renewal in the future. This was an important factor for both the UK and Nigeria respondents, as some mentioned that the issue of possible failure or loss arising from insurance claim due to using digital channel, could deter them from both continuing the use of digital channel for motor insurance renewal and recommending the same to others. This comes as no surprise as past studies have demonstrated that risk is an important barrier to technology adoption and even so future behaviour. This is because consumers will usually have doubts about

their digital insurance, especially the possibility of failure, some kind of loss or harm associated with the use of the digital channel when purchasing an insurance policy or filling a claim, will likely lead to higher level of risk for digital consumers than those who shop through traditional channels (Dahana, Shin and Katsumata, 2018; Nasrin and Dahana, 2022). Some respondents expressed that:

'I used my insurer's website due to not having much time since I knew calling them or visiting them would be out of the option, they tend to be very slow, but not sure I will continue to use this for my renewal, as I don't feel safe about my personal information being there, and it might just be better to call them during that period as they already have my details on file' – (Participant U1)

'.... I remember how I bought an artificial hair online via Instagram, and I never got what I paid for. For my insurance, I still fear that even though I have bought online, I might go through same disappointment during my claim time especially since insurance is more risky' – (Participant N3).

'I will possibly look to personally discuss with my service provider about an accident. So, it might be best to contact them directly for something like this, and I will likely not want to do this online' – (Participant U9).

SUMMARY OF QUALITATIVE FINDINGS

The in-depth interviews with the motor insurance consumers represented the second phase of the research. The findings from this phase, generally, reinforced the factors salient to the consumers' future behavioural intentions i.e., continuance intention and recommendation intention, presented in previous sections. These factors included the already identified ones discussed in Section 4.3, including technological characteristics factors: perceived usefulness, perceived ease of use, perceived risk, psychological characteristics factors: perceived enjoyment, trust, and satisfaction and finally, social characteristics factor: social influence. The in-depth interview further revealed an additional factor relevant to the psychological characteristics factor, known as familiarity and linked to the cognitive perspective related to consumer's previous use and experience with

technology and its influence on their future behaviour. The utilisation of these interview findings in the quantitative study is demonstrated in the next section.

6.2. REVISION OF CONCEPTUAL FRAMEWORK AND RESEARCH HYPOTHESIS

As shown in Figure 14, the preliminary conceptual framework proposed in Section 4.3 was refined based on the interview findings. The modification of the research model included one additional psychological characteristic factor, familiarity to the conceptual framework and hypotheses.

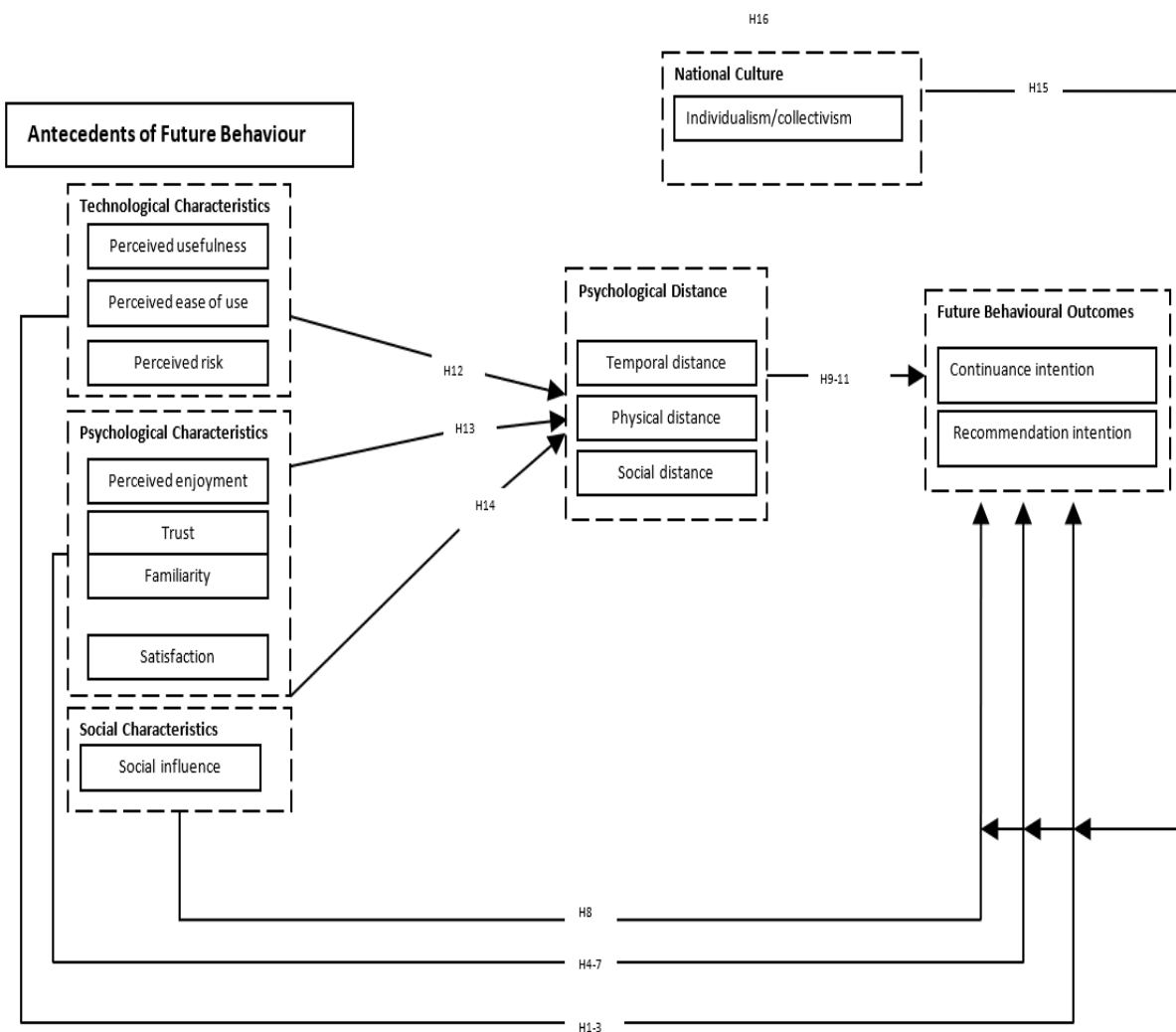


Figure 14: Revised Conceptual Framework

The initial fifteen hypotheses remain unchanged but includes additional hypothesis for familiarity based on the findings and discussion in Section 6.1.5.3 and update of the proposed H13. Thus, the following hypothesis is put forward:

H6a-b: Familiarity with the DSE has a positive effect on motor insurance policyholders' a) continuance intention, and b) recommendation intention.

H13a-b: Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of psychological characteristics variables: 1) PEN, 2) TRST, 3) FAM, and 4) SAT on their a) continuance behavioural intention, and b) recommendation intention.

The final fifteen hypotheses constitute the conceptual model for this study and are summarised in Table 19.

Table 19: A Summary of the Research Hypotheses for Explaining Motor Insurance Policyholders' Future Behaviour through the Lens of Psychological Distance and National Culture (Developed for this study).

Hypothesis no.	Description
H1	H1a Perceived usefulness in DSE has a positive effect on motor insurance policyholders' continuance intention.
	H1b Perceived usefulness in DSE has a positive effect on motor insurance policyholders' recommendation intention.
H2	H2a Perceived ease of use in DSE has a positive effect on motor insurance policyholders' continuance intention.
	H2b Perceived ease of use in DSE has a positive effect on motor insurance policyholders' recommendation intention.
H3	H3a Perceived risk in DSE has a negative effect on motor insurance policyholders' continuance intention.
	H3b Perceived risk in DSE has a negative effect on motor insurance policyholders' recommendation intention.
H4	H4a Perceived enjoyment in DSE has a positive effect on motor insurance policyholders' continuance intention.
	H4b Perceived enjoyment in DSE has a positive effect on motor insurance policyholders' recommendation intention.

H5	H5a	<i>Trust in DSE has a positive effect on motor insurance policyholders' continuance intention.</i>
	H5b	<i>Trust in DSE has a positive effect on motor insurance policyholders' recommendation intention.</i>
H6	H6a	<i>Familiarity with the DSE has a positive effect on motor insurance policyholders' continuance intention.</i>
	H6b	<i>Familiarity with the DSE has a positive effect on motor insurance policyholders' recommendation intention.</i>
H7	H7a	<i>Satisfaction of the DSE has a positive effect on motor insurance policyholders' continuance intention.</i>
	H7b	<i>Satisfaction of the DSE has a positive effect on motor insurance policyholders' recommendation intention.</i>
H8	H8a	<i>Social influence in DSE has a positive effect on motor insurance policyholders' continuance intention.</i>
	H8b	<i>Social influence in DSE has a positive effect on motor insurance policyholders' recommendation intention.</i>
H9	H9a	<i>Consumer's perceived temporal closeness towards a DSE will increase their willingness for continuance intention</i>
	H9b	<i>Consumer's perceived temporal closeness towards a DSE will increase their willingness for recommendation intention.</i>
H10	H10a	<i>Consumer's perceived physical proximity towards a DSE will increase their willingness for continuance intention.</i>
	H10b	<i>Consumer's perceived physical proximity towards a DSE will increase their willingness for recommendation intention.</i>
H11	H11a	<i>Consumer's perceived social closeness towards a DSE will increase their willingness for continuance intention.</i>
	H11b	<i>Consumer's perceived social closeness towards a DSE will increase their willingness for recommendation intention.</i>

<i>H12</i>	<i>H12a Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of technological characteristics variables: 1) PUSE 2), PEU, 3) PRSK on their continuance behavioural intention.</i>
	<i>H12b Consumers' perceived 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of technical characteristics variables: 1) PUSE 2), PEU, 3) PRSK on their recommendation intention.</i>
<i>H13</i>	<i>H13a Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of psychological characteristics variables: 1) PEN, 2) TRST, 3) FAM, 4) SAT on their continuance behavioural intention.</i>
	<i>H13b Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of psychological characteristics variables: 1) PEN, 2) TRST, 3) FAM, 4) SAT on their recommendation intention.</i>
<i>H14</i>	<i>H14a Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of social characteristics variables: 1) SOINF, on their continuance intention.</i>
	<i>H14b Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of social characteristics variables: 1) SOINF, on their recommendation intention.</i>
<i>H15a1-a8 The relationship between antecedents of future behavioural intentions of DSE (PUSE,PEU,PRSK,PEN,TRST,SAT,SOINF) and policyholders' future behaviour (CI and RI) of use of digital channel is moderated by the cultural dimension, IC (Individualism/Collectivism) in the UK context.</i>	

The next section discusses the instrument design and testing of the measurement items, starting from the scale development process.

6.3. SCALE DEVELOPMENT PROCESS

This section discusses the results of the scale development process. As stated in Section 5., this study followed a four-stage approach for the scale development were as follows: 1) defining the key constructs, 2) generating and judging the measurement items, 3) validation and refinement of the scale items through studies, and 4) finalising the scale. This will be discussed in much detail below.

6.3.1. Construct Definitions

The first stage involved the definition of the key constructs within the proposed model, which were derived from two main sources, the existing literature, and the results from the preliminary qualitative phase to define the constructs. The initial review of literature provided a foundation for the construct definition and the integration of the in-depth interview findings clarified the definition by identifying key construct dimensions within the motor insurance DSE context, as presented in Table 20.

Table 20: Definitions of Key Constructs.

Constructs	Definition	Adapted from	Questionnaire details
Perceived Usefulness	Consumer's perceived functional benefits gained from the use and adoption of digital channel for motor insurance purchase/renewal (e.g., rapidity, productivity, convenience, immediacy, ubiquity)	Bhattacharjee (2001a)	Section E: Question 7.6.
Perceived Ease of Use	Consumer's perception that using digital channel for motor insurance purchase/renewal would be free of effort (e.g., simple features, easy navigation)	Davis (1989)	Section E: Question 7.1.
Perceived Risk	Consumer's perceived associated risk with using a digital channel to perform a transaction like motor insurance purchase/renewal (e.g., personal data, cyber security, financial transaction security, online fraud)	(Bonson Ponte et al., 2015; Ryu et al, 2018),	Section E: Question 7.4.
Perceived Enjoyment	Consumer's personal enjoyment gained from the use of digital channel for motor insurance purchase/renewal	Chiu, Chang, Cheng, and Fang (2008).	Section E: Question 7.5.
Satisfaction	Consumer's overall evaluation of prior digital channel use experience for motor insurance purchase/renewal	Bhattacharjee (2001a) Oliver (2015)	Section E: Question 7.10.
Trust	Consumer's overall confidence in the truthfulness and consistency of a digital channel for motor insurance purchase/renewal	Gefen et al. (2003)	Section E: Question 7.3.
Familiarity	Consumer's knowledge about a digital channel accumulated by their previous experience	Gefen (2000)	Section D: Question 6.9.
Social Influence	Consumer's perception of the influence from social group to perform a specific task or	Ajzen (1985) Venkatesh et al. (2003)	Section E: Question 7.11.

	behaviour, especially the use of a digital channel for motor insurance purchase/renewal		
Continued Use Intention	Consumer's intention to continue using digital channel for future insurance activities (after initial acceptance, as normal and a future transactions)	Bhattacharjee (2001b)	Section E: Question 7.19.
Recommendation Intention	Consumer's intention to say positive things about the digital channel and encourages others to use digital channel for motor insurance purchase/renewal	Maxham and Netemeyer(2002); Xu et al. (2015); Kim et al. (2016)	Section E: Question 7.18.

6.3.2. Item Pool Generation

After the first stage of construct definition, the next stage was item generation and judgement of the measurement items. The aim of this stage was to develop a sufficient item pool (i.e., multi-item measurements) for each of the underlying constructs of the study. The items in the current study consist of existing scales from literature on psychological distance, DSE and future behaviour (in some cases with modification) as a basis for each scale, together with new insights from the preliminary results of the qualitative phase as shown in Section 6.1. Due to the limited number of past studies on psychological distance in the context of motor insurance DSE, this study incorporated variables based on extant literature while also utilising qualitative findings. This is guided on the premise of past suggestions from researchers that causal observation or interview should be initially conducted to determine that the developed questions are appropriate (Sommer and Sommer, 1991). Modification of the wording of some items was done to ensure context application, conceptual equivalence, target, and clarity.

An overview of the measurement items for each construct in this study is presented next. Besides questions about demographics and general online shopping behaviour, a seven-point Likert scale format were used throughout the questionnaire providing response options ranging from strongly disagree to strongly agree (i.e., items for the constructs of continued use intention and recommendation intention) e.g., 1 = strongly disagree, 2 = disagree, 3 = somewhat disagree, 4 = neither agree nor disagree, 5 = somewhat agree, 6 = agree, and 7 = strongly agree. In social science research, this type of Likert scale including that of five-point scale are widely adopted to measure opinions, belief, attitude, and behaviour (Nunnally and Bernstein, 2010; Bearden et al., 2011; Babbie, 2013; DeVellis, 2016). Compared to scales with fewer responses, some researchers have

suggested that a seven-point scale can effectively capture magnitude and direction of responses (Bryma, 2016). Similarly, Dawes (2008) opined that a lengthier scale like seven-point scale allows for clarification of the variance of scale for respondents while also preventing them from being too neutral with their responses, as against a fewer point scale like five-point scale, which makes it simple for respondents to read out the complete list of scale descriptors, and often results in respondents giving neutral responses (Gray, 2020). Full list of items for each construct is presented in Table 21 below:

Table 21: Measurement items for key constructs in the study.

Dependent Variables - Future Behaviour Intentions	
Continued Use Intention	A total of three items were used to measure motor insurance DSE continued use intention. Two items (CI1 and CI2) were adapted from Bhattacharjee (2001b) and based on the results of the qualitative phase; one additional item (CI3) was added to cover alternatives such as other insurer/third party rather than their current insurer's website: CI1: I will continue purchasing/renewing car insurance online with my service provider. CI2: I intend to renew car insurance via my service provider's official website. CI3: I would be happy to renew car insurance via a third party's website.
Recommendation Intention	Another future behaviour intentions variable was measurement of intention to recommend digital channel/insurer to others. Two items were adapted from Kim et al. (2016), and one from Maxham and Netemeyer (2002) to measure policyholder's intention to recommend their digital channel/insurer to others: RI1: I would recommend purchasing/renewing car insurance online with my current service provider to my family and friends who seek my advice. RI2: I will say positive things about my experience of purchasing/renewing my car insurance online. RI3: I would share

	my online purchase/renewal experience of car insurance with my current service provider to other people through word-of-mouth.
Independent Variables - Future Behaviour Antecedents	
Technological Characteristics factors	
Perceived Usefulness	To measure the construct of perceived usefulness, four scale items were developed and adapted from Thong et al. (2006) to capture the perceived functional benefits of a digital channel. These items are shown below: PUSE1: Using my service provider's website is useful for purchasing/renewing my car insurance. PUSE2: Using my service provider's website improves my performance in purchasing and renewing my car insurance. PUSE3: Using my service provider's website makes it easier to purchase/renew my car insurance. PUSE4: Using my service provider's website enables me to purchase/renew my car insurance faster.
Perceived Ease of Use	A total of four items were developed to measure the construct perceived ease of use. Two items were adapted from Thong et al. (2006): PEU1: I found purchasing/renewing my car insurance online to be convenient. PEU2: I found purchasing/renewing my car insurance online to be Speedy. The qualitative findings suggested that policyholders' perceived ease of use in using digital channels for their insurance purchase was simply based on designed structure with easy and fun navigation and adapted from Venkatesh et al. (2012) to include the interview findings. These were: PEU3: I found purchasing/renewing my car insurance

	<p>online to be easy. PEU4: I found purchasing/renewing my car insurance online to be fun.</p>
Perceived Risk	<p>In this study, perceived risk measures consumers’ perception of associated risk with use of digital channels for motor insurance purchase such as exposure of personal data, cyber security, financial transaction security, online fraud (Lu et al., 2011). This study adapted one item from Lu et al. (2011) for the context of motor insurance DSE: PRSK1: I feel safe when purchasing/renewing my car insurance online with my service provider. In addition, two more items were incorporated from the qualitative findings. Hence, the following two items were adapted from Blut (2016) to include the qualitative findings. PRSK2: Purchasing/renewing car insurance online is a safe service provided by my service provider. PRSK3: Purchasing/renewing car insurance online is protected by the precautions undertaken by the provider.</p>
Psychological Characteristics factors	
Perceived Enjoyment	<p>Perceived enjoyment was measured using a total of three items generated from the literature and the qualitative findings. One item was used and derived from Davis et al. (1992) as using digital channel for purchase was perceived to be enjoyable in its own right: PEN1: I found purchasing/renewing my car insurance online enjoyable. In addition, two more items were included from the qualitative findings, as consumers found the use of digital channels for motor insurance purchase/renewal was based on the premise of the channel being exciting and comfortable to use. This is supported by similar wording of ‘interesting’ and ‘pleasurable’ adapted from Davis et al. (1992). The following two items were added to measure consumer’s perceived enjoyment</p>

	<p>from the digital channel's performance consequences: PEN2: I found purchasing/renewing my car insurance online exciting. PEN3: I would be comfortable purchasing/renewing my car insurance from my service provider's official website.</p>
Trust	<p>Trust was measured using four items, which were adapted from Morgan and Hunt (1994) and Vatanasombut et al. (2008). These items include: TRST1: I felt confident that I will receive a good service while purchasing/renewing my car insurance online with my current service provider. TRST2: My current service provider's website seems trustworthy. TRST3: Compared with other ways of purchasing/renewing my car insurance, I trust my service provider's official website. TRST4: I feel safe when purchasing/renewing my car insurance online with my service provider.</p>
Satisfaction	<p>Three items were adapted from Ramus and Nielsen (2005) and Lu (2007) to measure consumer's evaluation of their DSE experience based on the performance and expectation of the digital channel. SAT1: I am happy I made my purchase/renewal of car insurance online. SAT2: My choice to purchase/renew my car insurance online was a wise one. SAT3: I am satisfied with the overall experience of purchasing/renewing my car insurance online with my current service provider.</p>
Familiarity	<p>Familiarity was measured by three items adapted from Gefen (2000) and Venkatesh, Thong, and Xu (2012) which were also supported by the qualitative findings: FAM1: I am experienced with purchasing/renewing my car insurance online. FAM2: I have knowledge of the major names/brands there are for car insurance. FAM3: I am familiar with where to look for the best deals online for car insurance.</p>

Social Characteristics factors	
Social Influence	Social influence measured the policyholder’s perception of the influence from social groups on their use of digital channels in performing their purchase/renewal of motor insurance. This study adapted three items from Venkatesh, Thong, and Xu (2012) for the context of motor insurance DSE: SOINF1: Most people who are important to me would think that using the website to purchase/renew my car insurance online is a wise idea. SOINF2: Purchasing/renewing my car insurance online could be influenced by people around me. SOINF3: My decision to purchase/renew my car insurance online was because my family and friends used this process and recommended it.
Psychological Distance Dimensions	
Spatial/Physical Distance (SPD)	(Cues: location proximity and telepresence) (Adapted from Zhang and Li, 2022) SPD1: Purchasing/renewing car insurance online removes the need to visit my current service provider in person/physically. SPD2: I save effort/energy with my current service provider by doing the purchase/renewal online. SPD3: Purchasing/renewing car insurance online allows me to connect with my current service provider (more) easily. SPD4: Purchasing/renewing the insurance online with my current service provider saves travel time.
Temporal Distance (TD)	(Cues: immediacy and timesaving) (Adapted from Okazaki and Mendez, 2013; Zhang et al., 2020) TD1: Purchasing/renewing my car insurance online allows me to make better decisions with time. TD2: I save time dealing with my service provider by purchasing/renewing car insurance online. TD3:

	Purchasing/renewing my car insurance online cuts out waiting time.
Social Distance (SOD)	(Cues: similarity and intimacy) (Adapted from Lin et al., 2021; Chen et al., 2022) SOD1: I feel I can easily access my current service provider online when needed. SOD2: I can easily seek help or advice from my close group when I have questions about purchasing online. SOD3: I have developed a good relationship with my service provider online. SOD4: I believe my current service provider is very similar to me.
Individual Variables	
General Online Purchase behaviour	In order to grasp a general idea of consumers' online purchase behaviour, the current study adapted two items from KPMG Global Online Consumer Report (2017) including "How often have you shopped online over the past 12 months?" (Provided with options "daily, weekly, fortnightly, once a month, once every 2-3 months, 4-6 months, 7-9 months, 10-12 months, and never) and "What type(s) of product/service do you tend to purchase online?" (Provided with product category options food, clothing, entertainment, homeware, sportswear, insurance, domestic services, etc.).

6.3.3. Item Pool Review Results

In total 44 initial items were generated for this quantitative phase based on literature review and preliminary qualitative results. The third stage of the scale development involved scale validation and refinement. The first step of the scale validation relied on the expert review before the final version of the questionnaire (Nunnally, 1978). The questionnaire was initially sent to the supervisors for feedback and correction. The revised questionnaire was sent back to them for final approval. The approved questionnaire was then submitted to three independent judges who are experts in social psychology and consumer behaviour field chosen after careful consideration

within the Department. They were asked to review and assess the degree to which the developed multi-item measures reflected past empirical study and theoretical considerations relevant to the study's context. A final agreement of 95% was achieved after about two repeats of this procedure. Accordingly, this feedback and corrections were used to adjust and refine the items where required. The changes are shown in Appendix K.

The second step of scale validation involved the design of the questionnaire in English language based on relevant studies. It then was translated into simpler Nigeria English, considering the purpose of the study and a requirement for cross-cultural samples. In order to avoid any confusion or misunderstanding of the questions or items, a group of independent reviews selected from a pool of Ph.D. researchers, who hailed from the UK and Nigeria respectively, were invited to review the finalised two language versions of the questionnaire for any error and ambiguous statement identification (Zhang and Aryadoust, 2022). Upon receipt of the feedback, necessary corrections and further adjustments were done to improve clarity and overall comprehension of the questions identified. Finally, two bilingual marketing researchers reviewed and validated the final two versions of the questionnaire to ensure it was appropriate and satisfactory for distribution.

The next step of scale validation focused on the refinement of the developed scales and checking their reliabilities. The reliability assessment for questionnaire is closely aligned to scale validation to represent the homogeneity of the multi-item measures (DeVellis, 2016; Kline, 2023). The pilot study was conducted in December 2022 using a convenience sample consisting of a panel sample from Qualtrics multiple market research panel focusing on participants who are aged 18 years and above from the UK and Nigeria, and who have used a digital channel to purchase/renew their motor insurance in the past 12 months. While this is a convenience sample, the participants were essentially part of the relevant population of focus (i.e., motor insurance policyholders), as panels allow researchers to target participants according to pre-profiled demographics ("Level 1" targeting, e.g., motor insurance policyholders in UK and Nigeria only) (Chandler et al., 2019; Coppock and McClellan, 2019), and therefore were suitable for the pilot study. The questionnaire was uploaded onto Qualtrics platform and included a filter question to further screen out participants based on the criteria discussed in Section 5.6.3, while also allowing for only one attempt from the same respondent.

6.3.4. Pilot Test

6.3.4.1. *Pilot Testing Data Collection Procedure*

For pilot testing, the rule of thumb is to test the survey on at least 30 to 50 people prior to full-scale administration (Sheatsley 1983; Sudman 1983). Additionally, Hertzog (2008) made several different recommendations for sample size depending on the purpose of the pilot study in her recent and comprehensive article. For a feasibility study, her recommendations were, “samples as small as 10-15 per group sometimes being sufficient” (p. 190). For instrument development, her recommendation was 25 to 40. Hertzog recommended 20 to 25 for intervention efficacy pilots, given reasonable effect sizes, but 30 to 40 per group for pilot studies comparing groups. For this pilot survey study, to ensure both accurate and precise parameter estimates, and a sample that are both representative of the population as well as sufficiently large for comparing groups, which in this case is the country difference, UK, and Nigeria. Hence, based on recommendations from Hertzog (2008) and Sudman (1983), the pilot sample size at 10% of the main sample size, 300 for each country, fell within the recommended number of the rule of thumb test. In this study, an initial total of 121 respondents filled out the survey with a completion rate of 56%, Sample size comprising of 68 respondents, 34 from UK and 34 from Nigeria, who all met the criteria, since questionnaire must be completed by those who have bought or renewed their car insurance in the last 12 months, and this was considered within the right parameters for pilot testing.

6.3.4.2. *Pilot Results*

The pilot dataset was analysed using three stages. First, cleaning and sorting data to check for missing values and normality, second was conducting exploratory factor analysis (EFA) on all measurement items to gauge the factor solutions, third, scale item and instrument adjustment. The ordinal logistic regression was not applied to predict the value of the dependent variables DV (FUTBEH – Future Behaviour: Continuance intention (CI) and Recommendation intention (RI)) by using the independent variables IDV (Antecedents of future behaviour – TRST, PRSK, PUSE, PEU, FAM, PEN, SAT, SOINF), as this is a pilot sample size study, understanding the constructs are represented correctly in the questionnaire, is the main focus.

All data cleaning and sorting helps to increase the accuracy of the data analysis while complying with the rule of structural equation model (Hair et al., 2006). Data was immediately entered into 'Statistical Package for the Social Sciences' SPSS Statistics 28 (IBM), and all out of range

responses corrected before removing all the missing values which was as a result of incomplete survey for those who did not meet the criteria. Of the 68 respondents, all the 44 items were on the key constructs (IDV, DV) and additional 11 items for Mediating factor) in the two countries had cases with less than 5% missing values (Garson 2015), thus advanced imputation techniques such as multiple imputation of missing values analysis were not required. Next, before EFA was conducted, it is necessary to test whether the dataset is suitable for EFA. To achieve this, the results of the Kaiser-Meyer-Olkin Measure (KMO) and Bartlett's Sphericity Tests should be firstly checked. Bartlett's Test of Sphericity and the KaiserMeyer-Olkin Sampling Adequacy Test (KMO) are widely used in the literature to determine the strength of relationships and evaluate the factorability of variables. While KMO provides information on sample adequacy, Bartlett's Test of Sphericity also provides information on whether the dataset has pattern relationships. A significant KMO value of 0.60 and above and Bartlett's Test of Sphericity being $p < .05$ indicate that the data are suitable for factor analysis (Hair et al. 2010). In the pilot study, KMO measure of sampling adequacy test value was above 0.60 with a high value of 0.850, and Bartlett's test of Sphericity was significant ($\chi^2 (406) = 1926.85, p < .001$). indicating the appropriateness of factor analysis, and that the data was statistically significant (Field 2013).

The EFA was conducted on the key factors under investigation in the study, leading to 55 items (44 items comprising the IDV and DV; and 11 items comprising mediating factors) employing 7-point Likert type scales to measure various constructs identified from past literature and preceding qualitative phase. An EFA was required firstly to ascertain whether variables intended to measure a particular construct would be subsumed under a factor representing that construct. Secondly, an EFA was required as 10 of the 55 items used were new items which were not based on existing studies but on findings from the preceding qualitative phase (i.e., items under some of the Psychological Distance Dimensions).

Principal Component Analysis (PCA) was the method used when running the EFA as the sample size of 68, and the data was not normally distributed, which also does not require CFA to be performed, just the understanding of factors (Hair et al., 2019). Also, many authors have stressed and discouraged others from using EFA when their sample size (N) is too small to conform to the norms presented in the state of the art in factor analysis (Hair et al., 2019). Later studies have shown that those propositions are inconsistent (Jackson, 2001; Gortezko, Pham and Bühner, 2021).

Consequently, researchers like Sapnas and Zeller (2002) determined that an adequate sample size for principal component analysis, which was suggested as a sample size between 50 and 100 and deemed adequate to evaluate psychometric properties of measures of social constructs. Hence, as EFA is generally a "large sample (N)" Procedure, the minimum threshold has been set to at least $N = 50$ (MacCallum and Strathan, 1999; MacCallum et al., 2001). This is because, if the sample size is too small, it is not possible to obtain generalisable or reproducible results (Costello and Osbourne, 2005).

Although there are different recommendations in the literature for rotation preference, the choice of the best rotation method is at the researcher's discretion to some extent. The effect of the selected rotation on the results may vary according to the number of samples on which the research is conducted. Orthogonal Rotation (Varimax) was used given the assumption that the constructs are related (Hair et al. 2010; Field 2013). Additionally, the orthogonal rotation includes the relationship between the factors, and it gives better results compared to oblique solutions, when handling a small sample size below 100 and is much more representative of the theoretical relationships (MacCallum and Strathan, 1999) (Note that Oblique rotation is mostly preferred at approximately 74.4% in studies, who have used larger sample size).

Table 22: EFA for IDV and DV key construct; Source: Developed for this study using SPSS.

	Items	Construct									
		RI	CI	TRST	SOINF	PUSE	PEN	PEU	SATI	PRSK	FAM
Recommendation intention ($\alpha = .90$)	RI2 - I will say positive things about my experience of purchasing/renewing my car insurance online.	.879									
	RI3 - I would share my online purchase/renewal experience of car insurance with other people through word-of-mouth	.841									
	RI1 - I would recommend purchasing/renewing car insurance online to my family and friends who seek my advice.	.711									
Continuance Intention ($\alpha = .72$)	CI1 - I will continue purchasing/renewing car insurance online in the future		.767								
	CI2 - I intend to purchase/renew car insurance via the insurer's official website in the future.		.684								
	CI3 - I would be happy to purchase/renew car insurance via a third party's website.		.482								
Trust ($\alpha = .90$)	TRST1 - I felt confident that I will receive a good service while purchasing/renewing my car insurance online with my service provider.			.859							
	TRST3 - Compared with other ways of purchasing/renewing my car insurance, I trust my current service provider's official website.			.768							

	TRST2 - My current service provider seems trustworthy			.754						
Social Influence ($\alpha = .83$)	SOINF2 - Purchasing/renewing my car insurance online could be influenced by people around me.				.923					
	SOINF1 - I value the opinion of people who are close to me when purchasing/renewing my car insurance online.				.835					
	SOINF3- my decision to purchasing/renewing my car insurance online was because my family and friends used this process and recommended it.				.734					
Perceived Usefulness ($\alpha = .89$)	PUSE3 - Purchasing/Renewing my car insurance online makes it easier to make purchases.					.749				
	PUSE2 - Purchasing/renewing my car insurance online helps me to make better purchase decisions regarding the car insurance to have.					.742				
	PUSE4 - Purchasing/renewing my car insurance online saves me money compared than doing this offline.					.699				
	PUSE1 - Purchasing/renewing my car insurance online is a quicker process than doing it offline.					.691				
Perceived Enjoyment ($\alpha = .91$)	PEN2 - I find purchasing/renewing my current car insurance online exciting.						.770			
	PEN2 - I find purchasing/renewing my current car insurance online exciting.						.770			
	PEN3 - I would be comfortable purchasing/renewing my car insurance						.615			

	from my current service provider's official website.										
Perceived Ease of Use ($\alpha = .72$)	PEU1 - I find purchasing/renewing my current car insurance online enjoyable.							.728			
	PEU2 - I found purchasing/renewing my car insurance online to be Speedy.							.733			
	PEU3 - I found purchasing/renewing my car insurance online to be easy.							.652			
	PEU4 - I found purchasing/renewing my car insurance online to be fun.							.701			
Satisfaction ($\alpha = .91$)	SATI3 - I am satisfied with the overall experience of purchasing/renewing my car insurance online.								.538		
	SATI3 - I am satisfied with the overall experience of purchasing/renewing my car insurance online.								.538		
	SAT2 - My choice to purchase/renew my car insurance online was a wise one.								.494		
Perceived Risk ($\alpha = .83$)	PRSK1 - My choice to purchase/renew my car insurance online was a wise one.								.553		
	PRSK2 - Purchasing/renewing car insurance online is a safe service provided by my service provider.								.835		
	PRSK3 - Purchasing/renewing car insurance online is protected by the precautions undertaken by the provider.								.510		
Familiarity ($\alpha = .61$)	FAM1 - I am experienced with purchasing/renewing my car insurance online										.863

Similarly, the EFA process was done for the mediating factor, psychological distance, and its dimensions. The results from the PCA comprising 11 items across three components, satisfied the conditions, as the inspection of the inter-correlations within each construct indicated that majority of the inter-item correlations were greater than .50, as values ranged from 0.60 to 0.90 within the acceptable range (Guadagnoli and Velicer, 1988). Highlighted: Only one item, SPD3 – ‘Purchasing/renewing car insurance online allows me to connect with my provider (more) easily’ cross-loaded into another component TD, but this was not deleted as the item loaded in its one construct with a loading of 0.773 and satisfied the conditions, which was also determined by checking the mean, respondent feedback and the reflection of the researcher (Hair et al., 2019). Additionally, at this stage, the relevance of the EFA is to primarily gauge the factor solution of the key construct items under investigation as seen in Table 22 and 23.

Table 23: EFA for Mediating Factor; Source: Developed for this study using SPSS.

Constructs		SPD	TD	SOD
Spatial Distance	SPD1 - Purchasing/renewing car insurance online removes the need to visit my service provider in person/physically.	.848		
	SPD2- I save effort/energy with my provider by doing the purchase/renewal online	.816		
	SPD3 - Purchasing/renewing car insurance online allows me to connect with my provider (more) easily	.773	.513	
	SPD4 - Purchasing/renewing the insurance online with the service provider saves travel time.	.771		
Temporal Distance	TD2 - I save time dealing with my provider by purchasing/renewing car insurance online		.909	
	TD3 - Purchasing/renewing my car insurance online cuts out waiting time		.819	
	TD1 - Purchasing/renewing my car insurance online allows me to make better decision with time.		.757	
Social Distance	SOD2 - I can easily seek help or advice from my			.826

	service provider online when I have questions			
	SOD3- I have developed a good relationship with my current service provider			.798
	SOD1 - I feel I can easily access my service provider online when needed.			.664
	SOD4 - I believe my current service provider holds the same values as me			.603

Extraction Method: Principal Component Analysis, Rotation Method: Varimax with Kaiser Normalization. a. Rotation converged in 4 iterations, b. Highlighted: Only one item, SPD3 cross-loaded into another component TD.

6.3.4.3. Scale items adjustment decisions

Following the extraction of the final pattern matrix, the reliability and validity of the factors were tested. Cronbach's Alpha was used to test the reliability of the factors (Field 2013). A minimum alpha of 0.61 was set as the standard and acceptable (Nunnally 1978; Azimi and Claver, 2018; Pallant, 2020) while variables with Corrected Inter-Item Correlations below 0.2 were considered for removal (Hinkin, 2005). As shown in Table 21 below, Cronbach's alpha coefficients are all above 0.61, as recommended by researchers that a value of 0.60 and above were acceptable (Azimi and Claver, 2018). After the above procedure, the number of items of some scales were reduced (i.e., TRST4 – 'I feel safe when purchasing/renewing my car insurance online with my current service provider' was deleted as it had .30 and loaded on another item). This was the only item deleted as presented in Table 24.

Table 24: Purified scales.

Variable	No. Items	Cronbach's alpha
Social	4	.71
Spatial	4	.94
Temporal	3	.91
PEU	4	.72
PUSE	4	.89
PRSK	3	.83
PEN	3	.91
TRST	3	.90
SAT	3	.91
FAM	3	.61
SOINF	3	.83
CI	3	.72
RI	3	.90

6.4. CHAPTER SUMMARY

Chapter Four discussed this thesis's philosophical stance and relevant methodological approaches. A *positively-inclined pragmatism* philosophy guides this research to address the proposed research questions, further discussed in this chapter's respective sections. More specifically, this thesis adopted a sequential mixed-method exploratory approach to tackle the research objectives separately, and this approach includes 1) an initial literature review exploring the key concepts and relationship as Phase One, 2) a preliminary exploratory in-depth interview as Phase Two for exploring the antecedents of future behavioural intentions in a motor insurance DSE context, especially the cues of each dimension of psychological distance in the context of DSE; and 2) a dominant quantitative Phase Three to further look at the influence of each psychological distance dimension has on motor insurance policyholders' future behaviour.

This chapter focused on the design and analysis of the qualitative phase. Informed by the guidance of qualitative researchers, Phase Two strategically employed a practical analytical approach aligned with the research objectives. This approach encompassed using both inductive and deductive analysis approaches within a thematic analysis framework. In particular, the process of coding themes adhered to an initial theoretical framework centred on three dimensions of psychological distance, along with factors influencing consumers' future behavioural intentions of continuance and recommendation intentions, previously delineated in the existing literature.

To summarise the cues of the three dimensions of psychological distance relevant in a DSE context:

Temporal distance cues include immediacy (i.e., timesaving and decision with time). *Physical* distance cues include 1) location proximity and 2) telepresence (i.e., ‘anywhere’). *Social* distance cues were categorised into 1) immediate close group (i.e., family and friends) and 2) familiarity (personal identity established from initial personal interaction with a service provider).

CHAPTER SEVEN

QUANTITATIVE PHASE RESULTS

7.1. CHAPTER INTRODUCTION

This present Chapter presents the preliminary data analysis of the responses obtained from the respondents following the administered online survey to a sample of respondents who had used an online channel in the purchase/renewal of their current motor insurance in the last 12 months. This chapter consists of eight sections. The following section 7.2 outlines the findings stemming from the preliminary analysis of the main study, which is followed by Section 7.3 presents the demographic profile of the respondents, followed by a detailed descriptive analysis of all the constructs included in the proposed conceptual model which is provided in Section 7.4 and 7.5 respectively. Next, both the CFA and SEM will be presented including analysis of the measurement model in Section 7.6, analysis of the structural model and hypotheses testing in Section 7.7, followed by both the mediation analysis and moderation analysis in the subsequent sections, and lastly a chapter summary to summarise the key areas of the chapter.

7.2. PRELIMINARY EXAMINATION OF THE MAIN STUDY

The aim of the preliminary examination of the data is to ascertain the sample size, detect any missing data, and multivariate outliers, as well as normality (Hair et al., 2009) in the two data files using SPSS software. This process is important in preparing the collected data for its final analysis done in this chapter.

7.2.1. Sample Size and Data Screening

The researcher set the minimum target sample size at 300 each country, as discussed in Section 5.6.4. Therefore, the sample of 624 respondents in total was considered adequate (Hair et al., 2010). All questionnaires were screened for any missing answers before the data entry, as reported in Section 7.2.2. The data were also screened for straight-line and patterned responses based on the completion time of questionnaire using the guideline set by Leiner (2016), hence, the minimum duration for questionnaire completion was 12 minutes based on analysis of time duration undertaken during the pilot testing. Furthermore, a check of the descriptive statistics for each item was undertaken to ensure accuracy of the data, to see any out-of-range responses. No out-of-range responses were detected, and the data set was then screened for missing data and outliers.

7.2.2. Missing Data

Missing data were checked using SPSS 28. There were no cases of missing data values as if this was the case, it could undermine the statistical stability and estimation power of SEM (Hair et al., 2006).

7.2.3. Outliers

According to Kline (2015), there are various reasons why outliers are present in a data set, which may be purely because of a random error. This error outliers lie at a distance from other data points due to either a measurement error or encoding error done by the researcher (Aguinis et al., 2013). Additionally, outliers may be as a result of data entry and misinformation provided by respondents either intentionally or unintentionally (Kline, 2015; Osborne and Overbay, 2019). In this current study, SPSS was used to detect and examine the univariate outliers for the two data files by using descriptive analysis with standardised residuals saved and then screen, and values up to ± 3.29 can be accepted (Table 25). While there are no specific rules to identify extreme values in literature, this value is a guide suggested by Kline (2010) especially for large samples (more than 80). The decision was to delete the row that has more than two univariate outliers from the dataset, accordingly both data files had no significant univariate outliers with above 3.29 value.

The other category of outliers is known as a multivariate outlier. Multivariate techniques were used to check for outliers, as discussed in Section 5.6, by computing the squared Mahalanobis distance (D^2). Based on previous work by Tabachnick and Fidell (2007) and Leys et al. (2018), the acceptable value for D^2 is $p < .001$, was determined by comparing the obtained value for D^2 to the cumulative distribution function of chi-square critical values. Inspection of these values suggested that no case was significantly isolated from any other; hence, no multivariate outliers were detected through this procedure.

Table 25: Outliers and their acceptable values.

Univariate Outlier	± 3.29
Multivariate Outlier	$p < .001$

7.2.4. Testing the Normality Assumptions

According to Hair et al. (2010), normality tests are crucial in multivariate analysis, as if the given data is not normally distributed then this may affect the validity and reliability of the results. In this current study, as discussed in Section 5.7.1 to test whether the data followed a normal distribution, the histogram of the data was used as a visual aid while also employing the Jarque-Bera (Skewness-Kurtosis) test, which involved taking the absolute values of the skewness and kurtosis when utilising SEM (Mertler et al., 2021). This is supported by suggestions of past researchers that for a sample size of >300 , a histogram graph that is approximately bell-shaped and symmetric about the mean, can be used to assume normality, while either an absolute skewness value ≤ 2 or an absolute kurtosis (excess) ≤ 4 may be used as reference values for

determining considerable normality (Armitage, 1987; Kim, 2013; Kline, 2023). Using the threshold of an absolute skewness value ≤ 2 or an absolute kurtosis (excess) ≤ 4 as a guide, a review of both the skewness and kurtosis values of both data set suggested that no item appeared to be out of range, and all the values fell within an acceptable range; therefore, the data was normally distributed. The examination of normality of each variable is presented in Appendix G, showing the normality indicators including the skewness and kurtosis.

7.2.5. Multicollinearity

According to Pallant (2020), when two or more variables are highly correlated to each other, this means multicollinearity has occurred. The presence of multicollinearity can be easily detected in two ways; tolerance and variance inflation factor (VIF) values (Pallant, 2020). If the value of the tolerance is greater than 0.20 and VIF value less than 4.0, then there is no multicollinearity. Although the tolerance readings were all above 0.2, and the VIF were below 4.0, the condition index and variance proportion produced by the collinearity diagnostic output indicated the existence of multicollinearity, as one dimension had a reading of 24 (below the cut off level of 30) which did not indicate any serious problem. However, no treatment was applied until the results of the CFA analysis produced the more accurate estimates.

This section discussed the results of the preliminary examination particularly, the data screening including detecting for missing values, outliers, testing for multivariate normality, and lastly multicollinearity. The next section discusses the results of the reliability tests of the two data sets.

7.3. PROFILE OF THE RESPONDENTS

Two key profiles of respondents were developed based on demographics and behavioural characteristics collected (Malhotra and Rossman, 2022). These profiles were labelled as ‘demographic profile’ and ‘shopping profile’. Each of these profiles are further discussed in turn in the below section.

7.3.1. Demographic Profile

Table 26: Sample profile for Quantitative Phase (UK and Nigeria respondents).

DESCRIPTION	NIGERIA		UK		TOTAL	
	NO.	%	NO.	%	NO.	%
Gender						
Female	120	38.8	240	76.2	360	57.7
Male	189	62.2	75	23.8	264	42.3
Total	309	100.0	315	100.0	624	100
Age (Years)						
18-24 years	39	12.6	28	8.9	67	10.7
25-34 years	132	42.7	101	32.1	233	37.3
35-44 years	95	30.7	100	31.7	195	31.3

45-54 years	31	10	45	14.3	76	12.2
55-64 years	9	2.9	30	9.5	39	6.3
65-74 years	3	1	9	2.9	12	1.9
75 years and above	0	0	2	0.6	2	0.3
Total	309	100.0	315	100.0	624	100.0
Highest Level of Education						
Primary School	0	0	2	0.6	2	0.3
Secondary School	7	2.3	106	33.7	113	18.1
University (Undergraduate degree)	123	39.8	122	38.7	245	39.3
University (Postgraduate degree)	176	57	60	19	236	37.8
Other	2	0.6	24	7.6	26	4.2
Prefer not to say.	1	0.3	1	0.3	2	0.3
Total	309	100.0	315	100.0	624	100.0
Employment Status						
Employed (Full-time)	196	63.4	194	61.6	390	62.5
Employed (Part-time)	46	14.9	67	21.3	113	18.1
Self-employed	54	17.5	12	3.8	66	10.6
Full-time Student	4	1.3	0	0	4	0.6
Unemployed	5	1.6	14	4.4	19	3.0
Retired	3	1	15	4.8	18	2.9
Other	0	0	13	4.1	13	2.1
Prefer not to say.	1	0.3	0	0	1	0.2
Total	309	100.0	315	100.0	624	100.0
Annual Personal Income						
Below £10,000 (N15,000)	2	0.6	21	6.7	23	3.7
£10,000 – £20,000 (N15,000 – N24,999)	1	0.3	44	14	45	7.2
£20,001 – £30,000 (N25,000 – N49,999)	2	0.6	94	29.8	96	15.4
£30,001 – £45,000 (N50,000 – N99,999)	17	5.5	89	28.3	106	17
£45,001 – £60,000 (N100,000 – N199,999)	40	12.9	25	7.9	65	10.4
£60,000 – £75,000 (N200,000 – N499,999)	53	17.2	10	3.2	63	10.1
£75,001 – 100,000 (N500,000 – N999,999)	66	21.4	13	4.1	79	12.7
Over £100,000 (Over N1,000,000)	122	39.5	8	2.5	130	20.8
Prefer not to say.	6	1.9	11	3.5	17	2.7
Total	309	100.0	315	100.0	624	100.0

Table 26 above provides the demographics profile of respondents. As seen in the table, the overall gender ratios of the total sample size (n=624) are respectively 57.7% (Female=360) and 42.3% (Male=264). The gender ratios for the Nigerian sample are 38.8% (Female=120) and 62.2% (Male=189). For the UK sample, the ratios are very different, 76.7% (Female=240) and 23.8 (Male=75).

In terms of age, the majority of respondents for both samples were in the age groups 25-34 years and 35-44 years, with 132 (42.7%) and 95 (30.7%) within the Nigerian sample, whereas within the British sample with 101 (32.1%) and 100 (31.7). From the educational level perspective, the majority of the respondents for the British sample hold an undergraduate degree with 122 (38.7%), whereas within the Nigerian sample, the majority of respondents hold a postgraduate degree with 176(57%). Regarding employment status, similar to the age, the majority of respondents for both samples were employed (full-time) with 196 within the Nigerian sample and 194 within the British sample, while the rest were either employed (part-time) or self-employed.

Annual personal income perspective revealed that the average salary range earned by majority of the Nigeria respondents was above N1 million per year, whereas within the British sample, majority of the respondents earned around the range of £30,001 – £45,000, which corresponds to the Statista data that shows that the median annual earnings in the United Kingdom was £34,963 British pounds per year in 2023 (Statista, 2023).

7.3.2. Insurance purchase behaviour

Table 27: Frequency and percentage of respondents' insurance cover type.

Characteristics	Nigeria		UK		Total	
	<i>NO.</i>	%	<i>NO.</i>	%	<i>NO.</i>	%
Insurance Cover Type						
Fully comprehensive cover	164	53.1	274	87	438	70.2
Third-party cover	98	31.7	30	9.5	128	20.5
Third-party, fire and theft cover	47	15.2	11	3.5	58	9.3
Total	309	100.0	315	100.0	624	100.0

The findings from the data (Table 27) indicates a pronounced disparity in the selection of insurance cover types between Nigeria and the UK. In Nigeria, a majority of respondents (53.1%) exhibit a preference for fully comprehensive cover, while in the UK, a substantial 87% opt for this extensive coverage. Notably, the prevalence of third-party cover in Nigeria (31.7%) contrasts sharply with the UK's lower incidence (9.5%). Similarly, third-party, fire, and theft cover in Nigeria (15.2%) surpasses that in the UK (3.5%), suggesting distinct risk perception and insurance preferences across the two samples.

Table 28: Frequency and percentage of respondents' device types used.

Characteristics	Nigeria		UK		Total	
	<i>NO.</i>	%	<i>NO.</i>	%	<i>NO.</i>	%
Device Types						
Laptop/Desktop computer	87	28.2	85	27	172	27.6
Mobile phone via website	137	44.3	163	51.7	300	48
Mobile phone via an app	77	24.9	44	14	121	19.4
Tablet	5	1.6	23	7.3	28	4.5
Non specified	3	1	0	0	3	0.5
Total	309	100.0	315	100.0	624	100.0

The distribution of device types for insurance transactions in Table 28 manifests a certain degree of uniformity across Nigeria and the UK. A common trend is the prominence of mobile phones, with 44.3% of Nigerian respondents and 51.7% of UK respondents favouring this medium via a website for

purchasing/renewing their motor insurance. The ubiquity of mobile devices underscores the significance of digital platforms in facilitating insurance transactions, transcending geographical boundaries.

Table 29: Frequency and percentage of respondents' touchpoint types used.

Characteristics	Nigeria		UK		Total	
	<i>NO.</i>	%	<i>NO.</i>	%	<i>NO.</i>	%
Touchpoint Types						
Clicked through aggregator website	24	7.8	173	54.9	197	31.6
Directly through an insurance provider's website	217	70.2	123	39	340	54.5
Through online insurance broker	27	8.7	11	3.5	38	6.1
Through online insurance agent	37	12	3	1	40	6.4
Non specified	4	1.3	5	1.6	9	1.4
Total	309	100.0	315	100.0	624	100.0

Noteworthy from Table 29 is the apparent preference for direct engagement with insurance providers' websites, with 70.2% of Nigerian respondents and 39% of UK respondents preferring this mode of interaction. In contrast, the UK exhibits a higher preference (54.9%) for clicking through aggregator websites compared to Nigeria (7.8%). This is also supported by findings in the UK Global Data (2022) that showed in 2022, the percentage of respondents in the UK purchasing motor insurance through aggregators or price comparison websites (PCW) was the highest, as they accounted for one-third of the market share, especially businesses such as MoneySuperMarket, Confused.com, and Go.Compare, among others. In contrast, Nigeria's PCW or aggregators are still in the early adoption stage, and this divergence may be indicative of variations in consumer trust, digital literacy, low standard of living and the competitive landscape which in the past was dominated by brokers and agents (Augusto and Co: insurance industry report, 2022). However, the market size (gross written premium) of Motor Vehicle Insurance market is projected to reach US\$1.66bn in 2023, which shows potential for growth (Statista, 2023).

Table 30: Frequency and percentage of respondents' purchase/renewal by month.

Characteristics	Nigeria		UK		Total	
	<i>NO.</i>	%	<i>NO.</i>	%	<i>NO.</i>	%
Purchase/Renewal by Month						
Within the past 1 – 3 months	54	17.5	104	33	158	25.3
Within the past 4 – 6 months	144	46.6	118	37.5	262	42
Within the past 7 – 9 months	60	19.4	61	19.4	121	19.4
Within the past 10 – 12 months	51	16.5	32	10.2	83	13.3
Total	309	100.0	315	100.0	624	100.0

The temporal distribution of insurance transactions (Table 30) reveals a balanced spread across different time frames in both Nigeria and the UK. The most populous category in both samples is transactions within the past 4-6 months, nevertheless, all respondents from both countries met the criteria of purchasing/renewing their current motor insurance within the past 12 months.

Table 31: Sample profile of online purchase behaviour for motor insurance.

Characteristics	Nigeria		UK		Total	
	NO.	%	NO.	%	NO.	%
Shop Around for New Prices						
Yes	189	61.2	270	85.7	459	73.6
No	120	38.8	45	14.3	165	26.4
Total	309	100.0	315	100.0	624	100.0
Time Spent Purchasing/Renewing Insurance Online						
Less than 1 hour	160	51.8	128	40.6	288	46.2
1 – 2 hours	98	31.7	126	40	224	35.9
2 – 3 hours	20	6.5	22	7	42	6.7
3 – 4 hours	24	7.8	27	8.6	51	8.2
More than 4 hours	7	2.3	12	3.8	19	3
Total	309	100.0	315	100.0	624	100.0

As noted in Table 31 above, a prominent finding is the contrast in the propensity to shop around for new prices, with 61.2% of Nigerian respondents engaging in this practice compared to a higher 85.7% in the UK. This discrepancy may reflect variations in market competitiveness, consumer awareness, or the perceived volatility of insurance pricing in each market. Furthermore, a nuanced examination of the time invested in online insurance transactions indicates that a majority of respondents in both Nigeria (51.8%) and the UK (40.6%) dedicate less than one hour to these activities. This aligns with broader trends in digital consumer behaviour, emphasising efficiency and convenience. Additionally, the identified temporal distinctions may be indicative of disparities in the complexity of insurance products, digital infrastructure, or consumer preferences pertaining to transactional efficiency.

In conclusion, the nuanced analysis presented shows not only the overarching trends but also the subtle differentiators that characterise the motor insurance landscape in Nigeria and the UK. These findings contribute to the understanding of consumer behaviours within the broader context of the global motor insurance market.

7.4. DESCRIPTIVE STATISTICS OF CONSTRUCT ITEMS

The descriptive statistics including the mean and the standard deviation for each independent and dependent variable used in the proposed conceptual model are presented in Appendix J.

The next section will present an in-depth analysis of the relationships among the constructs within the proposed model using a two-step approach described in Section 5.6. The subsequent step involves the evaluation of the measurement model fit and validity. Upon achieving a measurement model with satisfactory fit and established validity, the subsequent phase involves structural model testing. Following this, a measurement invariance analysis using multi-group analysis is conducted to investigate measurement equality or differences between the two samples (countries: UK and Nigeria) (Kline, 2015).

7.5. STRUCTURAL EQUATION MODELLING AND RESULTS

The previous section has presented the preliminary data analysis while this section presents a comprehensive examination of the relationship among the constructs with the proposed research model. Two distinct steps were used for the data analysis process to ensure rigour and accuracy, with the initial step, measurement model using CFA which was applied to evaluate the validity of the constructs and assess the overall fit of the model. Subsequently, the second step, structural model, utilised the Structural Equation Modelling (SEM) technique to scrutinise and validate the hypothesised relationships among the independent, and dependent variables, including across samples from UK and Nigeria respondents. It further investigates the mediating effects of psychological distance dimensions, as well as the moderating effects of Hofstede's individualism/collectivism cultural dimension (IC) on the relationship between the exogenous (independent) and endogenous (dependent) constructs identified in the proposed research model. The adoption of a two-step approach in the analysis process serves the purpose of ensuring that only those constructs retained from the survey exhibit robust measures of validity and reliability. This approach aligns with the methodology advocated by Hair et al. (2010), emphasising the importance of establishing the soundness of measurement instruments through CFA before incorporating them into the structural model, by using the Analysis of Moment Structures (AMOS) version 24.0, as discussed in Section 5.7.2.

7.5.1. Analysis of Measurement Model

CFA using AMOS 24.0 aimed to determine whether the proposed factors in the model aligned with established theories and to validate the reliability and validity of the measurement scale, as elaborated in Section 5.7.2. The assessment of the latent structure of the CFA model utilised the covariance matrix as input data, employing the maximum likelihood estimation method (Hair et al., 2009). Given that the research data

closely approached the acceptable range of multivariate normality, as discussed in Section 5.7.1, a bootstrapping procedure was chosen to evaluate the model.

A matrix comprising 33 items related to perceived usefulness (four items), perceived ease of use (four items), perceived enjoyment (three items), perceived risk (three items), satisfaction (three items), trust (three items), familiarity (three items), social influence (three items) continued use intention (three items), and recommendation intention (three items) was imported into AMOS. The generated covariance matrix excluded eleven items associated with three mediating variables: temporal distance (three items), social distance (three items), and physical distance (four items). These three mediating variables were run separately for their measurement model, as this is deemed a more appropriate method when the mediator is ideally needed in the structural/hypothesis testing stage (Little et al., 2007). Additionally, the key moderating variable individualism/collectivism (three items) was hypothesised to have no direct relationships with other variables in the study, hence, it will be subject to a multigroup analysis, as a measurement model analysis is typically used to determine the dimensionality of a latent factor, this process if deemed less applicable for this variable.

7.5.1.1. Goodness of Fit Indices

The maximum-likelihood method was employed to estimate the model's parameters, and all analyses were conducted on variance-covariance matrices (Hair et al., 2010). Fit indices are crucial for assessing the goodness-of-fit of the model (Hair et al., 2010; Kline, 2023). Initially, the χ^2 was considered, but due to its sensitivity to sample size, especially for larger samples (Hu and Bentler, 1999), it was acknowledged that the χ^2 might lead to the rejection of a true model fit or identify small differences as significant (Hair et al., 2010). Consequently, alternative fit measures were utilised to address this issue as presented in Table 46.

The ratio of the χ^2 statistic to its degrees of freedom (χ^2/df) was employed as one fit measure, with a value of less than 3 indicating acceptable fit (Carmines and McIver, 1981). Additionally, Hair (2010) recommended several indices to assess fit, including the Goodness of Fit Index (GFI), Standardised Root Mean-Square Residuals (SRMR), Tucker-Lewis Index (TLI), Comparative Fit Index (CFI), and the Root Mean Square Error of Approximation (RMSEA). The acceptability levels of the fit obtained with the survey data are presented in Table 32.

The initial run of the model produced the following results for the British sample [$\chi^2 = 640.667$; $\text{df} = 307$; $\chi^2/\text{df} = 1.513$; $\text{GFI} = 0.853$; $\text{CFI} = 0.921$; $\text{SRMR} = 0.054$; $\text{RMSEA} = 0.051$], and for the Nigerian sample [$\chi^2 = 637.704$; $\text{df} = 306$; $\chi^2/\text{df} = 1.405$; $\text{GFI} = 0.860$; $\text{CFI} = 0.923$; $\text{SRMR} = 0.040$; $\text{RMSEA} = 0.059$]. These results suggested that there was room for improvement to achieve a more favourable measurement model fit for the data.

Table 32: Initial Model fit summary for the Measurement Model

Fit Index	Recommended Value (Hair, 2006)	UK Measurement Model	Nigerian Measurement Model
χ^2	Non-significant at $p < 0.05$	640.677	637.704
Degrees of freedom (df)	n/a	307	306
χ^2/df	<5 preferable <3	1.513	1.405
Goodness-of-fit index (GFI)	>0.90	.853	.860
Comparative fit index (CFI)	>0.90	.921	.923
Standardised Root mean-square residuals (SRMR)	<0.10	.054	.040
Root mean square error of approximation (RMSEA)	<0.08	.051	.059

The modification indices in AMOS were utilised by the researcher to identify opportunities for improving the model fit. Several measures were employed with the aim of achieving a more favourable fit:

- The standardised residual covariance should fall within the range of $|2.58|$ (Byrne, 2016).
- Factor loading (Standardised regression weight) should ideally be greater than 0.5 and preferably above 0.7 (Byrne, 2016).
- Modification indices (MI) indicating a very high covariance, along with high regression weights, were considered for deletion (Hair et al., 2010; Byrne, 2016).

For the British sample, the analysis revealed that only two items, PEU3 (3.9) and PUSE2 (4.9), exhibited standardised regression weights below 0.5. Additionally, the standardised residuals for these items (PEU3 and PUSE2) exceeded the acceptable value of $|2.58|$. Furthermore, Table 33 indicated that modification indices (MI) for items (PEU3, PEU4, PUSE2, and PUSE3) suggested very high covariance.

Table 33: British sample selected text output.

Errors	MI-covariance	Path	MI-regression weight
e12 → e13	178.175	PUSE2 → PUSE3	103.478
		PUSE3 → PUSE2	76.913
e3 → e4	184.262	PEU3 → PEU4	153.086
		PEU4 → PEU3	133.600

In order to achieve a good fit model, it was determined that certain indicators (PUSE2 i.e., Perceived Usefulness and PEU4 i.e., Perceived Ease of Use) needed to be removed from the initial measurement model for the British sample. These indicators demonstrated both high covariance and high regression weights

(Byrne, 2006). The approach involved iteratively deleting one indicator at a time and re-estimating the model to ensure a step-by-step refinement and final result is presented in Table 35.

In the context of the Nigerian sample and applying the criteria mentioned earlier, the results from AMOS indicated that only one item, PUE4 (3.41), exhibited a standardised regression weight below 0.5. Additionally, the standardised residuals for item PUSE2 were found to be outside the recommended range of |2.58|. Furthermore, as illustrated in Table 34, modification indices (MI) suggested high covariance for items (PEU3, PEU4, PUSE2, and PUSE3).

Table 34: Nigerian sample selected text output.

Errors	MI-covariance	Path	MI-regression weight
e12 → e13	107.301	PUSE2 → PUSE3	47.748
		PUSE3 → PUSE2	30.089
e3 → e4	86.481	PEU3 → PEU4	75.519
		PEU4 → PEU3	61.226

To enhance the model fit, it was determined that items (PUSE2 i.e., Perceived Usefulness and PEU4 i.e., Perceived Ease of Use) should be removed from the initial measurement model for the Nigerian sample. The refined model's fit and fit indices for the Nigerian sample are presented in Table 35 after these adjustments to improve model fit.

Table 35: UK and Nigerian final measurement model fit.

Fit Index	Recommended Value (Hair, 2006)	UK Measurement Model	Nigerian Measurement Model
χ^2	Non-significant at p <0.05	673.384	663.942
Degrees of freedom (df)	n/a	360	360
χ^2/df	<5 preferable <3	1.871	1.844
Goodness-of-fit index (GFI)	>0.90	.908	.902
Comparative fit index (CFI)	>0.90	.945	.957
Standardised Root mean-square residuals (SRMR)	<0.10	.060	.045
Root mean-square error of approximation (RMSEA)	<0.08	.055	.052
PCLOSE	>0.05	0.071	0.262

Having established a sound measurement model for both samples, the next step involves evaluating the validity and reliability to assess whether the psychometric properties of the measurement model are satisfactory.

7.5.1.2. *Construct validity and reliability.*

Before progressing to the testing of hypotheses within the proposed conceptual model, it is imperative to conduct a thorough examination of the validity and reliability of the measures. This procedure holds significant implications for the research results and the overall research objectives, as emphasised by Hair et al. (2010; 2014). While validity and reliability assessments are distinct processes, they are intricately connected, as noted by Wong (2013). As discussed in Chapter Five, Section 5.7.2, examination of the latent variable in structural equation modelling typically involves a thorough examination of factor loading (or individual-variable reliability), Cronbach alpha (α), composite reliability (CR), and the average variance extracted (AVE) from a set of measures. This set of measures are commonly recommended in the literature (e.g., Hair et al., 2011; 2014; Henseler, Ringle, and Sarstedt, 2015) to ensure a comprehensive understanding of the reliability and validity of the latent variable. However, AMOS does not automatically calculate the AVE and CR for each construct, therefore the researcher employed the following two formulas. The AVE is calculated using the following formula (Hair et al. 2014: 619):

$$AVE = (\sum \lambda (\text{Standardised factor loading})^2) / n$$

The formula above λ represents factor loadings (standardised regression weights) and n represents the total number of items of construct.

While for CR, Hair et al. (2014: 619) opines that the prerequisites of construct reliability are achieved when the Construct Reliability (CR) is > 0.7 . The formula for calculating the CR is as follows:

$$CR = (\sum \text{Standardised Factor Loading})^2 / (\sum \text{Standardised Factor Loading})^2 + (\sum e_i)$$

The formula above, e_i represents the error variance term for each latent construct.

The first criterion to be assessed is convergent validity, determined through the factor loading and Average Variance Extracted (AVE). AVE is defined as the average of the squared loadings of the indicators associated with a construct, calculated as the sum of the squared loadings divided by the number of indicators. In this context, a value of 0.50 or higher is considered indicative of adequate convergent validity. Specifically, a value of 0.50 or above implies that, on average, the construct explains more variance than the average of the variance observed in its indicators (Hair et al., 2014a).

Tables 50 and 51 present the results for convergent validity, determined through factor loadings, and Average Variance Extracted (AVE), for both the UK and Nigerian samples (Sarstedt et al., 2017). The findings indicate that the AVE values for both countries are notably robust and meet acceptable standards, as they surpass or closely approach the recommended threshold of 0.5, as suggested by Hair et al. (2014). In the case of the UK sample, outlined in Table 36, all factor loadings exceed 0.55, surpassing the 0.5 cutoff.

Furthermore, the factor loadings for all Average Extracted Variances are above 0.520 reinforcing the satisfactory convergent validity.

Table 36: Construct reliability, convergent and discriminant validity of IDV and DV for the British sample.

Factor Correlation Matrix with $\sqrt{\text{AVE}}$ on the diagonal														
	CR	AVE	MSV	(α)	PUSE	PEU	PRSK	PEN	TRST	FAM	SAT	SOINF	CI	RI
PUSE	0.842	0.641	0.538	0.841	0.800									
PEU	0.898	0.745	0.571	0.894	0.703	0.863								
PRSK	0.755	0.520	0.043	0.735	0.202	0.192	0.721							
PEN	0.816	0.608	0.217	0.789	0.465	0.196	0.034	0.780						
TRST	0.869	0.688	0.620	0.869	0.787	0.756	0.206	0.344	0.830					
FAM	0.872	0.694	0.448	0.870	0.528	0.669	0.208	0.127	0.559	0.833				
SAT	0.898	0.745	0.638	0.897	0.799	0.675	0.203	0.259	0.686	0.435	0.863			
SOINF	0.850	0.665	0.031	0.831	0.068	0.032	0.060	0.152	0.005	0.091	0.058	0.816		
CI	0.836	0.632	0.138	0.829	0.356	0.224	0.193	0.186	0.284	0.139	0.351	0.175	0.795	
RI	0.840	0.637	0.412	0.835	0.628	0.418	0.166	0.349	0.506	0.301	0.642	0.115	0.371	0.798

Note. The bold diagonal elements are the square root of the variance shared between the constructs and their measures. Off-diagonal elements are the correlations between constructs.

Similarly, for the Nigerian sample, as presented in Table 37, all factor loadings meeting of the AVE values all exceed 0.548. Consequently, the results indicate that all factors exhibit reliable and convergent validity in both the UK and Nigerian samples.

The second criterion for assessment, as suggested by Hair et al. (2014a), pertains to internal consistency reliability. Although Cronbach's alpha is frequently employed for this purpose, it has a limitation concerning its sensitivity to the number of indicators on the scale. Therefore, in this study, the consideration of composite reliability is deemed necessary, as it is acknowledged to be a more suitable measure for assessing reliability (Henseler et al., 2015). Regarding the UK sample and as can be shown in Table 36, all values for the composite reliability were 0.755 and above, and the Cronbach alpha values were also 0.73 and above, these values for internal consistency reliability are above the minimum threshold of 0.70 (Henseler et al., 2015). In terms of the Nigerian sample shown in Table 51, composite reliability values were 0.784 and above, and Cronbach alpha values were 0.75 and above, indicating that it met the minimum threshold for internal consistency reliability.

Table 37: Construct reliability, convergent and discriminant validity of IDV and DV for the Nigerian sample.

Factor Correlation Matrix with $\sqrt{\text{AVE}}$ on the diagonal														
	CR	AVE	MSV	(α)	PUSE	PEU	PRSK	PEN	TRST	FAM	SAT	SOINF	CI	RI
PUSE	0.905	0.761	0.679	0.904	0.872									
PEU	0.914	0.779	0.679	0.912	0.842	0.883								
PRSK	0.855	0.666	0.014	0.852	0.117	0.110	0.816							
PEN	0.908	0.768	0.646	0.906	0.701	0.744	-0.004	0.876						
TRST	0.907	0.765	0.646	0.905	0.693	0.790	-0.007	0.804	0.875					
FAM	0.861	0.674	0.563	0.861	0.575	0.750	0.074	0.643	0.746	0.821				
SAT	0.897	0.745	0.641	0.896	0.726	0.718	0.025	0.695	0.801	0.728	0.863			
SOINF	0.784	0.548	0.445	0.792	0.666	0.635	0.048	0.653	0.576	0.567	0.653	0.741		
CI	0.786	0.576	0.542	0.750	0.654	0.629	0.102	0.543	0.552	0.481	0.620	0.627	0.759	
RI	0.868	0.687	0.542	0.869	0.707	0.733	-0.006	0.680	0.655	0.496	0.665	0.667	0.736	0.829

Note. The bold diagonal elements are the square root of the variance shared between the constructs and their measures. Off-diagonal elements are the correlations between constructs.

The third criterion is discriminant validity, which aims to evaluate the extent to which a construct exhibits low correlation with other constructs. In essence, it assesses the degree to which a construct is distinctly different from others in the model (Malhotra, 2010: 321; Hair et al., 2014: 619). Therefore, discriminant validity is supported if MSV is less than AVE (Hair et al., 2010). The results of the discriminant validity test and showing the correlations between constructs and the square root of AVE are also presented in Table 36 for the UK sample and Table 37 for the Nigeria sample and shows that all AVE values are higher than the MSV values for each construct, meaning that all the total AVE of the average value of variables employed within the proposed model is larger than their correlation value exhibiting adequate discriminant validity.

Thus, following an evaluation of the goodness-of-fit indices, as well as validity and reliability of the IDV and DV model, the ultimate refined model for both samples involve the removal of PUSE2, and PEU4. The finalised measurement model is illustrated in Figure 15:

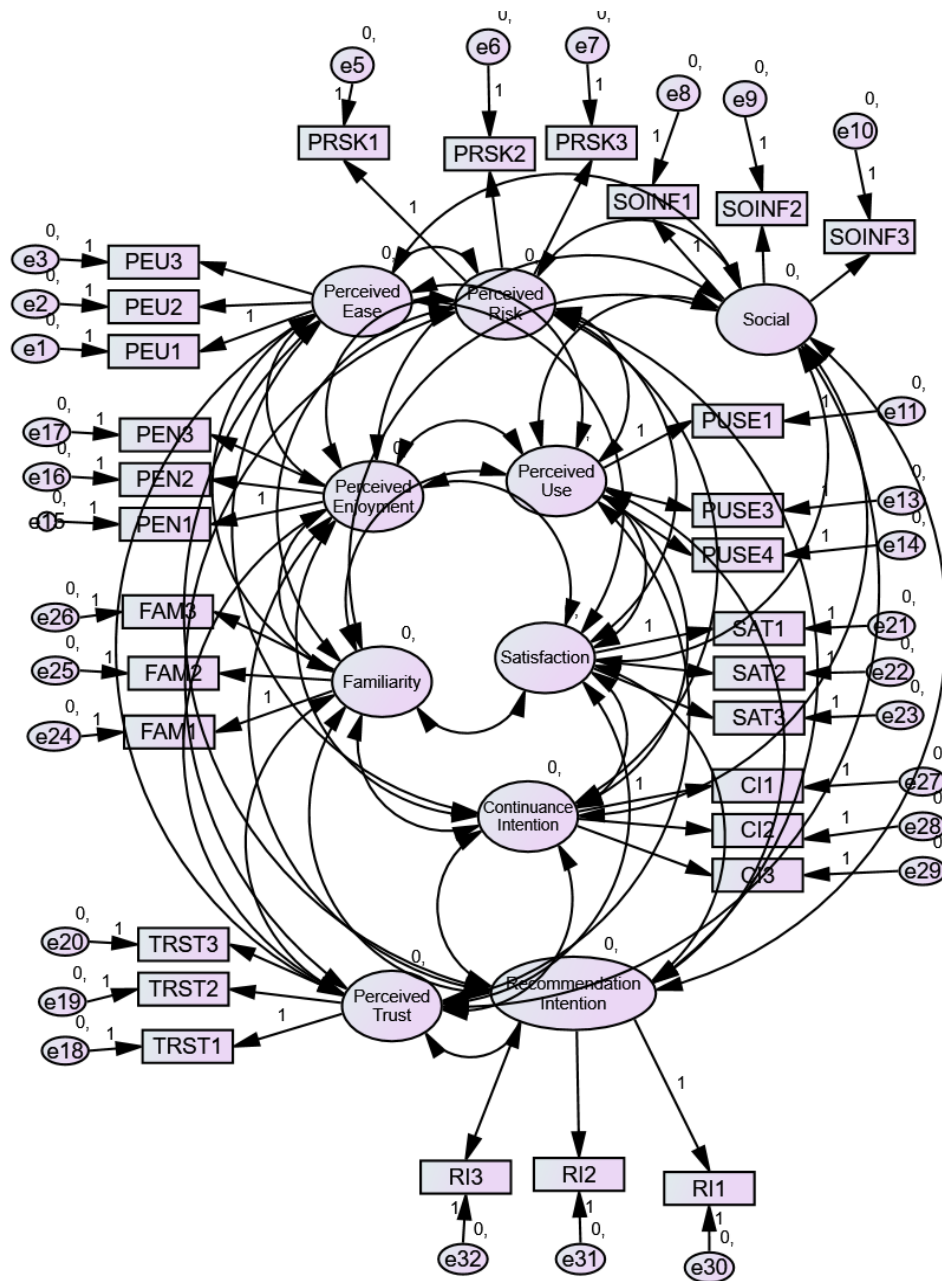


Figure 15: The refined measurement model of IDV and DV for both samples.

Measurement Model Fit and assessment of validity for the mediator variable

Next, a three-factor CFA measurement model analysis is carried out for the mediator variable, psychological distance. The generated covariance matrix included several items associated with three mediating variables: temporal distance (three items), social distance (three items), and physical distance (four items) as presented in Figures 16 and 17 below for both samples.

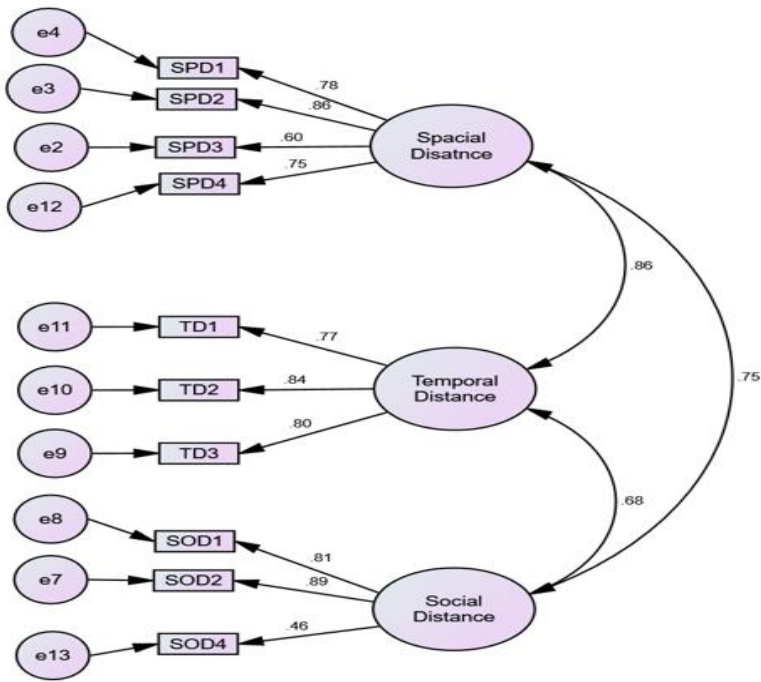


Figure 16: Measurement model - British data set.

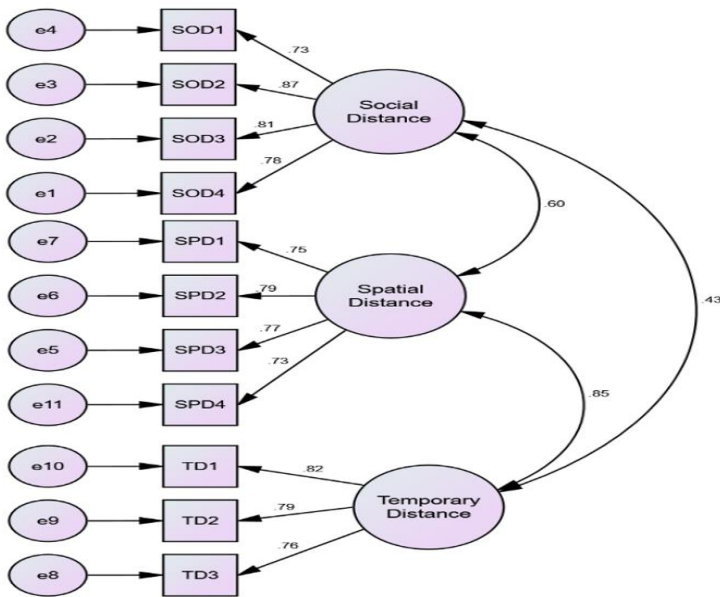


Figure 17: Measurement model - Nigerian data set.

Table 38: UK and Nigeria three-factor CFA measurement model.

Fit Index	Recommended Value (Hair, 2006)	UK Measurement Model	Nigerian Measurement Model
χ^2	Non-significant at $p < 0.05$	128.21	98.125

Degrees of freedom (df)	n/a	41.00	41.00
χ^2/df	<5 preferable <3	4.006	2.393
Goodness-of-fit index (GFI)	>0.90	.929	.964
Comparative fit index (CFI)	>0.90	.943	.973
Standardised Root mean-square residuals (SRMR)	<0.10	.060	.040
Root mean square error of approximation (RMSEA)	<0.08	.06	.07

The model fit statistics for both UK and Nigerian sample indicate a satisfactory fit as seen in Table 38 above, as evidenced by a CMIN of 128.21 for UK and 98.125 for Nigeria with $df = 41$ for both samples, resulting in a ratio of 4.006 and 2.393 respectively, which is below the threshold of 5, suggesting a permissible fit as suggested by Hair et al. (2010). Other absolute fit indices, such as SRMR at 0.060 for UK and 0.040 for Nigeria and GFI at 0.929 for UK and 0.964 for Nigeria, point towards an adequate fit. The incremental indices, CFI at 0.943 and 0.973 respectively, further support a good fit. The RMSEA value of between 0.06 and 0.07, collectively indicate a good fit. Overall, the model fit indices suggest an acceptable fit.

The second level of checking involved examining standardised factor loadings (regression weights) shown in Figure 16 and 17 above, as well as validity and reliability estimates, as detailed in Table 39 and 40 below.

Table 39: Construct reliability, convergent and discriminant validity of Mediator Variable for the English sample.

Factor Correlation Matrix with \sqrt{AVE} on the diagonal						
	CR	AVE	(α)	SOD	SPD	TD
SOD	0.777	0.554	0.558	0.744		
SPD	0.838	0.567	0.733	0.527	0.753	
TD	0.844	0.644	0.733	0.478	0.556	0.802

Note. The bold diagonal elements are the square root of the variance shared between the constructs and their measures. Off-diagonal elements are the correlations between constructs.

Regarding the British sample as shown in Table 39, the AVE were all above 0.554 and above 0.777 for CR. Therefore, all factors have adequate reliability and convergent validity. Additionally, the Cronbach alpha values were also 0.733 and above, these values for internal consistency reliability are above the minimum threshold of 0.70 (Henseler et al., 2015) satisfying the internal consistency reliability.

Table 40: Construct reliability, convergent and discriminant validity of mediator variable for the Nigerian sample.

Factor Correlation Matrix with \sqrt{AVE} on the diagonal						
	CR	AVE	(α)	SOD	SPD	TD
SOD	0.876	0.639	0.89	0.799		
SPD	0.846	0.579	0.87	0.503	0.761	
TD	0.831	0.622	0.83	0.434	0.554	0.788

Note. The bold diagonal elements are the square root of the variance shared between the constructs and their measures. Off-diagonal elements are the correlations between constructs.

In terms of the Nigerian sample as shown in Table 40 above, Cronbach alpha values were also 0.833 and above, while AVE and CR values were above 0.579 and 0.831 respectively, indicating that all factors have met reliability, convergent validity (Byrne, 2016).

According to Hair et al. (2014), discriminant validity is established when the Average Variance Extracted (AVE) surpasses the square of the correlation estimate. This is a commonly used measure known as Fornell-Larcker's criteria, developed by Fornell and Larcker (1981) (Voorhees et al., 2016). Specifically, the Fornell-Larcker criterion involves ensuring that the square root of each Average Variance Extracted (AVE) is greater than its highest correlation with any other construct. This criterion is rooted in statistical principles, affirming that a latent variable shares more variance with its indicators than with any other latent variable (Henseler et al., 2009; Hair et al., 2014a). From Table 39 and 40, it shows that the Fornell-Larcker criterion is fulfilled as all values for both samples are above 0.7 and meet the discriminant validity.

7.5.2. Invariance Testing

Invariance testing, a critical step in this study, aimed to evaluate the comparability of the online survey instrument across two distinct countries, thereby ensuring meaningful cross-country comparisons (Byrne and Van de Vijver, 2010; Kankaraš et al., 2018). While a range of measures are available to assess invariance, to address the challenges posed by large sample sizes and multiple groups (countries), this study adopted a widely recognised approach: multi-group confirmatory factor analysis (Vandenberg and Lance, 2000; Milfont and Fischer, 2010). This methodological choice reflects a rigorous effort to ensure the robustness and validity of the research findings amidst cross-cultural variations.

Configural Invariance serves as the initial step in assessing whether the conceptualisation of construct remains consistent across different countries, focusing on the pattern configuration of observed indicators and their associated factor loadings (Kankaraš et al., 2018). Employing multi-group analysis in AMOS, an unconstrained model is utilised to evaluate model fit across countries (Byrne, 2016). Subsequently, a more stringent test for metric invariance is conducted, examining the equivalence of observed indicators and their respective latent constructs, particularly focusing on factor loadings (Singh, 1995; Cheung and Rensvold, 2002). Metric invariance strengthens the argument for including indicators across countries, indicating their comparable nature, or understanding across different cultural contexts. This measurement is achieved by comparing goodness-of-fit indices between fully constrained and unconstrained models based on regression weights (Meade et al., 2008; Fan and Sivo, 2009). Identification of metric invariance is based on differences in goodness-of-fit indices including Chi-square different tests ($\Delta\chi^2$), P-value of the $\Delta\chi^2$, CFI, TLI, and

RMSEA were used to assess the invariance across the two samples (Chen, 2007; Kaur and Kaur, 2020; Adomako et al., 2022).

7.5.2.1. Configural Invariance

Configural invariance is shown using multi-group analysis in AMOS, where the measurement model is examined across the two samples (UK and Nigeria), estimating groups freely (i.e., unconstrained, and presented in Table 41 below.

Table 41: Result of Configural invariance.

Invariance Test	χ^2/df	CFI	TLI	RMSEA
Configural	1.857	0.952	0.94	0.04

The analysis results shown above revealed that the configural invariance was achieved, as the model fit data was good.

7.5.2.2. Metric Invariance

Metric invariance is examined through the difference in model fit indices between the constrained and unconstrained model, with the constraints placed on the measurement weights. The result of the analysis is presented in Table 42 below.

Table 42: Result of the Metric invariance.

Invariance Test	χ^2/df	CFI	TLI	RMSEA	$\Delta\chi^2$	P-Value
Unconstrained (configural)	1.857	0.952	0.94	0.04		
Constrained (Metric)	1.959	0.944	0.935	0.04	20	0.001

Note: P-value from the $\Delta\chi^2$ difference test across the two countries (Nested Model).

From the analysis above, the constrained model (metric invariance analysis) was not met. The results of the analysis showed that the Chi-square difference test was statistically significant ($P < .001$) meaning that the factor loadings are not the same across the two groups (not invariant) in the construct. Thus, the researcher investigated the sources of non-invariance by checking the individual variables with their individual factor loadings (measurement weights) to learn the cause of the decrease in fit across the two samples.

Table 43: Model Modification (Assuming model Number 9 to be correct)

Model	DF	CMIN	P	NFI Delta-1	IFI Delta-2	RFI rho 1	TLI rho2
Measurement weights	27	143.134	.000	.009	.009	.006	.007

PEU2	1	2.608	.106	.000	.000	.000	.000
PEU3	1	.271	.602	.000	.000	.000	.000
RRSK2	1	29.132	.000	.002	.002	.002	.003
PRSK3	1	8.019	.005	.001	.001	.001	.001
SOINF5	1	25.730	.000	.002	.002	.002	.002
SOINF3	1	16.984	.000	.001	.001	.001	.001
PUSE3	1	2.231	.135	.000	.000	.000	.000
PUSE4	1	.186	.666	.000	.000	.000	.000
PEN2	1	1.086	.297	.000	.000	.000	.000
PEN3	1	15.748	.000	.001	.001	.001	.001
TRST2	1	.005	.946	.000	.000	.000	.000
TRST3	1	1.034	.309	.000	.000	.000	.000
SAT2	1	.095	.758	.000	.000	.000	.000
SAT3	1	.647	.421	.000	.000	.000	.000
FAM2	1	2.044	.153	.000	.000	.000	.000
FAM3	1	1.502	.220	.000	.000	.000	.000
CI2	1	2.676	.102	.000	.000	.000	.000
CI3	1	20.448	.000	.001	.002	.002	.002
RI2	1	.026	.872	.000	.000	.000	.000
RI3	1	2.423	.120	.000	.000	.000	.000
SOD2	1	11.266	.001	.003	.003	.003	.003
SOD1	1	16.140	.000	.005	.005	.005	.005
SPD2	1	8.716	.003	.003	.003	.002	.002
SPD1	1	3.162	.075	.001	.001	.000	.000
TD2	1	.095	.758	.000	.000	-.002	-.002
TD1	1	.938	.333	.000	.000	-.001	-.001
SPD4	1	10.405	.001	.003	.003	.003	.003

From the results shown in Table 43 above, the individual Chi-square difference tests in AMOS for assessing the specific factor loadings that cannot be constrained across the two countries showed that the perceived ease of use measurement scale (PEE2 and PEU3) were not statistically significant indicating that the item statements were ascribed the same meaning across the two countries (i.e., both configural and metric invariance achieved). Also, the measurement scales for perceived usefulness (PUSE3 and PUSE4) were not statistically significant indicating that the item statements could be constrained to mean the same across the two groups (configural and metric invariance achieved). Perceived enjoyment (PEN2) showed that it was ascribed the same meaning across the two countries while PEN3 could not be constrained across the two groups (configural and partial metric invariance achieved). The analysis showed that factor loading for trust could be constrained across the two groups (TRST2 and TRST3) since they were not statistically significant. This indicates evidence of achieving both configural and metric invariance. Satisfaction (SAT2 and SAT3), Familiarity (FAM2 and FAM3), and recommendation intentions (RI2 and RI3) show evidence of achieving

both configural and metric invariance. However, continuance intention (CI2) was constrained across the groups whereas CI1 could not be ascribed the same meaning across the sample. Thus, configural and partial metric invariance are achieved. Lastly, the analysis showed that both perceived risk and social influence measurement scales could not be constrained to mean the same across the two cultures since they are statistically significant. This indicates that only configural measurement invariance was achieved. Social distance showed no evidence of metric invariance as the factor loadings; SOD2 and SOD1 had statistically significant P-values for the Chi-square difference tests. This means that the item statements cannot be constrained across the two groups. Also, physical distance showed that the factor loading SPD1 was not significant across the cultures whereas, SPD2 and SPD4 were statistically different indicating evidence of a partial metric invariance. Lastly, temporary distance showed evidence of a full metric invariance across the groups as the factor loadings TD1 and TD2 had $P > .005$. This indicates evidence of achieving partial metric invariance for the constructs of psychological distance across the two groups. Following the recommendations (Cheung and Rensvold, 2002) researchers can proceed with testing their cross-cultural hypotheses if they achieve partial invariance in their cross-cultural data.

With the establishment of reliability, convergent validity, and discriminant validity for both sample sets, as well as invariance testing and establishing full configural and partial metric invariance, the subsequent phase involves examining the relationships between the exogenous and endogenous latent variables, including mediator and moderator variables. This pivotal examination happens within the domain of the structural model, as delineated by Arbuckle in 2009 and Hair et al. in 2010. In contrast to Confirmatory Factor Analysis (CFA), Structural Equation Modelling (SEM) necessitates the explicit differentiation between all variables. SEM presupposes covariance among independent variables, symbolised by double-headed arrows, while the directional influence from an independent variable to a dependent variable is denoted by a single arrow. The following section will delve into the results derived from the analysis of the structural model, with distinct subsections dedicated to each sample sets of the analysis.

7.5.3. Analysis of Structural Model

Having established reliability, convergent validity, and discriminant validity for both samples, the subsequent step involves testing the relationships between the exogenous and endogenous latent variables, a process conducted during the structural model stage (Arbuckle, 2009; Hair et al., 2010).

Unlike the Confirmatory Factor Analysis (CFA), the Structural Equation Modelling (SEM) requires a distinction between all variables. SEM assumes covariance between the independent variables, denoted by two-headed arrows, while causal relationships between latent variables are represented by single arrows. Therefore, the specification of relationships between constructs occurs during the transition from the

measurement model to the structural model. The outcomes of the structural model analysis will be discussed in dedicated subsections. The structural model for the British sample is depicted in Figure 18.

7.5.3.1. Testing the Structural Model for British Sample

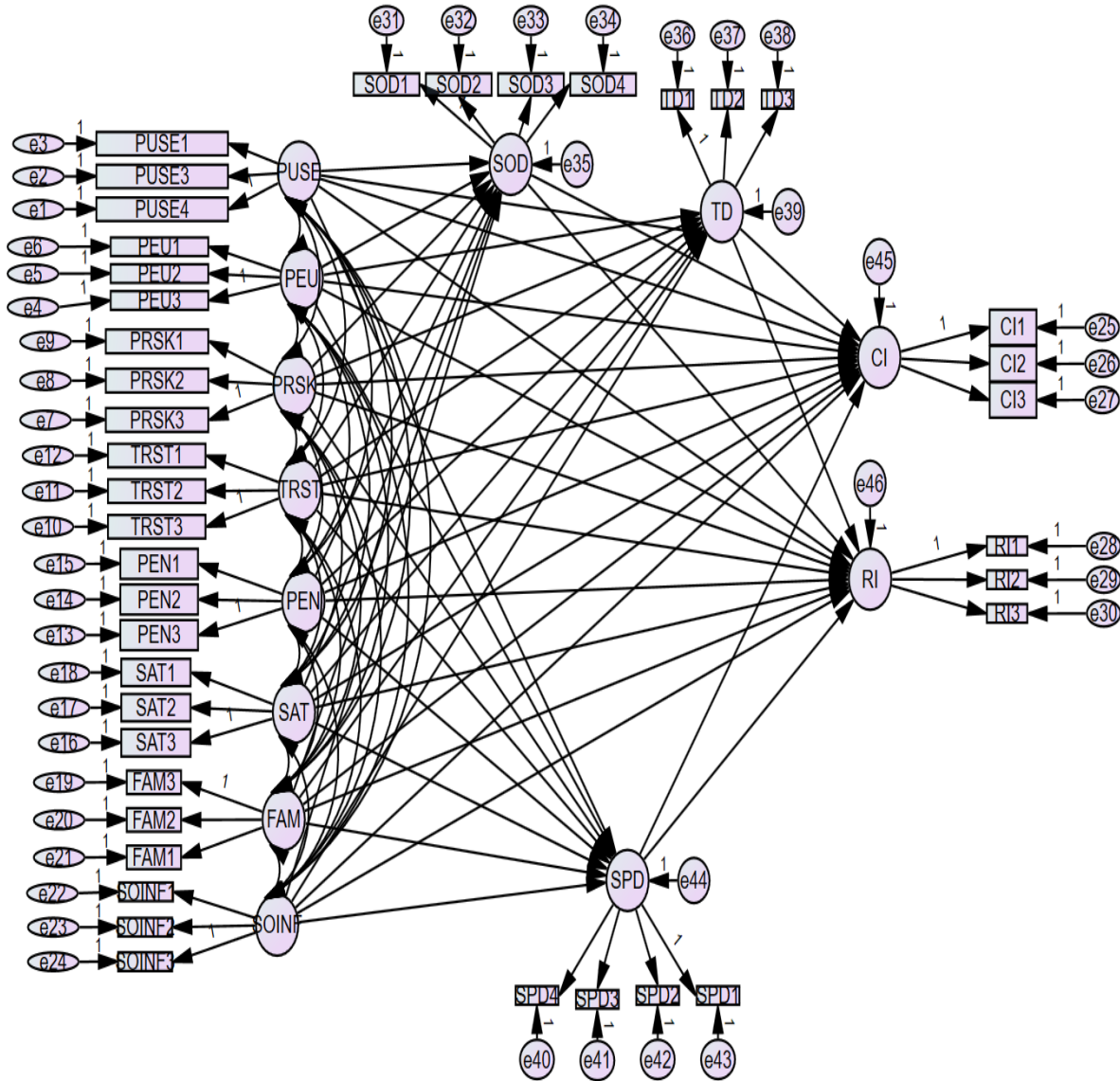


Figure 18: The structural model for the British sample. Note: the covariance (the two-headed arrows) between the independent variables was not included in the main model fit check, as this is already checked in the measurement model.

Based on the same criteria employed for the measurement model to evaluate the goodness-of-fit of the proposed model, the results for the initial run for the British sample were as follows: [CMIN= 1901.247; df= 720; CMIN/DF = 2.641; GFI=.902; AGFI=.882; CFI=.917; RMSR=.069, RMSEA=.051], indicating a highly favourable fit for the model. Consequently, once the goodness of fit of the proposed model has been certified okay, the hypothesised relationship within the model is tested.

UK Sample - Hypothesis testing A

Hypothesis 1-8

H1a-b: Perceived usefulness in DSE has a positive effect on motor insurance policyholders' a) continuance intention b) recommendation intention.

H2a-b: Perceived ease of use in DSE has a positive effect on motor insurance policyholders' continuance intention b) recommendation intention.

H3a-b: Perceived risk in DSE has a negative effect on motor insurance policyholders' continuance intention b) recommendation intention.

H4a-b: Perceived enjoyment in DSE has a positive effect on motor insurance policyholders' continuance intention b) recommendation intention.

H5a-b: Trust in DSE has a positive effect on motor insurance policyholders' continuance intention b) recommendation intention.

H6a-b: Familiarity with the DSE has a positive effect on motor insurance policyholders' continuance intention b) recommendation intention.

H7a-b: Satisfaction of the DSE has a positive effect on motor insurance policyholders' continuance intention b) recommendation intention.

H8a-b: Social influence in DSE has a positive effect on motor insurance policyholders' continuance intention b) recommendation intention.

The path coefficients for the hypothesised direct relationships between IDV and DV within the proposed research model are presented in Table 58.

Table 44: The summary of results for the Direct Hypotheses for the British sample (IDV to DV).

H#	Proposed Relationship	Effects Type	Path coefficient	Study Results
<i>Continued Intention and Recommendation Intention Prediction</i>				
H1a	PUSE (+) → CI	Direct effect	0.18**	Supported
H2a	PEU (+) → CI	Direct effect	0.00*	Supported
H3a	PRSK (+) → CI	Direct effect	0.10*	significant but not supported
H4a	PEN (+) → CI	Direct effect	-0.05	Not supported
H5a	TRST (+) → CI	Direct effect	-0.01	Not supported
H6a	FAM (+) → CI	Direct effect	0.01	Not supported
H7a	SAT (+) → CI	Direct effect	-0.11	Not supported
H8a	SOINF (+) → CI	Direct effect	0.21***	Supported
H1b	PUSE (+) → RI	Direct effect	0.24***	Supported
H2b	PEU (+) → RI	Direct effect	-0.09	Not supported
H3b	PRSK (+) → RI	Direct effect	0.03	Not supported
H4b	PEN (+) → RI	Direct effect	0.16***	Supported
H5b	TRST (+) → RI	Direct effect	-0.04	Not supported
H6b	FAM (+) → RI	Direct effect	0.02	Not supported
H7b	SAT (+) → RI	Direct effect	0.22**	Supported

H8b	SOINF (+)	→ RI	Direct effect	-0.06	Not supported
Notes: * p<0.1; ** p<0.05; *** p<0.01; NS p>0.1					

As can be shown in Table 44, 6 out of 16 direct hypotheses were supported in the model. PUSE ($\beta = 0.18$, $P < .05$), PEU ($\beta = 0.00$, $P < 0.1$), and SOINF ($\beta = 0.21$, $P < .001$) were found to have significant positive influence on Continuance intention to use a digital channel, supporting H1a, H2a, and H8a. Similarly, the proposed relationship between perceived risk on continuance intention, showed a significant path coefficient of ($\beta = 0.10$, $P < 0.1$), but this does not support the hypothesis H3a which states that PRSK will negatively impact CI.

However, the data failed to support the direct relationship, PEN ($\beta = -0.05$, $P = .16$), TRST ($\beta = -0.01$, $P = .95$), FAM ($\beta = 0.01$, $P = .90$), and SAT ($\beta = -0.11$, $P = .16$) to continuance intention, as there was no significant positive relationship, thereby indicating that H4a, H5a, H6a, and H7a were rejected. On the other hand, the direct relationship between the IDV to recommendation was tested. The path from PUSE ($\beta = 0.24$, $P < .01$) to recommendation intention, H1b was supported showing a positive influence, as well as the path from PEN ($\beta = 0.16$, $P < .01$) and SAT ($\beta = 0.22$, $P < .05$) to recommendation intention, which were also both statistically significant and the hypotheses H4b and H7b supported. While the rest of the relationships, PEU ($\beta = -0.09$, $P = .96$), PRSK ($\beta = 0.03$, $P = .59$), TRST ($\beta = -0.04$, $P = .52$), FAM ($\beta = 0.01$, $P = .67$), and SOINF ($\beta = -0.06$, $P = .67$) to recommendation intention, showed no significant positive paths, thereby rejecting the following hypotheses, H2b, H3b, H5b, H6b, and H8b respectively. The eight antecedents collectively explained 14.5% and 39.5% of the variation in continued intention and recommendation intention respectively.

UK Sample - Hypothesis testing B.

Hypothesis 9-11

H9a-b: Consumer's perceived temporal closeness towards a DSE will increase their willingness for a) continuance intention, b) recommendation intention.

H10a-b: Consumer's perceived physical proximity towards a DSE will increase their willingness for a) continuance intention, b) recommendation intention.

H11a-b: Consumer's perceived social closeness towards a DSE will increase their willingness for a) continuance intention, b) recommendation intention.

The path coefficients for the hypothesised direct relationships between mediator (M) and DV within the proposed research model are presented in Table 45.

Table 45: The summary of results for the Direct Hypotheses for the British sample (M to DV).

H#	Proposed Relationship	Effects Type	Path coefficient	Study Results
<i>Continued Intention and Recommendation Intention Prediction</i>				
H9a	TD (+) → CI	Direct effect	0.20***	Supported
H10a	SPD (+) → CI	Direct effect	0.29	Not supported
H11a	SOD (+) → CI	Direct effect	-0.09	Not supported
H9b	TD (+) → RI	Direct effect	0.39***	Supported
H10b	SPD (+) → RI	Direct effect	0.18**	Supported
H11b	SOD (+) → RI	Direct effect	0.28***	Supported
Notes: * p<0.1; ** p<0.05; *** p<0.01; NS p>0.1				

The findings from Table 59 indicate strong support for H9a, suggesting a positive relationship temporal closeness (TD) ($\beta = 0.20$, $P = .01$), and continuance intention. However, H10a and H11a, which proposed positive relationships between physical closeness (SPD) ($\beta = 0.29$, $P = .69$), and social closeness (SOD) ($\beta = -0.09$, $P = .34$), with continuance intention, were not supported. Moving to Recommendation Intention (RI), the results provide robust support for H9b, H10b, and H11b, indicating positive direct effects of TD ($\beta = 0.39$, $P = .01$), SPD ($\beta = 0.18$, $P = .05$), and SOD ($\beta = 0.28$, $P < .01$), on RI, respectively. The results showed that temporal closeness was the strongest predictor of both continued intention and recommendation intention.

7.5.3.2. Testing the Structural Model for Nigerian Sample

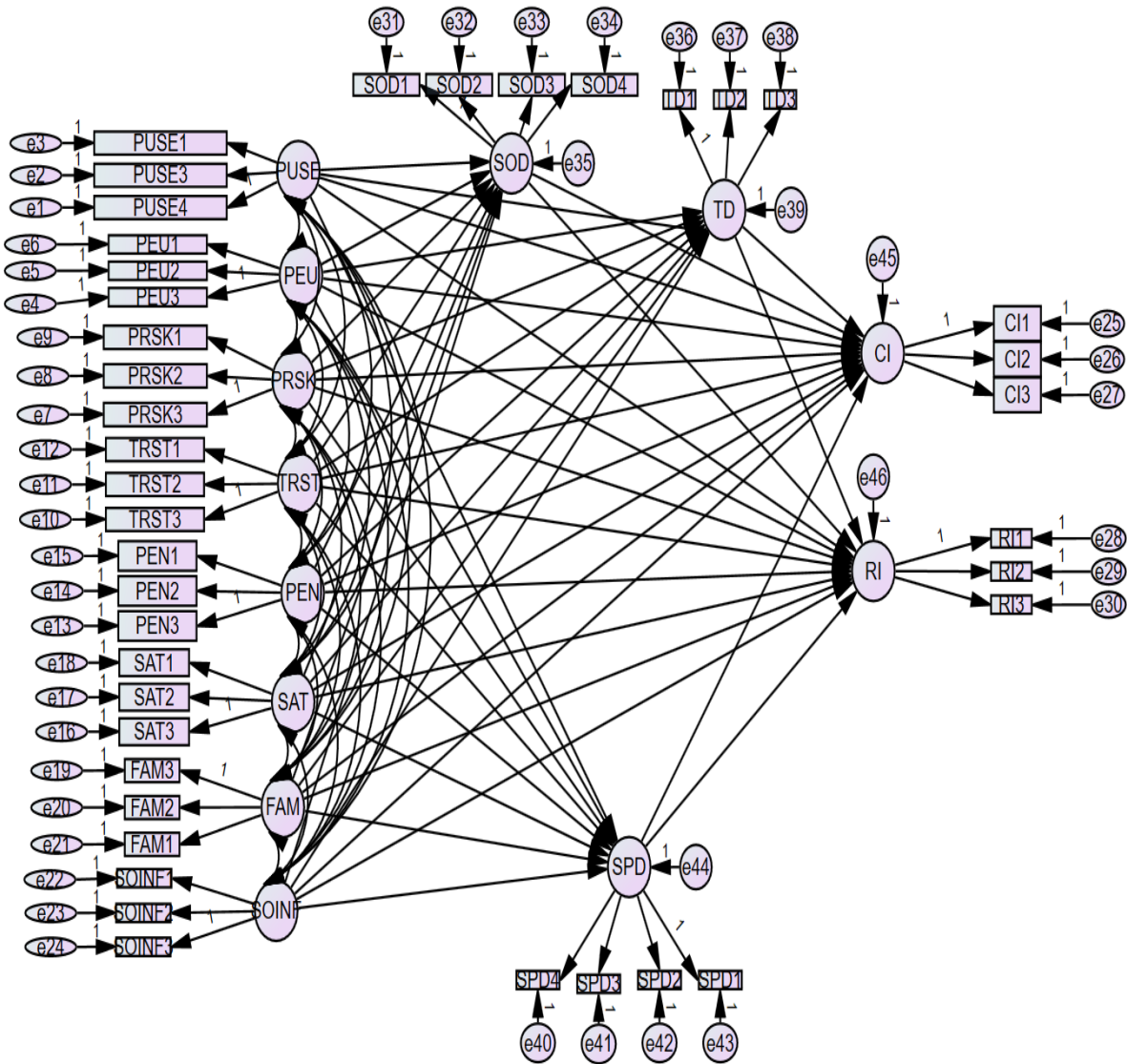


Figure 19: The structural model for the Nigerian sample. Note: the covariance (the two-headed arrows) between the independent variables.

Based on the same criteria employed for the measurement model to evaluate the goodness-of-fit of the proposed model, the results for the initial run for the Nigerian sample were as follows: [CMIN= 1904.384; df= 720; CMIN/DF = 2.471; GFI=.933; AGFI=.890; CFI=.945; RMSR=.069, RMSEA=.053], indicating a highly favourable fit for the model. Consequently, once the goodness of fit of the proposed model has been certified okay (see Figure 19), the hypothesised relationship within the model is tested.

Nigerian Sample - Hypothesis testing A

Hypothesis 1-8

H1a-b: Perceived usefulness in DSE has a positive effect on motor insurance policyholders' a) continuance intention b) recommendation intention.

H2a-b: Perceived ease of use in DSE has a positive effect on motor insurance policyholders' continuance intention b) recommendation intention.

H3a-b: Perceived risk in DSE has a negative effect on motor insurance policyholders' continuance intention b) recommendation intention.

H4a-b: Perceived enjoyment in DSE has a positive effect on motor insurance policyholders' continuance intention b) recommendation intention.

H5a-b: Trust in DSE has a positive effect on motor insurance policyholders' continuance intention b) recommendation intention.

H6a-b: Familiarity with the DSE has a positive effect on motor insurance policyholders' continuance intention b) recommendation intention.

H7a-b: Satisfaction of the DSE has a positive effect on motor insurance policyholders' continuance intention b) recommendation intention.

H8a-b: Social influence in DSE has a positive effect on motor insurance policyholders' continuance intention b) recommendation intention.

The path coefficients for the hypothesized direct relationships between IDV and DV within the proposed research model are presented in Table 60.

Table 46: The summary of results for the Direct Hypotheses for the Nigerian sample (IDV to DV).

H#	Proposed Relationship	Effects Type	Path coefficient	Study Results
<i>Continued Intention and Recommendation Intention Prediction</i>				
H1a	PUSE (+) → CI	Direct effect	0.24***	Supported
H2a	PEU (+) → CI	Direct effect	0.13*	Supported
H3a	PRSK (+) → CI	Direct effect	-0.03*	Supported
H4a	PEN (+) → CI	Direct effect	-0.04	Not supported
H5a	TRST (+) → CI	Direct effect	-0.18**	Significant but not supported
H6a	FAM (+) → CI	Direct effect	-0.09	Not supported
H7a	SAT (+) → CI	Direct effect	0.13	Not supported
H8a	SOINF (+) → CI	Direct effect	0.34***	Supported
H1b	PUSE (+) → RI	Direct effect	0.26***	Supported
H2b	PEU (+) → RI	Direct effect	0.09	Not supported
H3b	PRSK (+) → RI	Direct effect	-0.06*	Supported
H4b	PEN (+) → RI	Direct effect	0.10	Not supported
H5b	TRST (+) → RI	Direct effect	-0.23***	Significant but not supported
H6b	FAM (+) → RI	Direct effect	-0.02	Not supported
H7b	SAT (+) → RI	Direct effect	0.27***	Supported
H8b	SOINF (+) → RI	Direct effect	0.24***	Supported
Notes: * p<0.1; ** p<0.05; *** p<0.01; NS p>0.1				

In this comprehensive analysis of the direct relationships between Individual Differences (IDV) and key dependent variables (DV) within the Nigerian sample, the findings in Table 46 show that, 8 out of 16 direct hypotheses were supported in the model.

Hypotheses 1a, and 1b show significant path coefficients, as Perceived Usefulness (PUSE) positively influences both Continuance Intention (CI) and Recommendation Intention (RI), and the results indicate significant path coefficients of ($\beta = 0.24, P < .01$) and ($\beta = 0.26, P < .01$) respectively, supporting these relationships. Similarly, Hypothesis 2a suggested a positive relationship between Perceived Ease of Use (PEU) and Continuance Intention (CI) and revealed a significant path coefficient of ($\beta = 0.13, P < .1$) which does provide support for this hypothesis. In the same vein, H7b, 8a and 8b which proposed positive relationships, indicated significant path coefficients from SAT ($\beta = 0.27, P < .01$) to consumer's recommendation intention, and SOINF ($\beta = 0.34, P < .01$) on CI and ($\beta = 0.24, P < .01$) on RI, showing that as satisfaction increases, consumer's recommendation intention increases, and as social influence increases, consumer's continuance intention and recommendation intention also increases. Lastly, Hypotheses 3a and 3b showed a negative relationship between the impact of Perceived Risk (PRSK) ($\beta = -0.03, P < .1$) on CI, and ($\beta = -0.06, P < .1$) on RI., indicating support for the proposed relationship in the model.

On the other hand, no support is observed for Hypotheses 2b, 4a, 4b, 6a, 6b and 7a, which respectively examine the direct effects of PEU ($\beta = 0.09, P = .16$) on Recommendation Intention (RI), Perceived Enjoyment (PEN) on both CI and RI, Familiarity (FAM) ($\beta = -0.09, P = .70$) on CI and ($\beta = -0.02, P = .73$) on RI, and Satisfaction (SAT) ($\beta = 0.13, P = .15$) on CI.

Notably, Hypotheses 5a and 5b, which posit a positive relationship Trust (TRST) on CI and RI, but the data failed to support this, as it revealed a counterintuitive path coefficient of ($\beta = -0.18, P < .05$) and ($\beta = -0.23, P < .01$) respectively, indicating a negative relationship between TRST on both CI and RI. This shows that as trust increased, so also will both continuance intention and recommendation intention decrease.

Nigerian Sample -Hypothesis testing B.

Hypothesis 9-11

H9a-b: Consumer's perceived temporal closeness towards a DSE will increase their willingness for a) continuance intention, b) recommendation intention.

H10a-b: Consumer's perceived physical proximity towards a DSE will increase their willingness for a) continuance intention, b) recommendation intention.

H11a-b: Consumer's perceived social closeness towards a DSE will increase their willingness for a) continuance intention, b) recommendation intention.

Flowing from the above, hypotheses 9-11 aimed to investigate the direct relationship between dimensions of psychological distance (temporal, physical and social distance) on consumer's willingness for both continuance intention (CI) and recommendation intention (RI) in Nigeria context. The path coefficients for the hypothesised direct relationships between mediator (M) and DV within the proposed research model are presented in Table 47

Table 47: The summary of results for the Direct Hypotheses for the Nigerian sample (M to DV).

H#	Proposed Relationship	Effects Type	Path coefficient	Study Results
<i>Continued Intention and Recommendation Intention Prediction</i>				
H9a	TD (+) → CI	Direct effect	0.36***	Supported
H10a	SPD (+) → CI	Direct effect	0.03	Not supported
H11a	SOD (+) → CI	Direct effect	0.10*	Supported
H9b	TD (+) → RI	Direct effect	0.35***	Supported
H10b	SPD (+) → RI	Direct effect	0.16*	Supported
H11b	SOD (+) → RI	Direct effect	0.18***	Supported
Notes: * p<0.1; ** p<0.05; *** p<0.01; NS p>0.1				

Hypothesis 9a and 11a proposed a positive relationship between perceived temporal closeness TD ($\beta = 0.36$, $P < .01$) and SOD ($\beta = 0.10$, $P < .1$) to Continuance Intention (CI), and the results reveal a significant path coefficient indicating strong support for these relationships. However, Hypotheses 10a, which hypothesised a positive relationship between perceived physical closeness (SPD) with CI, was not supported, as evidenced by non-significant path coefficients of ($\beta = 0.03$, $P = .67$). Turning to Recommendation Intention (RI), Hypotheses 9b, 10b, and 11b proposed positive relationships which all show significant path coefficients TD ($\beta = 0.35$, $P < .01$), SPD ($\beta = 0.16$, $P < .1$), and SOD ($\beta = 0.18$, $P < .01$), respectively. The findings support Hypotheses 9b, 10b, and 11b, indicating that perceived temporal closeness, social closeness, and physical closeness positively influence consumers' Recommendation Intention.

7.6. MEDIATING EFFECTS

To assess the mediation effects, a multigroup path analysis was utilized, incorporating 2000 bootstrap samples with bias-corrected 95% confidence intervals (Talsma et al., 2018; Sánchez-Álvarez et al., 2019). The data analysis was conducted using maximum likelihood estimation in AMOS 24.0 (Okolie, 2022).

Table 48: Results of Mediation Effects for both samples (i.e., UK and Nigeria).

H#	Proposed Relationship	Effects Type	UK Path coefficient	Nigeria Path coefficient	Study Results
<i>Mediating Effects of Psychological Dimensions: TD, SOD, SPD on the PUSE, PEU, PRSK, PEN, TRST, FAM, SAT, SOINF leading to Continued Intention and Recommendation Intention Prediction</i>					
H12a	PUSE (+) → CI	Indirect effect via TD	0.08***	0.14***	Supported
		Indirect effect via SOD	-0.05	-0.04	Not supported
		Indirect effect Via SPD	0.01	0.00	Not supported
H12a	PEU (+) → CI	Indirect effect via TD	0.06***	0.05**	Supported
		Indirect effect via SOD	-0.02	0.02	Not supported
		Indirect effect Via SPD	0.01	-0.01	Not supported
H12a	PRSK (+) → CI	Indirect effect via TD	0.02***	-0.005	Partially supported
		Indirect effect via SOD	-0.00	-0.01	Not supported
		Indirect effect Via SPD	0.00	0.01	Not supported
H13a	PEN (+) → CI	Indirect effect via TD	-0.01	-0.12***	Partially supported
		Indirect effect via SOD	0.03	-0.01	Not supported
		Indirect effect Via SPD	0.00	0.01	Not supported
H13a	TRST (+) → CI	Indirect effect via TD	-0.02	0.01	Not supported
		Indirect effect via SOD	0.04	-0.01	Not supported
		Indirect effect Via SPD	-0.00	0.01	Not supported
H13a	FAM (+) → CI	Indirect effect via TD	-0.01	-0.01	Not supported
		Indirect effect via SOD	0.01	-0.01	Not supported
		Indirect effect Via SPD	-0.02***	0.01	Partially supported
H13a	SAT (+) → CI	Indirect effect via TD	-0.10**	0.02***	Supported
		Indirect effect via SOD	0.06	0.01**	Partially supported
		Indirect effect Via SPD	-0.02	-0.01	Not supported
H14a	SOINF (+) → CI	Indirect effect via TD	-0.01	-0.09***	Partially supported
		Indirect effect via SOD	0.01	-0.02**	Partially supported

		Indirect effect Via SPD	-0.00	0.00	Not supported
H12b	PUSE (+) → RI	Indirect effect via TD	0.03	0.20***	Partially supported
		Indirect effect via SOD	0.13***	0.00	Partially supported
		Indirect effect Via SPD	0.06*	-0.01	Partially supported
H12b	PEU (+) → RI	Indirect effect via TD	0.02	0.07**	Partially supported
		Indirect effect via SOD	0.06***	0.00**	Supported
		Indirect effect Via SPD	0.06**	-0.00	Partially supported
H12b	PRSK (+) → RI	Indirect effect via TD	0.01	-0.007	Not supported
		Indirect effect via SOD	0.00	-0.00*	Partially supported
		Indirect effect Via SPD	0.00**	0.001	Partially supported
H13b	PEN (+) → RI	Indirect effect via TD	-0.00	-0.17***	Partially supported
		Indirect effect via SOD	-0.05**	0.01*	Supported
		Indirect effect Via SPD	-0.00	0.01	Not supported
H13b	TRST (+) → RI	Indirect effect via TD	-0.00	0.02	Not supported
		Indirect effect via SOD	-0.06	-0.01	Not supported
		Indirect effect Via SPD	-0.02	0.01	Not supported
H13b	FAM (+) → RI	Indirect effect via TD	-0.01	-0.01	Not supported
		Indirect effect via SOD	-0.01	0.01	Not supported
		Indirect effect Via SPD	-0.02***	0.01	Partially supported
H13b	SAT (+) → RI	Indirect effect via TD	-0.02**	0.023***	Supported
		Indirect effect via SOD	-0.08***	0.01	Partially supported
		Indirect effect Via SPD	-0.08**	-0.01	Partially supported
H14b	SOINF (+) → RI	Indirect effect via TD	-0.00	-0.12***	Partially Supported
		Indirect effect via SOD	-0.02	-0.01	Not supported
		Indirect effect Via SPD	-0.01	-0.01	Not supported

Notes: * p<0.1; ** p<0.05; * p<0.01; NS p>0.1**

For Technological Characteristics:

H12a-b: Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of technological characteristics variables: 1) PUSE 2), PEU, 3) PRSK on their a) continuance behavioural intention, b) recommendation intention.

As shown in the Table 48, the specific indirect effects that temporal distance mediated the effect of perceived usefulness on continuance intentions in the UK ($\beta = 0.08$, $P < .01$) and Nigerian ($\beta = 0.14$, $P < .01$) samples. Also, the temporal distance significantly mediated the effect of perceived usefulness on recommendation intention only within the Nigerian sample ($\beta = 0.20$, $P < .01$) but not in the UK ($\beta = 0.03$, $P = .27$) samples. Physical distance mediated the effect of perceived usefulness on recommendation intention in the UK ($\beta = 0.06$, $P < .05$) but not for Nigerian ($\beta = -0.01$, $P = .66$) samples. Also, the physical distance did not mediate the effect of perceived usefulness on continuance intention across the UK ($\beta = 0.01$, $P = .72$) and Nigerian ($\beta = -0.04$, $P = .24$) samples. Social distance mediated the effect of perceived usefulness on recommendation intention in the UK ($\beta = 0.13$, $P < .01$) but not for Nigerian ($\beta = 0.00$, $P = .47$) samples. Social distance did not mediate the effect of perceived usefulness on continuance intention across the UK ($\beta = -0.05$, $P = .28$) and Nigerian ($\beta = 0.01$, $P = .17$) samples.

Temporal distance mediated the effect of perceived ease on continuance intentions in the UK ($\beta = 0.06$, $P < .01$) and Nigerian ($\beta = 0.05$, $P < .05$) samples. Also, the temporal distance significantly mediated the effect of perceived ease on recommendation intention only within the Nigerian sample ($\beta = 0.07$, $P < .05$) but not in the UK ($\beta = 0.02$, $P = .26$) samples. Physical distance did not mediate the effect of perceived ease on continuance intention in the across the UK ($\beta = -0.05$, $P = .73$) and Nigerian ($\beta = -0.01$, $P = .15$) samples. However, physical distance mediates only the effect of perceived ease on recommendation intention only in the UK ($\beta = 0.06$, $P < .05$) sample but not in the Nigerian ($\beta = -0.00$, $P = .46$) samples. Lastly, social distance mediated the effect of perceived ease on recommendation intention in the UK ($\beta = 0.06$, $P < .01$) as well as for Nigerian ($\beta = 0.00$, $P < .1$) samples, and Social distance did not mediate the effect of perceived ease on continuance intention across the UK ($\beta = -0.02$, $P = .28$) and Nigerian ($\beta = 0.00$, $P = .62$) samples (see Table 48).

Temporal distance mediated the effect of perceived risk on continuance intentions in the UK ($\beta = 0.02$, $P < .01$) but not in Nigerian ($\beta = -0.05$, $P = .46$) samples. Temporal distance showed no evidence of a significant mediation effect in the relationship between perceived ease and recommendation intention in both UK ($\beta = 0.01$, $P = .18$) and Nigerian samples in the UK ($\beta = -0.07$, $P = .47$) samples. Physical distance did not mediate the effect of perceived risk on continuance intention in the across the UK ($\beta = 0.00$, $P = .48$) and Nigerian ($\beta = 0.01$, $P = .19$) samples. However, physical distance mediated only the effect of perceived risk on

recommendation intention only in the UK ($\beta = 0.00$, $P < .05$) sample but not in the Nigerian ($\beta = 0.00$, $P = .64$) samples. Lastly, social distance did not mediate the effect of perceived risk on recommendation intention in the UK ($\beta = 0.00$, $P = .63$) but had an effect in Nigerian ($\beta = -0.00$, $P < .1$) samples, and Social distance did not mediate the effect of perceived risk on continuance intention across the UK ($\beta = -0.01$, $P = .44$) and Nigerian ($\beta = -0.00$, $P = .72$.) samples (see Table 48).

For Psychological Characteristics:

H13 H13a Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of psychological characteristics variables: 1) PEN, 2) TRST, 3) FAM, 4) SAT on their continuance behavioural intention, b) recommendation intention.

Findings from Table 48 reveal the specific indirect effects of dimension of psychological distance on the relationship between IDV and DV. This revealed that temporal distance had no mediation the effect in the relationship between of perceived enjoyment and continuance intentions in the UK sample ($\beta = -0.01$, $P = .19$) but had a mediation effect (though decreasing) in the Nigerian ($\beta = -0.12$, $P < .01$) sample. Also, the temporal distance significantly mediated the effect of perceived enjoyment on recommendation intention only within the Nigerian sample ($\beta = -0.17$, $P < .01$) but not in the UK ($\beta = -0.02$, $P = .34$) sample. Physical distance had no mediation effects in the relationship between perceived enjoyment and continuance intention in the UK ($\beta = -0.00$, $P = .51$) and Nigerian ($\beta = 0.01$, $P = .24$) samples, and on recommendation intention in the UK ($\beta = -0.00$, $P = .67$) and Nigerian ($\beta = 0.01$, $P = .56$) samples. Also, social distance had no mediation effects in the relationship between perceived enjoyment and continuance intention in the UK ($\beta = 0.03$, $P = .15$) and Nigerian ($\beta = 0.01$, $P = .49$) samples, but had a significant mediation effect on recommendation intention in the UK ($\beta = -0.05$, $P < .05$) as well as in the Nigerian sample ($\beta = 0.01$, $P < .1$).

Moreover, temporal distance, social distance, and physical distance had no mediation effects in the relationship between trust and continuance and recommendation intentions. This implies that the potential effects of trust and continuance and recommendation intentions were not due to any of the psychological distance constructs. This is similar to the mediation effects of the psychological distance constructs in the relationship between the psychological characteristics on the future behavioural intentions, except for the physical distance that had a negative mediation effect in the relationship between familiarity and recommendation intentions only in the UK sample ($\beta = -0.02$, $P < .01$). Lastly, temporal distance was a significant mediator in the relationship between satisfaction and continuance intention in the UK ($\beta = -0.10$, $P < .05$) and Nigerian samples ($\beta = 0.02$, $P < .01$). This result implies that while an increase in satisfaction

significantly decreased continuance in the UK, it increased continuance in the Nigerian sample. Also, temporal distance significantly mediated the effect of satisfaction on recommendation intention in the Nigerian sample ($\beta = 0.03, P < .01$) but not in the UK sample ($\beta = -0.02, P = .58$). Physical distance had no mediation effects in the relationship between satisfaction and continuance intention in both the UK and Nigeria but mediated the effect of satisfaction on recommendation intention only in the UK sample ($\beta = -0.08, P < .05$) but not in the Nigerian sample ($\beta = -0.01, P = .20$). Lastly, social distance only mediated the effects on satisfaction on continuance intention in the Nigerian sample ($\beta = 0.01, P < .05$) and recommendation intention only in the UK sample ($\beta = -0.08, P < .01$) (see Table 48).

For Social Characteristics:

H14a Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of social characteristics variables: 1) SOINF, on their continuance intention, b) recommendation intention.

The results of the mediation effects (Table 48) showed that in the UK sample, the psychological distance constructs (temporal, social and physical) did not significantly mediate the effects of social influence on the future behavioural intentions. This implies that the potential effects of the social influence on the future behavioural intentions as previously reported above were not due to the underlying effects of the psychological distance constructs. Meanwhile, in the Nigerian sample, temporal closeness (TD) mediated the effects of social influence on continuance intentions as well as on recommendation with significant path coefficients of ($\beta = -0.09, P < .01$) and ($\beta = -0.12, P < .01$) respectively. While social distance mediated the effects of social influence on the continuance intentions ($\beta = -0.02, P < .1$) only and not on recommendation intention ($\beta = -0.01, P = .19$).

7.7. MODERATING EFFECTS

In this section, the moderating impact of Hofstede's cultural dimensions (IC) at the individual level, on the relationships between the exogenous constructs (PUSE, PEU, PRSK, PEN, TRST, FAM, SAT, SOINF) and the endogenous constructs (CI and RI) within the UK and Nigeria dataset will be presented and discussed.

7.7.1. Hofstede's Cultural Dimensions UK and Nigerian sample

H15a1-a8: The relationship between antecedents of future behavioural intentions of DSE (PUSE, PEU, PRSK, PEN, TRST, SAT, SOINF) and policyholders' future behavioural intention (CI and RI) of use of digital channel is moderated by the cultural dimension, IC (Individualism/Collectivism) in the UK context.

H15b1-b8: The relationship between antecedents of future behavioural intentions of DSE (PUSE, PEU, PRSK, PEN, TRST, SAT, SOINF) and policyholders' future behavioural intention (CI and RI) of use of digital channel is moderated by the cultural dimension, IC (Individualism/Collectivism) in the Nigerian context.

This section will report the results of the above hypotheses demonstrating the moderating impact of Hofstede's cultural dimensions on the relationships within the UK and Nigerian context.

Individualism/collectivism

To assess the moderation effects, a multigroup path analysis was utilised, incorporating 2000 bootstrap samples with bias-corrected 95% confidence intervals (Talsma et al., 2018; Sánchez-Álvarez et al., 2019). The data analysis was conducted using maximum likelihood estimation in AMOS 24.0 (Okolie, 2022).

Table 49: Moderating effect interaction on IDV and DV.

Hypothesis	UK Estimates	95% Confidence Intervals	Nigeria Estimates	95% Confidence Intervals	Study Results
<i>Moderation Effects of Individualism/Collectivism on the PUSE, PEU, PRSK, PEN, TRST, FAM, SAT, SOINF leading to higher or lower Future Behavioural Intentions</i>		Lower and Upper Bounds		Lower and Upper Bounds	
Technological Characteristics					
PUse_X_Ind/Col → CI	-0.14	-0.31, 0.06	0.11	-0.15, 0.33	Not supported
PUse_X_Ind/Col → RI	-0.08	-0.29, 0.13	-0.08	-0.29, 0.13	Not supported
PEase_X_Ind/Col → CI	-0.01	-0.15, 0.12	-0.15	-0.37, 0.11	Not supported
PEase_X_Ind/Col → RI	-0.00	-0.16, 0.14	-0.06	-0.27, 0.17	Not supported
PRisk_X_Ind/Col → CI	0.01	-0.09, 0.11	0.13***	0.03, 0.23	Partially supported
PRisk_X_Ind/Col → RI	-0.05	-0.14, 0.06	0.02	-0.05, 0.11	Not supported
Psychological Characteristics					
PEnjoy_X_Ind/Col → CI	-0.08	-0.19, 0.05	-0.48***	-0.72, -0.26	Partially supported
PEnjoy_X_Ind/Col → RI	-0.21**	-0.39, -0.01	-0.35***	-0.57, -0.16	Supported
Trust_X_Ind/Col → CI	-0.05	-0.22, 0.13	0.32***	0.11, 0.57	Partially supported
Trust_X_Ind/Col → RI	0.12	-0.05, 0.29	0.29***	0.09, 0.54	Partially supported

Sat_X_Ind/Col →	CI	0.11	-0.05, 0.29	0.26	-0.53, 0.04	Not supported
Sat_X_Ind/Col →	RI	0.15**	0.02, 0.29	-0.21	-0.89, 0.53	Partially supported
Famili_X_Ind/Col →	CI	0.04	-0.12, 0.17	0.16	-0.01, 0.32	Not supported
Famili_X_Ind/Col →	RI	-0.07	-0.21, 0.03	0.03	-0.10, 0.18	Not supported
Social Influence						
Social_X_Ind/Col →	CI	0.03	-0.10, 0.14	0.06	-0.06, 0.23	Not supported
Social_X_Ind/Col →	RI	0.11***	0.03, 0.21	0.07	-0.08, 0.19	Partially supported

As shown on the Table 49 above, the results (UK sample) show that the interaction of perceived enjoyment and individualism/collectivism on recommendation intentions ($\beta = -0.21, P < .05$) was statistically significant. Also, the interaction of individualism/collectivism and satisfaction ($\beta = 0.15, P < .05$) and social influence ($\beta = 0.11, P < .01$) on recommendation intentions was statistically significant only whereas the other interactions showed no statistically significant effects.

In the Nigerian Sample, the moderation results show that the interaction of individualism/collectivism and perceived risk ($\beta = 0.13, P < .01$), perceived enjoyment ($\beta = -0.48, P < .01$), perceived trust ($\beta = 0.32, P < .01$) on continuance intentions were statistically significant. Also, the interaction of individualism/collectivism and perceived enjoyment ($\beta = -0.35, P < .01$) and perceived trust ($\beta = 0.29, P < .01$) on recommendation intentions were statistically significant. See Appendix I for the all the Figures showing the interaction slopes at low and higher levels of the individualism/collectivism.

7.8. CHAPTER SUMMARY

This chapter commenced with preliminary examination of the main constructs in the model, by examining the sample size through data screening, checking for missing data, outliers and testing for normality assumptions and multicollinearity. It further examined the profile of the respondents for both countries' sample set: UK and Nigeria and discussed both the demographic and shopping profile relevant to the study context, motor insurance. Further examination was conducted checking the descriptive statistics of all latent constructs in the model, followed by an examination of discriminant validity, convergent validity, and reliability for all constructs within the proposed research model across the two samples. Confirmatory factor analysis outcomes indicated the need to remove two items (PUSE2 and PEU4) from the British sample and

the Nigerian sample. Deletion criteria were based on high covariance and significant regression weight. With validated and reliable constructs, the subsequent step involved assessing the structural model to test the envisioned relationships within the proposed research model. The results of this path relationships were provided in this chapter with a summary listed below.

A summary of the results for all the hypothesised relationships are listed in Tables 64, 65 and 66 respectively.

Table 50: Summary of Results direct determinants.

Summary of Results direct determinants		Study Results	
Research Direct Hypotheses		UK	Nigeria
H1	H1a Perceived usefulness in DSE has a positive effect on motor insurance policyholders' continuance intention.	Supported	Supported
	H1b Perceived usefulness in DSE has a positive effect on motor insurance policyholders' recommendation intention.	Supported	Supported
H2	H2a Perceived ease of use in DSE has a positive effect on motor insurance policyholders' continuance intention.	Supported	Supported
	H2b Perceived ease of use in DSE has a positive effect on motor insurance policyholders' recommendation intention.	Not supported	Not supported
H3	H3a Perceived risk in DSE has a negative effect on motor insurance policyholders' continuance intention.	Not supported	Not supported
	H3b Perceived risk in DSE has a negative effect on motor insurance policyholders' recommendation intention.	Not supported	Supported
H4	H4a Perceived enjoyment in DSE has a positive effect on motor insurance policyholders' continuance intention.	Not supported	Not supported
	H4b Perceived enjoyment in DSE has a positive effect on motor insurance policyholders' recommendation intention.	Supported	Not supported
H5	H5a Trust in DSE has a positive effect on motor insurance policyholders' continuance intention.	Not supported	Not supported
	H5b Trust in DSE has a positive effect on motor insurance policyholders' recommendation intention.	Not supported	Not supported
H6	H6a Familiarity with the DSE has a positive effect on motor insurance policyholders' continuance intention.	Not supported	Not supported
	H6b Familiarity with the DSE has a positive effect on motor insurance policyholders' recommendation intention.	Not supported	Not supported
H7	H7a Satisfaction of the DSE has a positive effect on motor insurance policyholders' continuance intention.	Not supported	Not supported
	H7b Satisfaction of the DSE has a positive effect on motor insurance policyholders' recommendation intention.	Supported	Supported

H8	H8a	Social influence in DSE has a positive effect on motor insurance policyholders' continuance intention.	Supported	Supported
	H8b	Social influence in DSE has a positive effect on motor insurance policyholders' recommendation intention.	Not supported	Supported
H9	H9a	Consumer's perceived temporal closeness towards a DSE will increase their willingness for continuance intention	Supported	Supported
	H9b	Consumer's perceived temporal closeness towards a DSE will increase their willingness for recommendation intention.	Supported	Supported
H10	H10a	Consumer's perceived physical proximity towards a DSE will increase their willingness for continuance intention.	Not supported	Not supported
	H10b	Consumer's perceived physical proximity towards a DSE will increase their willingness for recommendation intention.	Supported	Supported
H11	H11a	Consumer's perceived social closeness towards a DSE will increase their willingness for continuance intention.	Not supported	Supported
	H11b	Consumer's perceived social closeness towards a DSE will increase their willingness for recommendation intention.	Supported	Supported

Table 51: Summary of Results for mediating impact of psychological distance dimensions.

Summary of Results for mediating impact of psychological distance dimensions			Study Results	
Research Moderators Hypotheses	Proposed Relationship		UK	Nigeria
(H12a1,a2,a3) Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of technological characteristics variables: 1) PUSE 2), PEU, 3) PRSK on their continuance intention.	PUSE → CI	Indirect effect via TD	Supported	Supported
	PUSE → CI	Indirect effect via SOD	Not supported	Not supported
	PUSE → CI	Indirect effect Via SPD	Not supported	Not supported
	PEU → CI	Indirect effect via TD	Supported	Supported
	PEU → CI	Indirect effect via SOD	Not supported	Not supported
	PEU → CI	Indirect effect Via SPD	Not supported	Not supported
	PRSK → CI	Indirect effect via TD	Supported	Not supported
	PRSK → CI	Indirect effect via SOD	Not supported	Not supported

	PRSK → CI	Indirect effect Via SPD	Not supported	Not supported
<i>(H12b1,b2,b3)</i> Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of technological characteristics variables: 1) PUSE 2), PEU, 3) PRSK on their recommendation intention.	PUSE → RI	Indirect effect via TD	Not supported	Supported
	PUSE → RI	Indirect effect via SOD	Supported	Not supported
	PUSE → RI	Indirect effect Via SPD	Supported	Not supported
	PEU → RI	Indirect effect via TD	Not supported	Supported
	PEU → RI	Indirect effect via SOD	Supported	Supported
	PEU → RI	Indirect effect Via SPD	Supported	Not supported
	PRSK → RI	Indirect effect via TD	Not supported	Not supported
	PRSK → RI	Indirect effect via SOD	Not supported	Supported
	PRSK → RI	Indirect effect Via SPD	Supported	Not supported
<i>(H13a1,a2,a3,a4)</i> , Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of psychological characteristics variables: 1) PEN, 2) TRST, 3) FAM, 4) SAT on their continuance intention.	PEN → CI	Indirect effect via TD	Not supported	Supported
	PEN → CI	Indirect effect via SOD	Not supported	Not supported
	PEN → CI	Indirect effect Via SPD	Not supported	Not supported
	TRST → CI	Indirect effect via TD	Not supported	Not supported
	TRST → CI	Indirect effect via SOD	Not supported	Not supported
	TRST → CI	Indirect effect Via SPD	Not supported	Not supported
	FAM → CI	Indirect effect via TD	Not supported	Not supported
	FAM → CI	Indirect effect via SOD	Not supported	Not supported

	FAM → CI	Indirect effect Via SPD	Supported	Not supported
	SAT → CI	Indirect effect via TD	Supported	Supported
	SAT → CI	Indirect effect via SOD	Not supported	Supported
	SAT → CI	Indirect effect Via SPD	Not supported	Not supported
<i>(H13b1,b2,b3,b4), Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of psychological characteristics variables: 1) PEN, 2) TRST, 3) FAM, 4) SAT on their recommendation intention</i>	PEN → RI	Indirect effect via TD	Not supported	Supported
	PEN → RI	Indirect effect via SOD	Supported	Supported
	PEN → RI	Indirect effect Via SPD	Not supported	Not supported
	TRST → RI	Indirect effect via TD	Not supported	Not supported
	TRST → RI	Indirect effect via SOD	Not supported	Not supported
	TRST → RI	Indirect effect Via SPD	Not supported	Not supported
	FAM → RI	Indirect effect via TD	Not supported	Not supported
	FAM → RI	Indirect effect via SOD	Not supported	Not supported
	FAM → RI	Indirect effect Via SPD	Supported	Not supported
	SAT → RI	Indirect effect via TD	Supported	Supported
	SAT → RI	Indirect effect via SOD	Supported	Not supported
	SAT → RI	Indirect effect Via SPD	Supported	Not supported
<i>(H14a1) Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of social characteristics variables: 1) SOINF, on their continuance intention.</i>	SOINF → CI	Indirect effect via TD	Not supported	Supported
	SOINF → CI	Indirect effect via SOD	Not supported	Supported
	SOINF → CI	Indirect effect Via SPD	Not supported	Not supported
<i>(H14b1)</i>	SOINF → RI	Indirect effect via	Not supported	Supported

Consumers' perceived: 1. physical proximity, 2. temporal closeness, 3. Social closeness mediates the effects of social characteristics variables: 1) SOINF, on their continuance intention.		TD		
	SOINF → RI	Indirect effect Via SOD	Not Supported	Not Supported
	SOINF → RI	Indirect effect via SPD	Not supported	Not supported

Table 52: Summary of Results for moderating impact of National Culture – Individualism/Collectivism.

Summary of Results for moderating impact of National Culture – Individualism/Collectivism		Study Results	
Research Moderators Hypotheses	Proposed Relationship	UK	Nigeria
(H15a1,a2,a3) (H15b1,b2,b3) The relationship between (PUSE, PEU, PRSK) and Future Behavioural Intentions (CI and RI) of use of digital channel is moderated by the individualism/collectivism value in the British/Nigeria context.	PUSE → CI	Not Supported	Not Supported
	PEU → CI	Not Supported	Not Supported
	PRSK → CI	Not Supported	Supported
	PUSE → RI	Not Supported	Not Supported
	PEU → RI	Not Supported	Not Supported
	PRSK → RI	Not Supported	Not Supported
(H15a4,a5,a6,a7), (H15b4,b5,b6,b7) The relationship between (PEN, TRST, FAM, SAT) and Future Behavioural Intentions (CI and RI) of use of digital channel is moderated by the individualism/collectivism value in the British/Nigerian context.	PEN → CI	Not Supported	Supported
	TRST → CI	Not Supported	Supported
	FAM → CI	Not Supported	Not Supported
	SAT → CI	Not Supported	Not Supported
	PEN → RI	Supported	Supported
	TRST → RI	Not Supported	Supported
	FAM → RI	Not Supported	Not Supported
	SAT → RI	Supported	Not Supported
(H15a8) (H15b8) The relationship between (SOINF) and Future Behavioural Intentions (CI and RI) of use of digital channel is moderated by the individualism/collectivism value in the British/Nigeria context.	SOINF → CI	Not Supported	Not Supported
	SOINF → RI	Supported	Not Supported

This chapter presented the results of the main study; the next chapter will interpret the results and provide a discussion that links them to the literature.

CHAPTER EIGHT

GENERAL DISCUSSION

8.1. CHAPTER INTRODUCTION

This chapter is dedicated to interpreting the findings presented in these chapters and synthesizing them with the existing body of literature discussed in Chapter 2 and 3. It also highlights the contributions that the findings of this study make to the broader scholarly discourse. Commencing with a focus on the findings concerning each of the four research objectives outlined in Sections 8.2 to 8.5.

8.2. DISCUSSION OF QUALITATIVE RESULTS

The first research objective was to *identify the factors that influence consumers' initial adoption and future behavioural intentions including continuance intention and recommendation intentions in a motor insurance DSE context*. This objective was systematically addressed through the exploration of the following sub-objectives:

- *Sub-O1a. To examine what digital channel motor insurance consumers use for purchase/renewal of motor insurance.*
Sub-O1b. To understand what major factors influence policyholders continued use of digital channel (service provider) and recommendation of digital channel (service provider) to others.

The qualitative study yielded novel insights to address these sub-objectives. It not only shed light on the specific digital channels preferred by motor insurance consumers for transactions but also unearthed essential factors influencing continued usage and recommendation intentions. The study extended the understanding of continued intention to the realm of motor insurance, unveiled critical factors shaping future behavioural intentions both in the UK and Nigeria, and facilitated the development of a multidimensional research model measure.

8.2.1. Motor Insurance DSE – Digital channel used by policyholders for their purchase/renewal.

The first part of the qualitative findings addressed the sub-objective of research objective 1, *What digital channel do motor insurance consumers use for purchase/renewal of motor insurance?* As well as understanding the overall motor insurance DSE. The qualitative phase of this study provided valuable insights into consumers' perceptions and adoption of digital channels for general shopping experiences, laying the foundation for understanding their preferences in the motor insurance domain. Participants from both the UK and Nigeria exhibited a strong inclination towards digital channel for their shopping needs, citing convenience, accessibility, and product variety as primary drivers. These sentiments echo existing literature, which emphasises the preference of online shopping due to its flexibility and extensive product

offerings (Lim et al., 2009; Toukabari and Ettis, 2021). Despite shared preferences for digital channels, notable differences emerged in the types of products and services purchased online between the UK and Nigeria. UK respondents predominantly favoured digital channels for clothing and food/grocery purchases, aligning with trends reported in Statista (2022). In contrast, Nigerian participants demonstrated a broader spectrum of online shopping habits, encompassing clothing, entertainment subscriptions (e.g., DSTV), homeware, and appliances. These findings corroborate data indicating a growing enthusiasm for online shopping among Nigerian consumers, particularly for clothing, electronics, and entertainment (Ogbuji and Udom, 2018; Statista, 2022).

Transitioning from general online shopping to the specific context of motor insurance purchase, participants' preferences shed light on the digital channels and devices favoured for insurance transactions. Mobile phones emerged as the preferred device for both UK and Nigerian consumers, underscoring the increasing reliance on mobile internet connectivity globally (Statista, 2021). This preference of mobile phones over laptops or desktops among respondents in both the UK and Nigeria for motor insurance transactions aligns with global trends in mobile internet usage, where over 60 percent of the global internet population accesses the internet through mobile devices (Statista, 2022). In the UK, smartphone penetration has surged steadily, reaching an impressive 93 percent in 2022 (Statista, 2022). Similarly, in Nigeria, while smartphone usage stood at 32% in 2022, a significant 92.4% of total internet users access the internet through smartphones, indicating the pervasive reliance on mobile connectivity (Data Reportal, 2022; Poushter, 2023). While it's not necessarily surprising that mobile phones are preferred for insurance transactions, the study's findings highlight the consistent dominance of mobile devices across both the UK and Nigeria. This underscores the global trend towards mobile internet usage and emphasizes the need for insurers to prioritise mobile-friendly features and interfaces in their digital offerings. Moreover, one surprising finding is that despite concerns about cybercrimes, the study found a growing trust in digital channel among Nigerian consumers for purchasing motor insurance. This suggests that perceptions of online security may be evolving, presenting opportunities for insurers to capitalise on the expanding digital market in Nigeria (Ali et al., 2021).

Regarding the digital channel mostly used, the qualitative data revealed notable differences in channel preferences between Nigerian and UK respondents for motor insurance purchases. On one hand, in Nigeria, the majority of respondents (seven out of ten) expressed a preference for accessing motor insurance directly through the insurer's website. Additionally, two respondents opted to purchase through broker/agent websites, while one utilised a comparison website, specifically Compare.ng (Michael, Boniface and Olumide, 2014), reflecting a growing trust in online platforms despite lingering concerns about cybercrimes (Ewepu, 2016). On the other hand, in the UK, respondents exhibited a higher propensity (four out of ten) for utilising comparison websites to access motor insurance indirectly through the insurer's website.

Interestingly, only two respondents in the UK expressed a preference for accessing motor insurance directly through the insurer's website.

8.2.2. Factors influencing motor insurance policyholders' future behavioural intentions.

The qualitative findings for this study highlighted several factors likely to directly affect motor insurance policyholders' future behavioural intentions. More specifically, the qualitative findings showed that usefulness, ease of use, and enjoyment were among the key antecedents of participants using and continuing to use digital channels, as well as recommend to others for their motor insurance needs. In addition, satisfying experiences, the trustworthiness of the website, and the participant's familiarity with the digital channel were important reasons for motor insurance DSE future behavioural intention. Consistent with previous studies (Davis, 2000; Bhattacharjee, 2008; Chiu and Chang, 2009; Lee, 2010; Cho, 2016; Hubert et al., 2019; Hwang and Kim, 2018), the interview findings suggest that policyholders' perceptions of usefulness and ease of use are crucial for the development of preference to continue using DSE and recommending them to others in the future. The interview participants stated that financial benefit linked to perceived usefulness was also an influential factor affecting their future behavioural intentions. This perception of financial benefit was defined as the financial gains derived from cost reduction associated with the digital channel when compared to offline channels, including ability to compare prices using the comparison websites both in UK and Nigeria (Michael, Boniface, and Olumide, 2014; Ewepu, 2016).

As shown in the results of the qualitative study presented in Section 6.1 consumers' satisfaction with their DSE was identified by examining the positive relationship between their expectations and the actual performance of the DSE which led to the continued use of the digital channel, and recommendation to others. It was noted that participants who expressed positive feelings (i.e., happy) towards the DSE, linked this to the channel's simple functionality, reliable services, and price information on the service provider's website. This is supported by past studies that have verified that satisfaction is one of the main determinants of IS continuance intention, as well as recommendation intention (Limayem and Cheung, 2008; Hew et al., 2016; Hsiao et al., 2016; Liao et al., 2017).

While the current literature on future behavioural intention in the financial services context does not often recognise trust as a contributing factor to a DSE success, because majority of researchers have established the importance of trust (TRST) in achieving initial consumer acceptance of technology for purchase, but not many have evidenced its importance for continuing the use of the same technology (Wang and Chiang, 2009; Ali, 2016). This study identified trust as a key factor for success of future behavioural intention in the motor insurance context, as the interview participants seemed to put trust in their DSE according to the reliability

of the services related to recognised or known brands, which allowed for them to minimise uncertainty in their decision-making processes, as shown in Section 6.1.5. The relationship between trust and future behavioural intention has been empirically supported in few previous studies in a financial service context, that have shown that when service providers are able to meet consumer's expectation in a DSE, this will likely increase trust and lead to intention to continue using the channel as well as recommend it to others (Lu, 2014; Ali, 2016; Zhang et al., 2018).

The interview participants also stated that familiarity encouraged them to continue using their digital channel and recommending them to others. Since familiarity has been suggested as having significant influence on both initial purchase and continued intentions (McKnight et al., 2002; Bhattacharjee and Premkumar, 2004; Lin and Chen, 2012; Franzi, 2016), as favourable opinions or feelings about the DSE increase familiarity, the rates of continuance intention and recommendation intention are also expected to increase. Additionally, familiarity with the DSE channel and transaction procedures allows participants to feel confident about their knowledge and ability to use the digital channel for renewal of their motor insurance (Li and Kishore, 2006), which is seen to encourage them to perform repeated behaviours as supported by past studies (Kim et al., 2005; Mao and Palvia, 2006).

Another salient factor identified during the interviews was social influence. Participants noted its importance in influencing their initial use of the digital channel for purchase of motor insurance, and this has been shown in numerous studies that has evidenced the direct effects of social influence linked to family, friends and acquaintances recommendation or referral in shaping their online purchase behaviour (Hansen et al., 2004; Hutzinger and Weitzl, 2021). Similarly, some participants who renewed their motor insurance, noted this same factor as being important, and this is supported by past studies that have shown the relationship between social influence and future behavioural intention in a financial service context, such as Hsu and Wu (2013), Ku, Chen and Zhang (2013), Mouakkett (2015), Wang, Goh and Lim (2020), where the findings collectively emphasise the substantial impact.

One of the main reasons for possible discontinuation and lack of recommendation intention of DSE noted by participants, was the perceived risk associated with the digital channel. The findings that risk serves as a significant impediment to technology adoption and subsequent future behavioural intention aligns with prior research findings. The doubt surrounding digital insurance, particularly concerns regarding potential failures, losses, or harm associated with utilising digital channels for insurance transactions, increases consumers' perceived risk levels. This phenomenon is well-documented in existing literature, where studies have consistently highlighted the pivotal role of risk perception in shaping consumer behaviour within technological contexts. Scholarly investigations by Dahana, Shin, and Katsumata (2018), as well as Nasrin

and Dahana (2022), have provided empirical evidence supporting the notion that consumer reluctance towards digital channels stems from heightened risk perceptions. The inherent uncertainties associated with digital transactions, such as purchasing insurance policies or filing claims online, amplify consumers' risk aversion compared to offline channels.

In summary, via an interview approach, the findings from the qualitative study fulfilled research objective 1 which was to *identify the factors that influence consumers' initial adoption and future behavioural intentions including continuance intention and recommendation intentions in a motor insurance DSE context*; and the sub-objectives which asked the type of channels used by motor insurance consumers in DSE, what major factors influence policyholders' continued use of DSE for their motor insurance renewal and needs, as well as their recommendation of the DSE to others. The findings indicated the relevant factors included perceived usefulness, perceived ease of use, perceived risk, together with satisfaction, perceived enjoyment, trust, familiarity, and social influence, lead to policyholder's future behavioural intention for motor insurance. This study not only identified these factors but also suggested a conceptual model of future behavioural intention for motor insurance policyholders. This proposed conceptual framework was empirically tested with the inclusion of the mediator, psychological distance and moderator, national culture, in the quantitative phase. The empirical results are presented and discussed in Sections 7.5 to 7.7.

8.2.3. Understanding Psychological Distance in Motor Insurance DSE Domain

Another significant aspect of the qualitative study was to address the sub-objective 1 of research objective 2, *To understand the cues of psychological distance relevant in a motor insurance DSE context*. Understanding the cues of psychological distance within the context of motor insurance DSE is essential for comprehending consumer behaviour and decision-making processes. This discussion section delves into the qualitative findings regarding the relevance of psychological distance and its dimensions—temporal, spatial/physical, and social—in the motor insurance DSE context, identifying the cues presented by participants for the study.

The operationalisation of psychological distance in this study pertains to consumers' perceptions of distance or closeness to the service provider in a motor insurance DSE. Participants' definitions underscored the significance of consumer-service provider interaction and connection in shaping psychological distance (Darke et al., 2016). This aligns with existing research, highlighting the pivotal role of psychological distance in consumer evaluations and interactions within service encounters (Edward, Lee, and Ferle, 2009; Evans and Bridson, 2005). Psychological distance influences consumers' perceptions of interaction and connection with service providers, thereby influencing their evaluations and behaviours within the DSE (Holmquist, Guest, and Gronroos, 2015; Chung and Park, 2017).

Temporal Distance

Temporal distance, characterised by the sense of delay or immediacy in the DSE, emerged as a crucial dimension influencing consumers' perceptions and behaviours in motor insurance purchases. Participants highlighted the importance of immediacy and time-saving benefits associated with using digital channels for insurance transactions. The perception of quick transactions and informed decision-making facilitated by digital channels resonated strongly with participants, driving their preference for online platforms. Notably, UK consumers appeared particularly attuned to the timing and efficiency aspects of digital transactions, suggesting a greater emphasis on temporal considerations compared to Nigerian counterparts. These findings are well supported by past studies including Darke et al. (2016) and Zhang et al. (2020) who have noted that immediacy serves as an important cue of temporal proximity/closeness.

Spatial/Physical Distance

The spatial or physical distance dimension pertains to consumers' perceptions of geographical separation from service providers. Participants expressed feelings of distance when considering the physical location of service providers, often opting for digital channels to reduce the need for in-person visits. Telepresence and proximity emerged as key cues influencing spatial distance, with digital channels offering ubiquity and accessibility, thereby reducing consumers' perceived distance related to service provider location. This finding underscores the role of telepresence in creating a sense of physical proximity and facilitating consumer engagement with digital channels (Henderson and Wakslak, 2010; Henderson et al., 2011).

Social Distance

Social distance, which reflects consumers' perceptions of social closeness or distance to service providers, emerged as a critical dimension shaping motor insurance DSE. Participants highlighted the influence of immediate social groups, such as family and friends, in reducing social distance and fostering trust in service providers. Referrals and recommendations from close social circles were instrumental in enhancing consumers' perceived connection and familiarity with service providers, thereby facilitating their adoption of digital channels for insurance transactions. Moreover, participants who lacked personal referrals reported relying on their own experiences with service providers to mitigate social distance, emphasising the role of familiarity and personal identity in shaping consumer perceptions (Levine et al., 2005; Brewer, 2007). Additionally, this finding is supported in the study carried out by Trope, Liberman and Wakslak (2007), where social distance was operationalised as related to the self and others concept, where close others recommendation was construed more abstractly and highly influenced the behaviour of consumers. The next

section goes into the discussion of the model testing results including direct and indirect effects of the variables presented in the research model.

8.3. DISCUSSION OF MODEL TESTING RESULTS

The findings from the quantitative study were related to research objective 2, *to determine the impact of psychological distance on consumer's future behavioural intentions of motor insurance DSE* and objective 3, *to develop, empirically test, and validate an integrated model of psychological distance and consumers' future behavioural (continued use and recommendation) intentions of DSE in a cross-cultural motor insurance context*, and the findings addressed this objective, by developing a research model shown in Figure 20, and via the hypotheses testing results. The findings are first discussed in relation to the direct effects of each characteristic's factors; technological, psychological, and social factors on consumers' future behavioural intentions, and then the direct effect of psychological distance dimensions on their future behavioural intentions as well.

8.3.1. PUSE, PEU, and PRSK → Future behavioural intentions

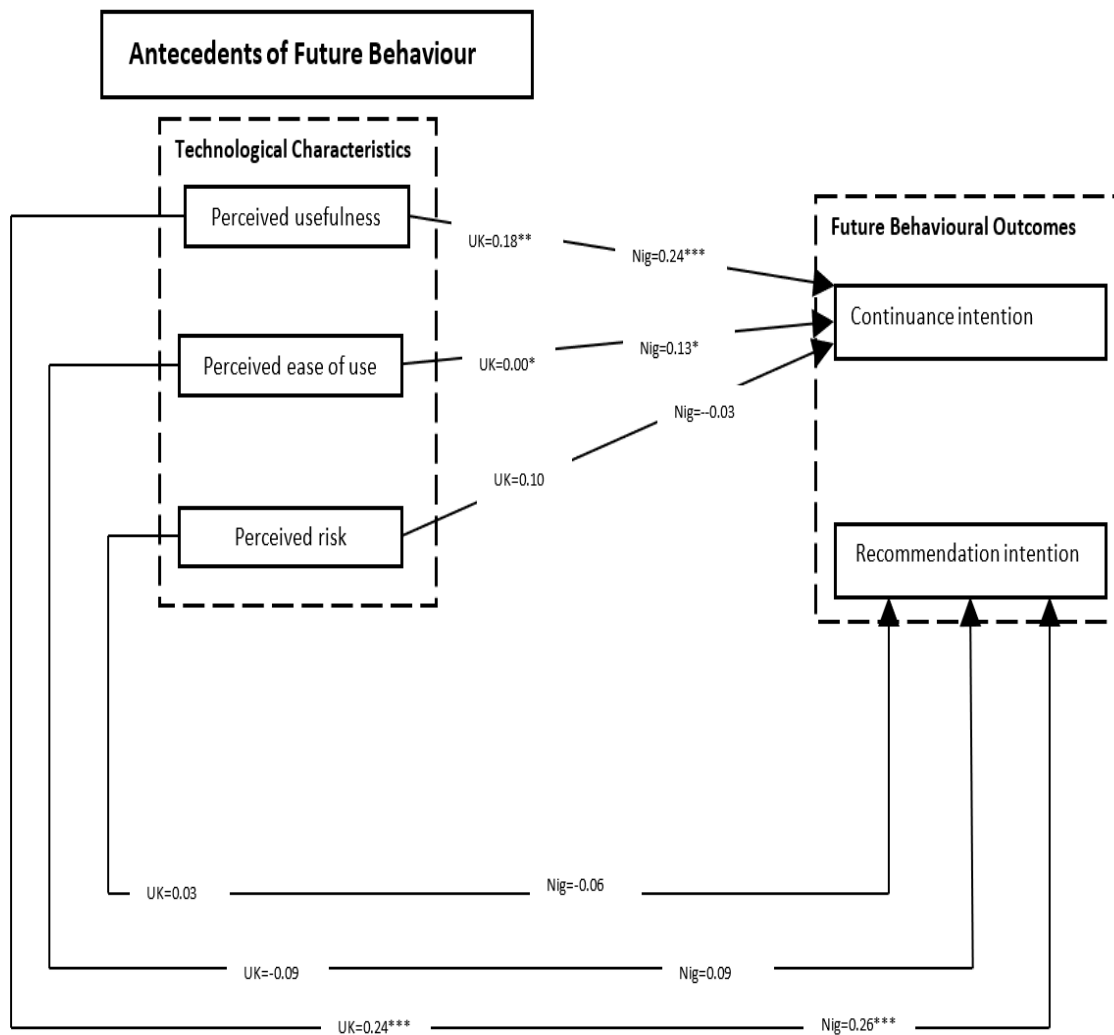


Figure 20: PUSE, PEU, and PRSK → Future behavioural intentions.

This study hypothesised that PUSE, PEU and PRSK have direct effects on motor insurance DSE continuance intention and recommendation intentions. Perceived usefulness in the context of motor insurance DSE, is defined as benefits (including enhancement of performance) acquired from initial DSE with the motor insurance service provider (Bhattacharjee, 2001b). The hypothesis H1a and H1b, which posited a positive direct effect of perceived usefulness on motor insurance policyholders' future behavioural intentions, is supported by the model testing results (CI = 0.18, $p < 0.05$ in UK and CI = 0.24 $p < 0.01$ in Nigeria samples) and (RI = 0.24, $p < 0.01$ in UK and RI = 0.26 $p < 0.01$ in Nigeria samples). This finding underscores the importance of perceived usefulness in driving consumers' continuance intention and recommendation intention regarding digital insurance services in both UK and Nigeria. Consistent with the principles of TAM and ECM frameworks, consumers are more likely to continue using and recommending digital insurance

channels when they perceive these platforms as beneficial and valuable (Davis, Bagozzi, and Warshaw, 1989; Bhattacharjee, 2001b; Choi, 2016; Cheng and Mitomo, 2017).

Hypothesis H2a, which proposed a positive direct effect of perceived ease of use on motor insurance policyholders' behavioural intentions, is also supported by the model testing results (CI = 0.00, $p < 0.05$ in UK and CI = 0.13, $p < 0.1$ in Nigeria). This suggests that consumers' perceptions of the ease of using digital insurance services directly influence their continuance intention and recommendation intention in both countries. While ease of use may not directly impact these behavioural intentions in all contexts, in the case of digital insurance, it appears to play a significant role in shaping policyholders' attitudes and intentions (Davis, 1989; Roca, Chiu, and Martínez, 2006). This strong direct impact of PEU in this study may be related to the nature of the technology (i.e., website via mobile phone) (Thong et al., 2006), as due to its features (e.g., small screen), consumers often need to make extra effort to access and navigate the website (Hong et al., 2006), which will explain PEU large influence on motor insurance policyholder's continuance intention, as it means consumers are able to focus their attention on the easiest way to achieve their goals within a limited time of renewing their expired or about to expire motor insurance. In contrast to support of direct influence of PEU on continuance intention in a motor insurance DSE context, there was no support for H2b, which showed no significant relationship between PEU and recommendation intentions (RI = -0.09 in UK and RI = 0.09 in Nigeria samples) in both countries. There is scarcity of research that has supported this relationship in the past, as against the increase in the number of studies that have shown support for the role of PEU in the initial adoption of technology (Kang, 2014; Choi, 2016; Fang and Fang, 2016).

Hypothesis H3a, which hypothesised a negative direct effect of perceived risk on motor insurance policyholders' continuance intention and recommendation intention, is not supported by the model testing results (CI = 0.10) in the UK, as well as (CI=-0.03) in Nigeria, and (RI = 0.03 in UK and RI = -0.06 in Nigeria samples), as there was no significant relationship exhibited. This unexpected finding is unique, as it would seem that respondents' viewpoint is based on their initial adoption of a digital channel for their previous insurance transaction, as they possibly faced little to no risk, which would in fact explain why it has no impact on their continued use of the digital channel for renewal and future needs. This is supported by past studies that have shown that possibility of risk related to channel failure, or some kind of loss or harm online will likely lead to higher level of risk, and vice versa (Dahana, Shin, and Katsumata, 2017; Nasrin and Dahan, 2022). Additionally, there is no support from this study to show that the negative direct effect of perceived risk on recommendation intention aligns with theoretical expectations, indicating that higher perceived risk may hinder consumers' willingness to recommend their digital insurance services to others (Bauer, 1960; Bonson Ponte et al., 2015).

8.3.2. PEN, TRST, FAM, and SAT → Future behavioural intentions

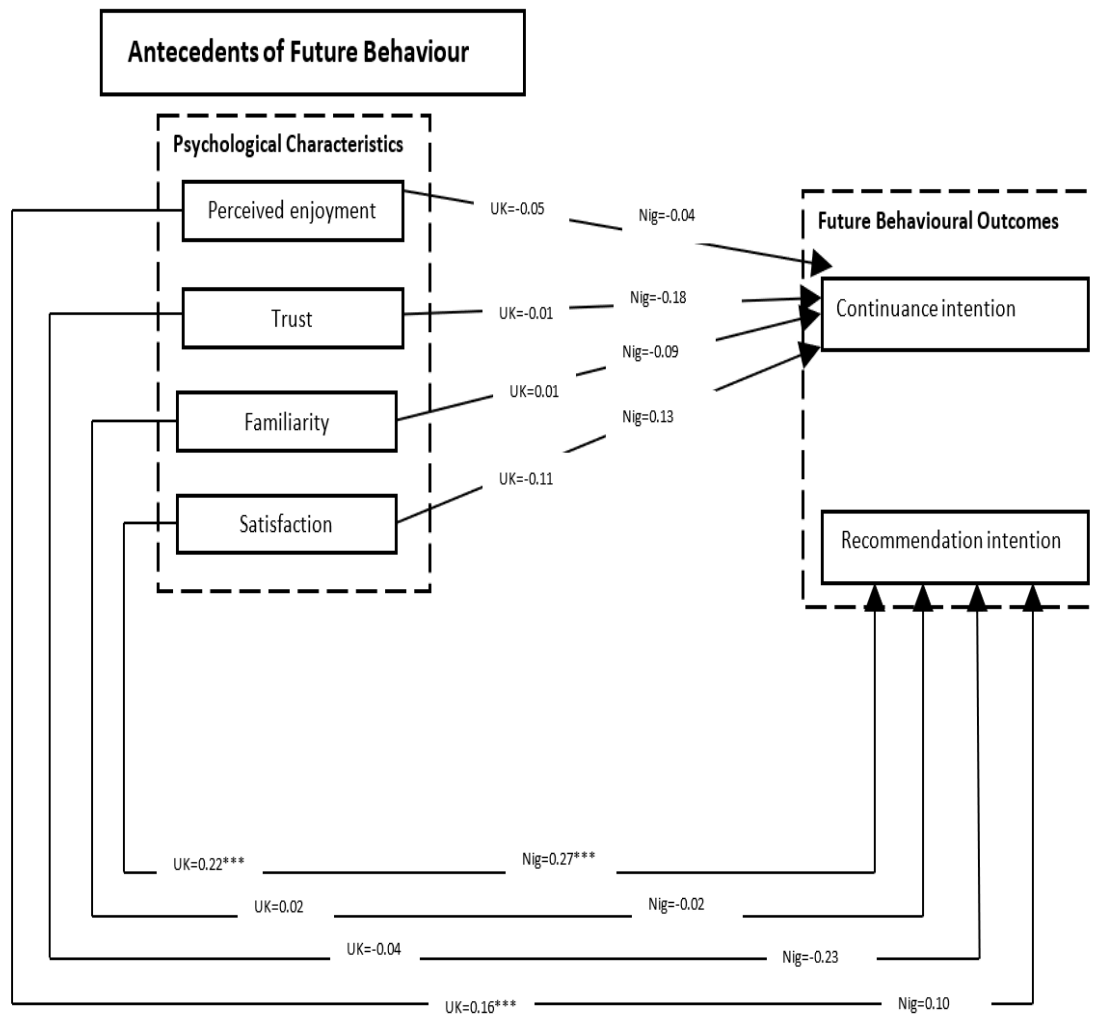


Figure 21: PEN, TRST, FAM, and SAT → Future behavioural intentions.

This study hypothesised that PEN, TRST, FAM and SAT have direct positive effects on motor insurance DSE continuance intention and recommendation intentions (Figure 21). In the UK and Nigeria, the findings revealed mixed support for the hypothesised relationships between psychological characteristics factors and future behavioural intentions. Perceived enjoyment in this study is defined as the extent to which the use of digital channels for insurance services is perceived as enjoyable and fun, irrespective of any performance outcome (Davis, Bagozzi and Warshaw, 19992; Chiu et al., 2009). The hypothesised relationship of H4a, PEN ($\beta = -0.05$) to CI in the UK and PEN ($\beta = -0.04$) to CI in Nigeria showed no support or significant relationship. This is contrary to previous findings from TAM and ECM framework, which have in the past shown support for the direct influence of PEN on continuance intention (Pelling and White, 2009; Khedhaouria and Beldi, 2014; Ifinedo, 2017; Tri Cuong, 2023), highlighting aspects of self-fulfilment and hedonic pursuits linked to enjoyment and lead to continuance intention. In contrast, the study showed support for H4b, the path from PEN ($\beta = 0.16$, $P < .01$) to recommendation intention in the UK (but no support for

H4b path in Nigeria ($\beta = 0.110$)), which provides strong empirical evidence in support of the hypothesised relationship. Some previous studies have found no evidence of the influence of enjoyment on recommendation intention (Lu et al., 2017).

Similarly, trust which is defined as a consumer's willingness to be vulnerable to the actions of the service provider based on expectations that the service provider will perform reliably (Mayer, Davis and Schoorman, 1995), and satisfaction which is defined as a consumer's feeling of pleasure or disappointment arising from comparing the performance of a DSE against their expectations (Choi, Wang and Sparks, 2019), have both in past studies been supported as a key predictors of initial adoption of technology in explaining the TAM, TPB and ECM frameworks, as well as its role in continuance intentions, specifically satisfaction (Lu, 2014; Darke et al., 2016; Shin et al., 2018). Satisfaction closely linked to the ECM validated model in the study of Bhattacharjee (2001b) was shown to have direct relationship with continuance intention, and this finding was also evidenced in other studies (Limayem et al., 2007; Fang and Fang, 2016; Hew et al., 2016). However, the hypothesised relationship H5a, and H7a, revealed TRST ($\beta = -0.04$), SAT ($\beta = -0.11$) to CI in UK, and TRST ($\beta = -0.18$), SAT ($\beta = 0.13$) to CI in Nigeria. Hence, this study was not able to establish support for the associations between TRST and continuance intention, as well as SAT and continuance intention. There was, however, support for the relationship between SAT ($\beta = 0.22$, $P < .05$) to recommend intention only in Nigeria (as opposed to the UK with $\beta = 0.13$), and this showed empirical evidence to support H7b. The literature review presented in Section 3.3, suggested that motor insurance consumers DSE satisfaction played a significant role in the formation of their future behavioural intentions. Consistent with the findings of other research and the ECM, the results of this study provide strong empirical support for the claim that hypothesised relationships and policyholders' satisfaction have a positive influence on their recommendation intention (Berger and Schwartz, 2011; Chou and Hsu, 2016; Liao et al., 2017, Hubert et al., 2019).

The hypothesised relationship H6a and H6b, between FAM and continuance intention, as well as FAM and recommendation intention also showed no support in (CI = 0.01, RI = 0.02) in UK and (CI = -0.09, RI = -0.02), which is contrary to past studies that has established this relationship, as familiarity as a cognitive concept and an emotional concept has a direct effect on continuance intention and recommendation, especially as consumer's prior experience helps shape their future behavioural intention (Bhattacharjee and Premkumar, 2004; Kim et al., 2005; Mao and Palvia, 2006; Al Nawayseh 2020; Al-Okaily et al. 2021; Banna et al. 2022; Alkhwaldi et al. 2022)

These results indicate that in the UK context, factors such as enjoyment and satisfaction play a more prominent role in shaping consumers' intentions to continue using and recommend digital insurance services,

while trust may have a less direct impact on these behavioural outcomes, while in Nigeria, satisfaction plays the key role in shaping consumers' recommendation intentions for digital insurance services.

8.3.3. SOINF → Future behavioural intentions

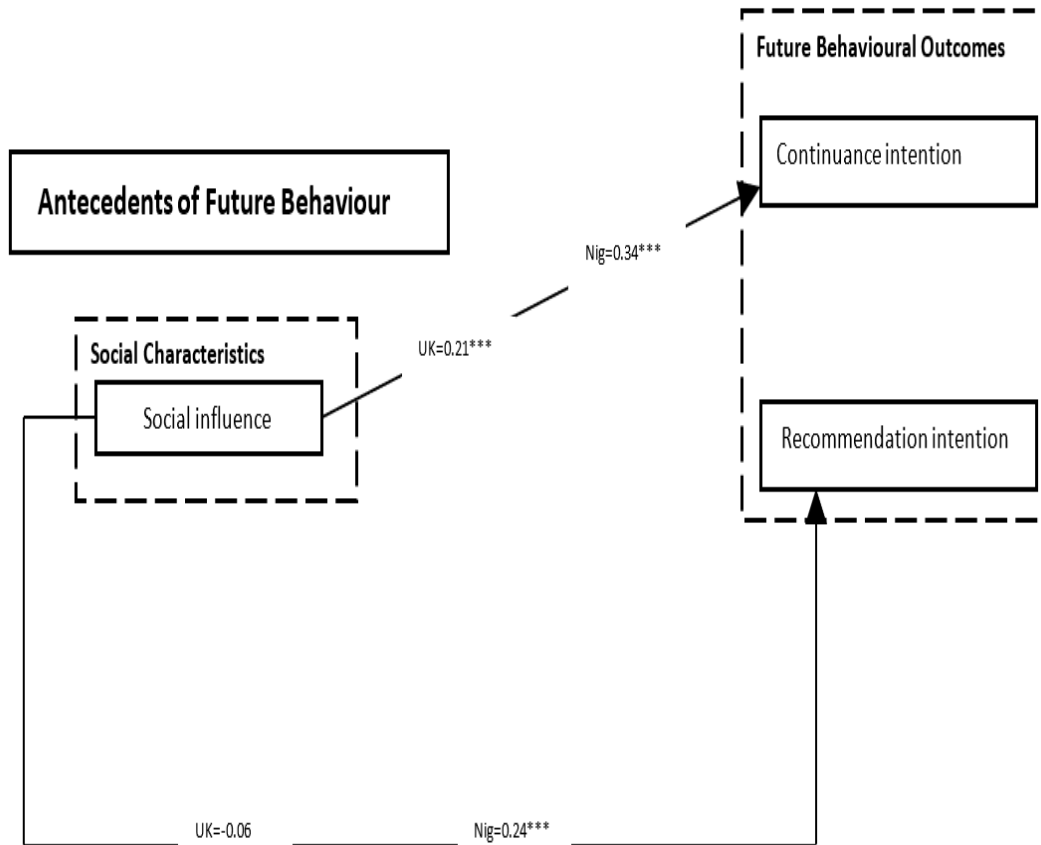


Figure 22: SOINF → Future behavioural intentions.

Social influence, rooted in the Theory of Planned Behaviour (TPB) by Fishbein and Ajzen (1975), encompasses individuals' perceptions of influence from their social groups in shaping specific behaviours (Ajzen, 1985). Building upon this foundation, Venkatesh et al. (2003) expanded the definition of social influence as the degree to which individuals perceive important members of their close circles influencing the adoption of a new system. This construct, derived from the Unified Theory of Acceptance and Use of Technology (UTAUT), integrates subjective norms from various theoretical frameworks, emphasising the salience of social factors in technology adoption (Hennington and Janz, 2007; Phichitchaisopa and Naenna, 2013). Extensive research has explored the multifaceted nature of social influence across diverse disciplines, context, and socio-cultural environments within technology adoption studies. For example, Sahin (2006) posited that idiosyncratic evaluations of new technological systems by close groups are often more credible,

thereby reducing uncertainty in the adoption of new technology. Similarly, Slade et al. (2007) found that individuals frequently turn to their social networks when embracing new technologies, influenced by perceived social pressures from significant others.

Numerous studies have investigated the direct effects of Social Influence (SOINF), often manifested through recommendations and experiences of friends, family, and colleagues, as a pivotal factor prompting specific behaviours (Hansen et al., 2004). Notably, Cialdini and Goldstein (2004) underscored the role of social influence in shaping accurate perceptions of reality and fostering positive self-concepts. Moreover, Kleijnen et al. (2009) emphasized that consumer decision processes can be significantly influenced by peer observations, highlighting the potential for social isolation when adopting innovations not yet accepted by one's social group.

The parameter estimates in Figure 22 above show that the hypothesised path between SOINF and CI was significant for both samples (UK and Nigeria) which provided support for hypothesis H8a. This finding is in accordance with TPB and UTAT including past literature e.g. (Ku, Chen, and Zhang, 2013; Mouakket, 2015; Wang, Goh, and Lim, 2020) which have all found SOINF to have strong positive effect on continuance intention to use digital services. The strong significant influence of SOINF ($\beta = 0.21$ ($P < .001$) in the UK and $\beta = 0.34$ ($P < .01$) in Nigeria on CI indicate that motor insurance policyholders think that their social networks/groups including family and friends, play a key role in influencing their continuance intentions. However, contrary to expectations, the direct relationship between SOINF and recommendation intention (RI) in the UK, H8b was not supported ($\beta = -0.06$, $P = .67$). This discrepancy suggests that while social influence may play a role in respondents' decisions to continue using the service themselves, it may not necessarily translate into active recommendations to others. These findings are consistent with previous research highlighting the impact of social influence on technology adoption and usage behaviours (Sahin, 2006; Cialdini and Goldstein, 2004). Individuals often turn to their social networks for guidance and validation when navigating new technologies or services, seeking reassurance and social approval in their decision-making processes (Slade et al., 2007; Kleijnen et al., 2009). However, the lack of significant support for the relationship between SOINF and RI suggests that while social networks may influence individual behaviour, they may not always prompt individuals to actively advocate for the service to others.

In contrast, the Nigeria sample exhibited robust support for the influence of Social Influence (SOINF) on recommendation intention (RI). The coefficient for H8b, SOINF was $\beta = 0.24$ ($P < .01$) for RI, indicating strong positive relationships between social influence and both behavioural intentions. These findings suggest that in the Nigerian context, individuals are not only influenced by their social networks to continue using digital insurance services but are also motivated to actively recommend these services to others within

their social circles. The significant positive impact of SOINF on both CI and RI aligns with previous research emphasizing the role of social influence in shaping technology adoption behaviours (Singh et al., 2020; Xie et al., 2021). Social networks serve as powerful conduits for information, norms, and recommendations, shaping individuals' perceptions and attitudes towards technology adoption especially in a collectivistic culture setting like Nigeria, as demonstrated in the past study by Indrawati and Putri (2018) in a financial service context, where Indonesia, a collectivist nation showed significant correlation between social influence and user's intention to continue adopting e-payment services, as well as recommending the same service (Sahin, 2006; Ramus and Nielsen, 2005). The strong influence of social networks on both continuance intention and recommendation intention underscores the importance of social relationships in driving adoption and future usage behaviours within the digital insurance domain in Nigeria.

In summary, the empirical results suggest that hypothesis H8a is supported in the UK, while H8a and H8b are supported in Nigeria. Therefore, these results support theoretically and empirically the relationship between SOINF and CI in the context of developed country, and developing country, while relationship between SOINF and RI in the context of developing country only, where such relationships has been rarely explored.

Dimensions of Psychological Distance → Future behavioural intentions

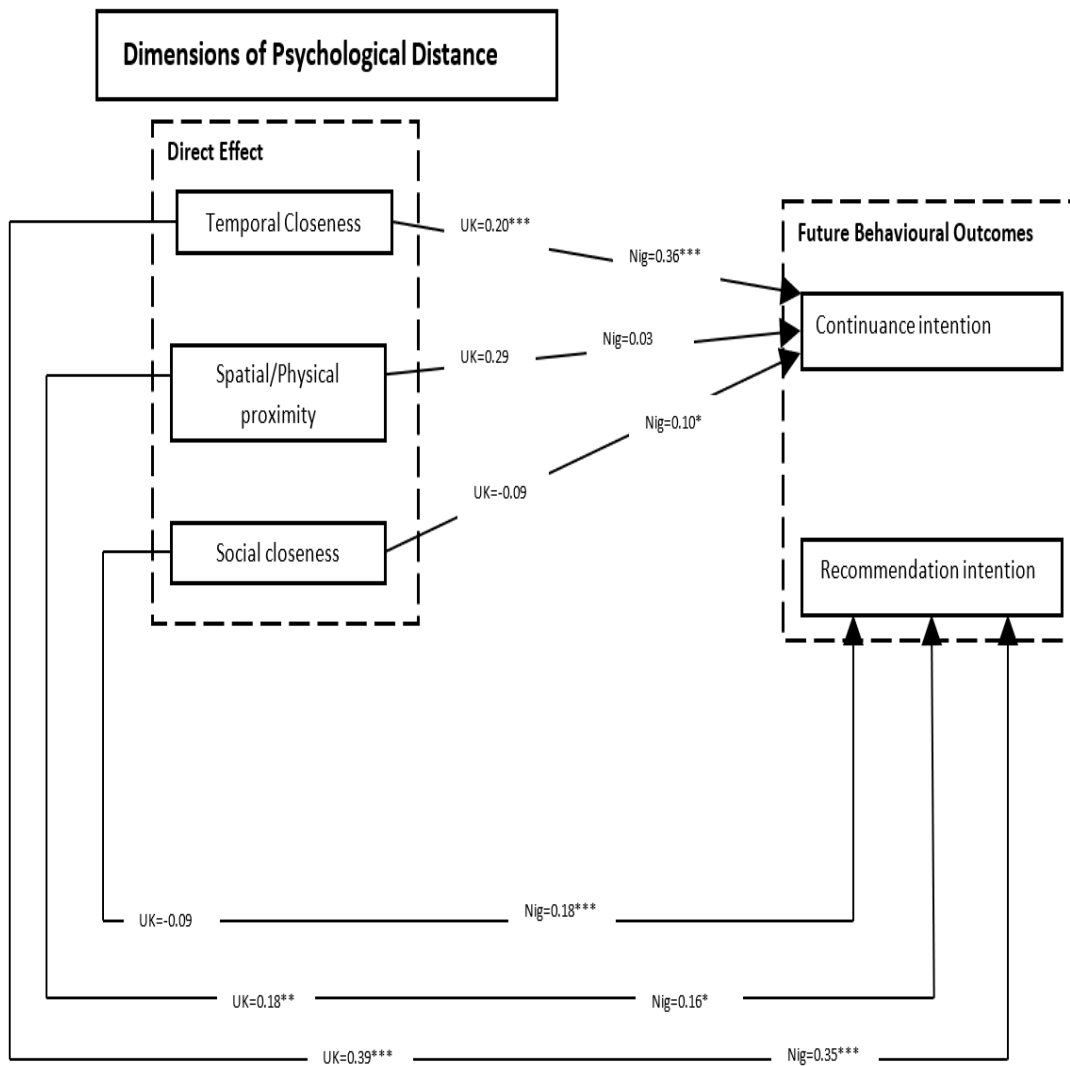


Figure 23: Dimensions of Psychological Distance → Future behavioural intentions.

8.3.4. TD → Future behavioural intentions

In the context of this study, temporal distance is defined as the sense of delay in DSE between consumers and service providers, affecting consumers' evaluations and judgments of the service provider and their willingness to continue using and recommend the DSE for motor insurance purchase (Kim et al., 2008; Nenkov, 2012). Temporal distance, as a component of psychological distance, plays a crucial role in shaping consumers' evaluations and judgments of service providers within DSE for motor insurance purchase. The concept of temporal distance reflects individuals' perceptions of time delay in DSE, influencing their willingness to continue using and recommending the service. Research suggests that consumers' decisions and experiences are influenced by their perception of time availability and constraints (Fujita et al., 2006; Xue and Xiao, 2014; Darke et al., 2016). Temporally near objects and events are perceived as more

immediate and are associated with reduced psychological distance, while temporally distant objects and events are perceived as more distant and are associated with increased psychological distance (Trope and Liberman, 2010).

The findings from the hypothesis testing reveal significant support for the hypothesised relationships in both the UK and Nigeria contexts, i.e., H9a and H9b. In the UK context, the results in Figure 23 indicate that temporal closeness positively influences both continuance intention (CI) and recommendation intention (RI) within the DSE for motor insurance purchase. Specifically, the direct effects of temporal distance on both CI and RI are statistically significant, with coefficients of ($\beta = 0.20, P < .01$), and ($\beta = 0.39, P < .01$), respectively. Similarly, in the Nigerian context, temporal closeness also exhibits a significant positive influence on both CI and RI, with direct effect coefficients of ($\beta = 0.36, P < .01$) and ($\beta = 0.35, P < .01$), respectively. These findings provide empirical support for the hypothesised relationships, indicating that as temporal closeness increases, individuals' intentions to continue using and recommend the digital service for motor insurance purchase also increase in both the UK and Nigerian contexts. The theoretical foundation for these findings stems from the conceptualisation of psychological distance, particularly temporal distance, within the DSE literature. Notably, in the context of motor insurance DSE, temporal distance thus assumes significance due to the inherent delay in service provision and the intangibility of insurance products, as explicated by Evans and Bridson (2005) and Cummins et al. (2017). This finding is further supported by past studies which have shown the relevance of temporal distance in shaping consumer behaviour and decision-making processes. Studies such as those by Ariley and Zakay (2001) and Castano et al. (2008) highlight how individuals' perceptions of time availability and constraints influence their evaluations and choices. Temporal distance, reflecting the perceived delay in transactions within DSE, emerges as a critical determinant of consumers' continuance and recommendation intentions. This conceptualisation is supported by Zhang et al. (2020), who emphasise immediacy as a cue of temporal psychological distance, especially in digital contexts.

Consequently, the findings from the hypothesis testing align with theoretical propositions, indicating that reducing temporal distance in motor insurance DSE enhances consumer engagement and fosters positive future behavioural intentions. By addressing temporal distance through strategies promoting immediacy and reducing transactional delays, service providers can cultivate trust, strengthen relationships, and ultimately, enhance consumer satisfaction and loyalty (Harwood and Lin, 2000). Therefore, understanding and mitigating temporal distance in DSE are imperative for optimising consumer experiences and driving favourable outcomes in both the UK and Nigerian motor insurance markets.

8.3.5. SPD → Future behavioural intentions

The empirical analysis yielded divergent outcomes concerning the hypothesised relationships between perceived physical distance (SPD) and future behavioural intentions across the UK and Nigerian contexts. In the UK setting, the hypothesis predicting a positive direct effect of Spatial/physical closeness (SPD) on continuance intention (CI) was not supported, with a coefficient of ($\beta = 0.29$ $P = .69$), indicating no statistically significant relationship. Conversely, the hypothesis predicting a positive direct effect of SPD on recommendation intention (RI) was supported, evidenced by a statistically significant coefficient of ($\beta = 0.18$, $P < .05$), level. In contrast, in the Nigerian context, while the hypothesis regarding SPD's influence on CI was not supported, with a negligible coefficient of ($\beta = 0.03$, $P = .67$), the hypothesis regarding spatial/physical closeness effect on RI was supported, with a statistically significant coefficient of SPD ($\beta = 0.16$, $P < .1$). This surely links well with past study that has shown that this may be due to how consumers respond more positively to a digital channel, as it allows for access to service ubiquitously, on the move and a sense of telepresence, this creates physical proximity and reduces consumer's perception of distance related to location of the service provider (Henderson and Wakslak, 2010; Henderson et al., 2011).

The theoretical underpinning of these findings lies in the conceptualization of physical distance within the literature on DSE and consumers' future behavioural intention. Physical distance, also known as spatial distance, pertains to individuals' perceptions of the spatial location of an object or event relative to their current position (Trope and Liberman, 2007). From a construal level theory (CLT) perspective, individuals are inclined to make decisions about social actions or objects based on their proximity or distance, influenced by the level of construal (Liberman et al., 2007). Extensive research in social psychology and marketing has highlighted the effects of physical distance on various aspects of consumer behaviour, emphasising its impact on choice, decision-making, satisfaction, and behavioural intentions (Fujita et al., 2006; Trope, Liberman, and Wakslak, 2007; Blut et al., 2018).

However, despite the theoretical support for the influence of physical distance on consumer behaviour, empirical studies exploring its specific effects in important contexts such as financial service decision-making and multichannel activities have been limited (Rim et al., 2009; Henderson and Wakslak, 2010). This scarcity of research can partly be attributed to the absence of a measurable scale for physical distance, leading previous studies to rely on experimental approaches (Chandran and Menon, 2004; Kim et al., 2008). The current study addresses this gap by operationalising physical distance as the geographical proximity between consumers and service providers in DSE, focusing on factors such as location, accessibility, and social presence (Henderson et al., 2011).

The findings regarding SPD's impact on future behavioural intentions reflect the nuanced nature of consumer perceptions and decision-making processes within DSE. While SPD did not exert a significant influence on CI in either context, its positive effect on RI suggests that consumers may prioritise spatial/physical proximity when making recommendations rather than when deciding to continue using a digital service. This distinction underscores the multifaceted nature of consumer behaviour and the importance of considering contextual factors in understanding decision-making processes, especially future behavioural intentions.

Furthermore, the divergence in results between the UK and Nigerian contexts highlights the role of cultural, social, and economic factors in shaping consumer preferences and behaviours. While SPD's effect on RI was consistently supported across both contexts, its impact on CI varied, indicating the need for localised strategies to enhance consumer engagement and satisfaction within DSE. Overall, these findings contribute to a deeper understanding of the complex interplay between physical distance, consumer behaviour, and future intentions, offering valuable insights for practitioners seeking to optimise service delivery and consumer experiences in digital environments.

8.3.6. SOD → Future behavioural intentions

Social distance, defined as the degree of relational closeness or distance between individuals or social groups, holds substantial theoretical relevance within the context of DSE and consumer behaviour (Kim et al., 2008; Matthews and Matlock, 2011). Rooted in construal level theory (CLT), social distance encapsulates the psychological distance individuals perceive between themselves and others with whom they interact, influenced by factors such as perceived interpersonal and cultural similarity or difference (Trope and Liberman, 2010; Stephan et al., 2011). Past research underscores the pivotal role of perceived social distance in shaping consumers' decision-making processes and behavioural intentions, particularly within the realm of relationships and trust (Hoffman, McCabe, and Smith, 1996; Levine et al., 2005; Brewer, 2007). Individuals typically feel closer to those with whom they share similarities or have existing relationships, fostering a sense of connectedness or closeness, which influences their reliance on information and recommendations from these sources (Breman, 2011).

In the context of DSE, where interactions occur predominantly through digital channels with limited face-to-face contact, perceived social distance becomes particularly salient (Trope and Liberman, 2010; Stephan et al., 2011). Consumers' evaluations of social distance vis-a-vis the service provider significantly impact their decision-making and behavioural intentions, as they draw on in-group social closeness, such as recommendations from close connections and familiarity with the service provider, to mitigate feelings of unfamiliarity and distrust (Darke et al., 2016; Venkatesh et al., 2003). Despite the theoretical underpinnings supporting the role of social distance in influencing consumer behaviour, its application within the context

of motor insurance DSE to examine its effects on continuance intention and recommendation intention remains largely unexplored. This study bridges this gap by operationalising social distance as the perceived closeness between consumers and service providers, incorporating cues such as similarity in values and traits or associations with immediate social groups (see Section 4.2.3).

The empirical analysis reveals contrasting outcomes regarding the hypothesised relationships between perceived social distance (SOD) and future behavioural intentions in the UK and Nigerian contexts. On one hand, in the UK context, the hypothesis H11a, positing a positive direct effect of social closeness (SOD) on continuance intention (CI) was not supported, with a coefficient of ($\beta = -0.09$ $P = .34$), indicating no statistically significant relationship. Conversely, the hypothesis H11b regarding SOD's effect on recommendation intention (RI) was supported, evidenced by a statistically significant coefficient of ($\beta = 0.28$, $P < .01$). On the other hand, in the Nigerian context, both hypotheses H11a and H11b concerning social closeness (SOD) influence on CI and RI were supported, with statistically significant coefficients of ($\beta = 0.10$, $P < .1$) and SOD ($\beta = 0.18$, $P < .01$), respectively. This finding supports the results of the qualitative phase as well as past studies that have shown the importance of closer social groups being influential in their purchase decision for financial services linking well with past studies on collectivist culture (Yamagishi and Yamagishi, 1994) trusting their in-group more.

Additionally, being an unexplored area of research with no existing study on the relationship between SOD and future behavioural intention in a developed and developing context, these findings reveal nuanced insights into the impact of social distance on future behavioural intentions across different cultural contexts. While the UK results indicate a discrepancy in the influence of social closeness on CI and RI, with only the latter being supported, the Nigerian findings demonstrate consistent support for both hypotheses. These discrepancies underscore the importance of considering contextual factors and cultural nuances in understanding consumer behaviour within DSE and future behavioural intention domain.

8.4. DISCUSSION OF THE MEDIATING EFFECTS

The findings from this section were related to research objective 2, *to determine the impact of psychological distance on consumer's future behavioural intentions of motor insurance DSE* and objective 3, *to develop, empirically test, and validate an integrated model of psychological distance and consumers' future behavioural (continued use and recommendation) intentions of DSE in a cross-cultural motor insurance context*, and the findings addressed the mediating role of psychological distance in the model.

8.4.1. Mediating effects of psychological distance

One of the most important findings of this research is the indirect impact of the antecedent of future behavioural intentions (PUSE, PEU, PRSK, PEN, TRST, SAT, FAM, and SOINF) on continuance intention (CI) and recommendation intention (RI) that is mediated by policyholders perceived psychological distance. There is currently no known past study that has discussed this relationship or

8.4.2. PUSE, PEU, and PRSK → (TD, SPD, and SOD) → Future behavioural intentions

The analysis of mediation effects reveals novel findings regarding the role of consumers' perceived physical proximity, temporal closeness, and social closeness as mediators in the relationship between technological characteristics variables (perceived usefulness, perceived ease of use, perceived risk) and continuance intention (CI) and recommendation intention (RI) across both UK and Nigerian samples.

Beginning with perceived usefulness (PUSE), the results demonstrate that temporal distance significantly mediated its effect on continuance intentions in both the UK ($\beta = 0.08$, $P < .01$) and Nigerian ($\beta = 0.14$, $P < .01$) samples. Moreover, temporal distance mediated the effect of perceived usefulness on recommendation intention solely within the Nigerian sample ($\beta = 0.20$, $P < .01$) but not in the UK sample ($\beta = 0.03$, $P = .27$). This suggests that consumers' perception of temporal closeness plays a crucial role in influencing their continuance intentions, with a stronger effect observed in the Nigerian context. However, the mediating effect on recommendation intention is more pronounced in the Nigerian sample.

In terms of perceived ease of use (PEU), temporal distance similarly mediated its effect on continuance intentions in both the UK ($\beta = 0.06$, $P < .01$) and Nigerian ($\beta = 0.05$, $P < .05$) samples. Additionally, temporal distance mediated the effect of perceived ease of use on recommendation intention solely within the Nigerian sample ($\beta = 0.07$, $P < .05$), indicating its significance in shaping consumers' intentions, particularly in the Nigerian context. Contrastingly, physical distance mediated the effect of perceived usefulness on recommendation intention solely in the UK sample ($\beta = 0.06$, $P < .05$), with no significant mediation observed in the Nigerian sample ($\beta = -0.01$, $P = .66$). Furthermore, physical distance did not mediate the effect of perceived usefulness on continuance intention across both the UK ($\beta = 0.01$, $P = .72$) and Nigerian ($\beta = -0.04$, $P = .24$) samples. These findings suggest that while physical distance influences consumers' recommendation intentions in the UK, its impact is not significant in the Nigerian context.

Regarding perceived risk (PRSK), temporal distance mediated its effect on continuance intentions solely in the UK sample ($\beta = 0.02$, $P < .01$), highlighting its role in shaping consumers' intentions to continue using digital services in the UK context. However, temporal distance did not mediate the effect of perceived risk

on recommendation intention in either the UK ($\beta = 0.01, P = .18$) or Nigerian ($\beta = -0.07, P = .47$) samples. Similarly, physical distance did not mediate the effect of perceived risk on continuance intention across both the UK ($\beta = 0.00, P = .48$) and Nigerian ($\beta = 0.01, P = .19$) samples, but it mediated the effect on recommendation intention solely in the UK sample ($\beta = 0.00, P < .05$). Conversely, social distance did not mediate the effect of perceived risk on recommendation intention in the UK sample ($\beta = 0.00, P = .63$) but had an effect in the Nigerian sample ($\beta = -0.00, P < .1$). Given the paucity of research that has explored this area of research, these findings provide a novel insight into the role of psychological distance dimensions in mediating the effects of PUSE, PEU, and PRSK on motor insurance policyholders' future behavioural intention.

In summary, the mediation analysis highlights the differential roles of perceived physical proximity, temporal closeness, and social closeness in mediating the effects of technological characteristics on future behavioural intention, consumers' continuance intention and recommendation intention, in a motor insurance DSE context with varying patterns observed between the UK and Nigerian samples. These findings address the importance of considering cultural and contextual factors in understanding consumer behaviour within DSE.

8.4.3. PEN, TRST, FAM, and SAT \rightarrow (TD, SPD, and SOD) \rightarrow Future behavioural intentions

The examination of the mediation effects pertaining to consumers' perceived physical proximity, temporal closeness, and social closeness as mediators in the relationship between psychological characteristics variables (perceived enjoyment, trust, familiarity, satisfaction) and continuance intention (CI) and recommendation intention (RI) reveals noteworthy and novel insights, as presented in Section 7.6.

Starting with perceived enjoyment (PEN), the findings indicate that temporal distance exhibited varying mediation effects across the UK and Nigerian samples. Temporal distance did not mediate the effect of perceived enjoyment on continuance intention in the UK sample ($\beta = -0.01, P = .19$), but it had a decreasing mediation effect in the Nigerian sample ($\beta = -0.12, P < .01$). Additionally, temporal distance significantly mediated the effect of perceived enjoyment on recommendation intention solely within the Nigerian sample with decreasing effects ($\beta = -0.17, P < .01$), suggesting its influence on recommendation intentions in this context. Conversely, physical distance and social distance did not show significant mediation effects in the relationship between perceived enjoyment and continuance or recommendation intentions across both the UK and Nigerian samples.

Moreover, regarding trust (TRST), and familiarity (FAM), temporal distance, and social distance, did not consistently mediate their effects on continuance intentions across both samples. Notably, these distance

dimensions did not mediate the relationship between trust and continuance/recommendation intentions. However, physical distance exhibited a negative mediation effect in the relationship between familiarity and continuance intention recommendation intentions solely in the UK sample ($\beta = -0.02, P < .01$) and ($\beta = -0.02, P < .01$), respectively. Temporal distance emerged as a significant mediator in the relationship between satisfaction and continuance intention in both the UK and Nigerian samples, albeit with opposite effects on continuance intentions ($\beta = -0.10, P < .05$), and ($\beta = 0.02, P < .01$) respectively. Additionally, temporal distance significantly mediated the effect of satisfaction on recommendation intention again in both contexts, in the UK sample ($\beta = -0.02, P < .05$), and in the Nigerian sample ($\beta = 0.03, P < .01$), indicating its role in influencing recommendation intentions in both contexts.

Drawing from the literature, these findings resonate with prior research emphasising the impact of psychological distance dimensions on consumer future behavioural intention within motor insurance DSE domain. For instance, studies have highlighted the role of temporal distance in shaping consumers' perceptions and intentions, with closer temporal proximity often associated with heightened engagement and intention to continue or recommend services (Trope and Liberman, 2010). Similarly, the influence of satisfaction on recommendation intention, mediated by temporal distance, aligns with previous findings suggesting that satisfaction levels can impact consumers' willingness to endorse or recommend services, particularly in contexts where temporal closeness is perceived (Hennig-Thurau et al., 2002; Eyal et al., 2009; Henderson and Wakslak, 2010; Nenkov, 2012). This is also important findings for both satisfaction and temporal closeness relationship, given that despite developments in time-saving technologies, retailers and service providers still struggle to keep up with this emphasis on speed, but when at the previous DSE experience, consumers feel satisfied with the level of time-saving, then this can translate to satisfaction which may lead to recommendation of the digital service to others, as supported by the current study.

However, the absence of significant mediation effects for physical and social distance in some relationships highlights the significant nature of consumer decision-making processes and suggests that other factors beyond distance perceptions may contribute to continuance and recommendation intentions. This aligns with studies highlighting the multifaceted nature of consumer perceptions and the need for a comprehensive understanding of contextual factors influencing decision-making within DSE (Venkatesh et al., 2003; Kim et al., 2008). In summary, the findings emphasise the importance of considering both psychological characteristics and perceived psychological distance dimensions in understanding and predicting consumers' continuance intention and recommendation intention within DSE, highlighting avenues for future research to delve deeper into the interplay between these factors in shaping consumer behaviour, especially in a financial service context.

8.4.4. SOINF → (TD, SPD, and SOD) → Future behavioural intentions

The results from the mediation analysis, as presented in in Figure above shed light on the role of perceived psychological distance in mediating the effects of social influence on consumers' future behavioural intentions across different cultural contexts. Specifically, the mediation effects of physical proximity, temporal closeness, and social closeness were examined in relation to social influence (SOINF) and its impact on continuance intention and recommendation intention in both UK and Nigeria context, related to motor insurance DSE future behavioural intention.

In the UK sample, the analysis revealed that the psychological distance constructs (temporal, social, and physical) did not exhibit significant mediating effects on the relationship between social influence and future behavioural intentions. This suggests that the effects of social influence on continuance intention and recommendation intention within the UK context are not contingent upon the perceived proximity or closeness to the service provider. These findings are in line with previous research indicating that social influence can directly impact consumers' behavioural intentions without the need for proximal psychological factors to mediate this relationship (Stefan et al., 2011; Henderson et al., 2011; Darke et al., 2016).

Conversely, in the Nigerian sample, temporal closeness (TD) emerged as a significant mediator of the effects of social influence on both continuance intention ($\beta = -0.09$, $P < .01$) and recommendation intention ($\beta = -0.12$, $P < .01$). The path coefficients indicate that temporal closeness negatively mediated these relationships, suggesting that a perceived temporal closeness with the service encounter reduces the influence of social factors on consumers' intentions to continue using the service and recommend it to others. This finding aligns with literature suggesting that consumers' temporal perceptions play a crucial role in shaping their responses to social influence, particularly in contexts where the immediacy of interactions with service providers is emphasised (Rook and Fisher, 1995; Foster, Fredman and Liberman, 2004; Huang et al., 2018).

Furthermore, social distance (SOD) was found to mediate the effects of social influence on continuance intention ($\beta = -0.02$, $P < .1$) but not on recommendation intention ($\beta = -0.01$, $P = .19$) in the Nigerian sample. The negative path coefficient indicates that greater perceived social distance weakens the influence of social factors on consumers' intentions to continue using the service, although this effect was not significant for recommendation intention. This nuanced finding indicates the importance of considering the specific dimensions of psychological distance and their differential effects on consumers' behavioural responses to social influence cues (Stephan et al., 2011; Lin and Xu, 2017; Yang, 2019).

Overall, these results contribute to the understanding of how perceived psychological distance influences the impact of social influence on consumers' future behavioural intentions in DSE within the motor insurance

context in a developed and developing country. While the mediation effects were not observed in the UK sample, they were evident in the Nigerian context, highlighting the importance of cultural factors and contextual nuances in shaping consumers' responses to social influence cues. These findings highlight the need for service providers to tailor their strategies to account for cultural variations in consumers' perceptions of proximity and social influence to effectively promote continuance and recommendation intentions in DSE, especially in a financial service context, which remains unexplored.

8.5. DISCUSSION OF THE MODERATING EFFECTS

The findings in this section relate to research objective 4, to *determine the extent to which O1 and O2 vary in national culture between developed and emerging motor insurance market contexts, namely the UK and Nigeria respectively*. This objective was addressed through a series of multigroup path analyses to explore the moderating effect of individualism/collectivism on the proposed set of relationships in the research model.

8.5.1. Moderating effects of national culture using Hofstede's dimension of individualism/collectivism

This study delved into the relationship between antecedents of future behavioural intentions concerning motor insurance DSE and policyholders' future behavioural intention in utilising digital channels, considering the moderating influence of the cultural dimension of individualism/collectivism (IC). The findings unearthed intricate and novel insights into how individualism/collectivism shapes these relationships, offering valuable contributions to both theory and practice.

In the UK sample, the results revealed significant moderation effects of individualism/collectivism on specific paths between antecedents of future behavioural intentions and policyholders' future behavioural intention. Notably, the interaction between perceived enjoyment and individualism/collectivism yielded a statistically significant path coefficient of ($\beta = -0.21, P < .05$) on continuance intentions. This finding resonates with previous literature suggesting that individualistic cultures tend to prioritise personal enjoyment and autonomy in decision-making processes (Park et al., 2015), thus influencing policyholders' intentions to continue using digital channels. Furthermore, the interactions of individualism/collectivism with satisfaction and social influence demonstrated significant path coefficients of ($\beta = 0.15, P < .05$) and ($\beta = 0.11, P < .01$), respectively, on recommendation intentions. This aligns with prior research indicating that individualistic cultures emphasise individual satisfaction and peer influence in evaluating service experiences and making recommendations (Sun and Zhang, 2006).

In contrast, the Nigerian sample exhibited distinct moderation effects of individualism/collectivism on the relationships between antecedents of future behavioural intentions and policyholders' future behavioural intention. Here, interactions with perceived risk, perceived enjoyment, and perceived trust yielded statistically significant path coefficients of ($\beta = 0.13, P < .01$), ($\beta = -0.48, P < .01$), and ($\beta = 0.32, P < .01$), respectively, on continuance intentions. Similarly, interactions with perceived enjoyment and perceived trust produced significant path coefficients of ($\beta = -0.35, P < .01$) and ($\beta = 0.29, P < .01$), respectively, on recommendation intentions. These findings indicate the differential impact of individualism/collectivism on policyholders' perceptions and behavioural intentions across cultural contexts. In individualistic cultures like the UK, where personal autonomy and innovation are emphasised, policyholders prioritise their individual experiences and perceptions of DSE, influencing their intentions to continue use and make recommendations. Conversely, in collectivist cultures like Nigeria, where social relationships and trust are paramount, policyholders rely more on shared experiences and communal trust in evaluating DSE, thus shaping their intentions towards future behavioural intention.

The alignment of these findings with existing literature on cross-cultural differences in technological adoption and consumer behaviour provides robust support for the theoretical framework employed in this study. Prior research has explained how individualism/collectivism influences decision-making processes, technological adoption, and perceptions of service quality across diverse cultural contexts (Sun and Zhang, 2006; Park et al., 2015). By extending this understanding to the domain of motor insurance DSE and policyholders' future behavioural intention, this study contributes to the growing body of knowledge on the intersection of culture and technology adoption.

8.6. Chapter Summary

This chapter provided a comprehensive discussion of the major research findings derived from the study. The primary research inquiry investigated in this study was '*how can motor insurance consumers' future behavioural intentions (continuance intention and recommendation intention) be explained through the lens of psychological distance and national culture in a cross-cultural context*'. To address this research inquiry, this study embarked on several key objectives; identified the factors that influence continued use and recommendation intention of motor insurance DSE; by developing and testing a future behavioural intentions model for motor insurance policyholders; and by investigating the potential mediation of psychological distance dimensions and moderators that influences the proposed relationship in the future behavioural intentions model through conducting both in-depth interviews and online survey.

CHAPTER NINE

CONTRIBUTION OF THE RESEARCH AND FUTURE DIRECTION

9.1. INTRODUCTION

Previous sections have discussed the synthesis of both qualitative and quantitative findings in conjunction with existing literature, which has provided a comprehensive understanding of the research phenomenon. This chapter highlights several theoretical and practical implications derived from the findings and concludes with both the research limitation and future direction.

9.2. CONTRIBUTION TO THEORY

As highlighted in Chapter 1, research related to motor insurance future behavioural intentions is an important area of scholarly investigation. However, few studies have examined the formation of future behavioural intentions specifically, continuance intention and recommendation intentions of motor insurance digital service encounter. Given the paucity of research, from a theoretical point of view, this research offers several significant contributions. The first contribution stems from the use of qualitative approach within the study to explore the factors influencing consumers' motor insurance DSE as well as future behavioural intentions based on policyholders' previous experiences. Prior research has predominantly relied on quantitative methods to validate the models constructed solely on existing literature and theoretical frameworks. In contrast, by integrating in-depth interviews to complement the quantitative phase of the research design, this study advances the literature by incorporating insights derived from motor insurance consumer's experience to further enhance the understanding of the relationships between the factors affecting continued use and recommendation intentions. Furthermore, based on the qualitative results, this study also developed an integrated model that examined how key factors evoked continued use and recommendation intentions for motor insurance consumers based on previous experiences. Thus, the identification of influential factors affecting continued use and recommendation intentions provides an important contribution to both motor insurance and technology adoption literature in the financial service context. the research model in the study, which plays a significant role in a motor insurance and DSE context.

Second, research on the underlying factors that influence consumers' future behavioural intentions including continuance intention and recommendation intention of their DSE for motor insurance, using a few constructs from commonly accepted theories of models such as Davis's technology acceptance model (TAM), Fishbein's theory of reasoned action (TRA), Ajzen's theory of Planned Behaviour (TPB), Venkatesh's unified theory of acceptance and use of technology (UTAT), and more importantly, Oliver's expectancy Confirmation model (ECM) leading to an extension of ECM relevant to the current study has not been done, as past studies have since focused on the factors that influence consumers either in the initial adoption (1980) i.e., actual DSE involving purchase (Mortimer and Pressey, 2013; Sheth, 2020), rather than on the factors

that influences consumers' future behavioural intentions (Bhattacharjee, 20001; Susanto, Chang and Ha, 2016). Additionally, it has answered the call to actions issued by different scholars to focus on relationship development including fostering consumer loyalty and retention, thus investigating how consumers evaluation of their DSE influences future behavioural intention, as consumers are continuously expecting advanced services and functions, including more personalised features via technology (Joireman et al., 2013; Voorhees et al., 2017). Therefore, this study has extended current knowledge on consumers' future behavioural intention by focusing on behavioural intentions of continued use and recommendation intention specifically in the context of motor insurance.

Third, this thesis also contributes to the theory of psychological distance in two ways. On one hand, it is the first to extend the theory in a service marketing context, as this thesis is the first one of its kind to apply and use of psychological distance in a motor insurance context. This provides empirical evidence that distance to service providers in the mind of the consumer in a DSE is a key construct in understanding and possibly predicting consumers' future behavioural intentions. Previous studies on psychological distance have been in another context (Darke et al., 2016; Edward, Lee and Ferle, 2009; Wang, Zhao, and Huang, 2013). On the other hand, it is also the first to examine the role of the dimensions of psychological distance in a cross-cultural context rather than focusing on a single national culture (Miao and Mattila, 2013; Lii et al., 2013). The study finds results that support past research on the influence of temporal distance on consumers behaviour, however, this study advances knowledge by showing the relevance of temporal distance in influencing both continuance intention and recommendation intention of both UK and Nigeira sample. Similarly, the result shows support for social distance and physical distance influencing recommendation intention, (Van Boven and Caruso, 2015) in both countries, with stronger presence of social distance influencing continuance intention only in Nigeria, which is a collectivist country and rely on social groups, as shown in past studies (Hardy et al., 2010; Magee and Smith, 2011; Xue, 2016).

Four, the current research is the first to further test the extended ECM model as antecedents of future behavioural intentions of DSE, for motor insurance consumers in a cross-cultural context, by adding to the under-researched area of the subject matter in a western and non-western country in general, specifically developed (being UK) and emerging (being Nigeria) markets respectively. by testing the proposed integrative model, this study finds results that are consistent with previous ECM research, suggesting that there are direct effects for perceived usefulness and perceived ease of use on future behavioural intentions both in UK and Nigeria sample especially in a financial service context (Kim et al., 2009; Hsu & Lin, 2015). Furthermore, the study also finds the key role of social influence in influencing both continuance intention and recommendation intention of Nigeria sample, a collectivist culture which is no surprise given prior studies

have emphasised that consumer decision processes can be significantly shaped by the observations of peers when it comes to digital services (Kleijinen, 2009; Shen, 2019; Wei et al, 2021).

The contribution of this study is to provide theoretical justification, as well as empirical evidence, in support of the indirect effect of psychological distance and antecedents of future behavioural intentions on continuance intention and recommendation intention. While there has been no known research conducted in similar context, the findings from this study such as the role of temporal distance via perceived usefulness, and satisfaction on both continuance intention and recommendation intention in both countries (Nussbaum et al., 2003), as well as the indirect effect of social distance via perceived ease of use and perceived enjoyment on customers' recommendation intention in both UK and Nigeria. These findings contribute incrementally to existing body of knowledge on the subject matter, but primarily provides new insights necessary for future research.

9.3. PRACTICAL IMPLICATIONS

The practical implications drawn from the findings of this study hold significant value for policymakers, practitioners, and researchers involved in the motor insurance industry, particularly in devising marketing strategies, designing digital service experiences, and understanding consumer behaviour across diverse cultural contexts. The integration of psychological distance and national culture frameworks into the analysis of future behavioural intentions (continuance intention and recommendation intention) in the digital channel usage of motor insurance policyholders' sheds light on several actionable insights.

1. Tailored Marketing Strategies: The results suggest that perceptions of psychological distance, encompassing physical, temporal, and social dimensions, play a crucial role in shaping future behavioural intentions among motor insurance policyholders. Therefore, insurance companies can tailor their marketing strategies to reduce perceived psychological distance by emphasising aspects that foster a sense of proximity, immediacy, and connectedness with their digital service experiences. This could involve highlighting features that enhance user engagement, convenience, and trust-building mechanisms within the digital interface.

2. Cultural Sensitivity in Design: Understanding the moderating impact of national culture, particularly individualism/collectivism, is imperative for designing culturally sensitive digital service experiences. Insurance providers should consider cultural nuances in consumer interface design, communication styles, and value propositions to resonate with the cultural orientations of their target audience. For instance, in individualistic cultures like the UK, emphasising personal benefits and autonomy in decision-making may

be more effective, whereas in collectivistic cultures like Nigeria, promoting social cohesion and community endorsements could be prioritised.

3. **Enhancing Customer Experience:** The findings underscore the importance of perceived usefulness and ease of use in influencing continuance and recommendation intentions. Insurance companies should focus on enhancing the functionality, relevance, and user-friendliness of their digital platforms to increase consumer satisfaction and loyalty. Moreover, efforts should be directed towards mitigating perceived risks associated with digital transactions by providing transparent information, robust security measures, and responsive consumer support channels.

4. **Cross-Cultural Training:** Given the nuanced interplay between national culture and consumer behaviour, training programs for insurance professionals who have a multinational network especially in both a developed and developing market like UK and Nigeria, respectively, should incorporate cross-cultural competence modules to navigate cultural diversity effectively. Understanding cultural dimensions such as individualism/collectivism can help frontline insurance staff tailor their communication strategies, service delivery approaches, and relationship-building efforts to better serve the needs and preferences of diverse consumer segments.

9.4. RESEARCH LIMITATIONS AND FUTURE RESEARCH

The findings of this research provide valuable insights and offer significant contributions useful for future research as they are based on a wide range of theoretical viewpoints and include a large sample size (N=624). However, like any research endeavour, this study is not without its limitations and avenues for future research.

First, the sample frame of the quantitative study, which was based on convenience sampling technique and included participants generated from Qualtrics multiple market research panel focusing on participants from UK and Nigeria. This could raise question of generalisability, as adopting an online panel survey for the main survey has precluded people not registered with the online panel company. Future research could address the limitation of convenience sampling by employing more diverse and representative sampling techniques. Utilising stratified random sampling methods or recruiting participants from broader and more representative sources could enhance the generalizability of the findings to the wider populations of the UK and Nigeria.

Second, the study focuses on individualism/collectivism as the sole cultural dimension, overlooking other cultural factors that may also influence consumer behaviours. Moving forward, future research could explore additional cultural dimensions, such as power distance, uncertainty avoidance, and masculinity/femininity, to provide a more nuanced understanding of cultural influences on consumer future behavioural intention

and their interactions with technological adoption behaviours, thereby offering nuanced insights for policy formulation and managerial practices in the digital service domain. By embracing a culturally sensitive approach to digital channel management, organisations can better cater to the diverse needs and preferences of policyholders across different cultural contexts, fostering enhanced user experiences and driving sustainable business growth. Additionally, exploring cultural dimensions beyond those identified by Hofstede (2001) and incorporating a more comprehensive range of demographic characteristics in the sampling process could provide deeper insights into the relationship between national culture and consumer behaviour in digital service environments. A further limitation pertains to the assumption of statistical invariance of the moderator, especially the individual cultural dimension. Specifically, this study did not undertake an investigation into measurement invariance, which directly concerns the psychometric properties of the instrument, prior to conducting multi-group analysis to discern group differences among the cohorts under comparison. Consequently, the results pertaining to the moderators warrant cautious interpretation due to this oversight, and an avenue for future research to address. The effects of other moderator variables related to demographics such as age, gender, income, employment, and others were not considered. The current study did not include the moderating variable of age as the sample were majorly of the same age group, and given the complex model already identifying mediation, it was ideal to stick to one dimension of culture that relates the context of the study.

Third, although the results find some support for E-ECM in UK and Nigeria respectively, however, generalisability of the findings to other countries should be treated with caution. For example, McCoy et al. (2007) found significant problems when applying some models related to technology-focused theories in a range of countries. They noted that TAM may not produce satisfying results in countries with extreme cultural characteristics such as very low uncertainty avoidance or even very low collectivism.

Fourth, although the results find some support for the application of psychological distance in the motor insurance domain involving a cross-cultural context in UK and Nigeria, generalisability of the findings for other countries should also be taken with caution, as this theory's application in this study, is the first of its kind in an emerging market context, like Nigeria, as well as cross-cultural setting. Future research should aim to replicate the findings of this study in other countries to further validate the applicability of psychological distance theory in the motor insurance domain across diverse cultural contexts. Additionally, conducting comparative studies in various emerging market contexts similar to Nigeria would help strengthen the generalisability of the findings. Furthermore, exploring the nuances of psychological distance theory in different cross-cultural settings and industries beyond motor insurance could provide a more comprehensive understanding of its applicability and implications. Finally, longitudinal studies investigating

the stability and evolution of psychological distance perceptions over time in various cultural contexts would contribute valuable insights to theory and practice.

9.5. CHAPTER SUMMARY

In this chapter, the theoretical and practical implications of this study were examined to identify the significance of the findings to future adoption technology research in the financial service context. Additionally, this research contributes significantly to the understanding of future behavioural intention and psychological distance in a cross-cultural context within the domain of DSE for motor insurance policyholders. By addressing the research gap and providing empirical evidence, this study offers valuable insights into the factors influencing consumers' future behavioural intentions and the role of psychological distance, particularly in a cross-cultural setting. Despite certain limitations, including sample selection and generalisability issues, the findings offer valuable insights for future research directions and practical implications for policymakers and industry practitioners.

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APPENDICES

APPENDIX A

Interview Guide

Date of Interview		Venue	
Participant(s)	Gender	Age	Occupation

<p>General introduction [five minutes]</p>
<p>1. Introduction of interviewer/myself</p> <p>2. Purpose of interview</p> <p>3. Ethical components of research [consent form]</p> <p>Thank you for agreeing to talk to me today. Before we commence with the interview, I would like to ask you to read and sign the consent form. [give to interviewee]</p> <p>First, a little background on the project. We are undertaking research into the how customers use digital service encounter for their motor insurance purchase, and how their evaluation and experience with the DSE leads to future behavioural intentions such as continuance intention and recommendation intention. We will also be examining the cues of psychological distance/closeness perceived during the DSE. Our main interest is finding out the significant factors that affect the future behavioural intentions of DSE motor insurance as well as the cues of psychological distance present.</p> <p>I would like to record the interview from now – is that okay? [Switch on the recorder]</p> <p>4. General online shopping experience</p> <p>1. What is a digital service encounter mean to you?</p> <p>(Explain what a DSE is if there are any confusion, stating it is the use of digital channel for transactions)</p> <p>2. What kind of digital channel have you used for your shopping(s)? (provide options if needed)</p> <p>3. Could you recount an instance when you adopted/used a digital channel for your purchase? What type of product or service did you purchase?</p> <p>4. Do you frequently use digital channels for your purchase and often?</p> <p><i>(Follow up with prompt questions where possible and probe as necessary)</i></p>
<p>Key interview questions / areas [twenty minutes]</p>

➤ **Motor insurance purchase/renewal**

1. What type of channel have you used the most recently for your motor insurance purchase/renewal?
2. What channel did you use for your purchase of motor insurance?
3. What kind of device was used for this purchase?
4. Why do you use an online channel for your recent insurance purchase?
5. What do you think are the advantages (i.e., any benefits or positive experience gained)/disadvantages (i.e., drawbacks, difficulties or disappointments experienced) of using a digital channel (e.g., websites and mobile sites) for your motor insurance purchase compared to alternative means (e.g., visiting the branch)?

➤ **Future behavioural intentions**

1. What factors would influence your choice for digital channel?
2. Will you use the digital channel for your future renewal of your motor insurance?
3. What are the major reasons for your intention/non-intention to use the digital channel for your future renewal?
4. Would you like to talk to your friends and acquaintances about this DSE?
5. Would you recommend the digital channel to others (friends/ families)? If so, why would you recommend them?

(Follow up with prompt questions where possible and probe as necessary)

Summary / Wrap up [five minutes]

That ends the interview.

Thank you for your participation and the information that you've provided.

Before we finish, do you have any other comments or questions? If

I have any more questions, can I contact you again?

Thanks again.

APPENDIX B

Coding Book for Interview Analysis

Themes	Sources	References
Temporal distance	Sense of immediacy	5
	Time efficiency	11
Social distance	Similarity	10
	Immediate close group	9
Spatial/physical distance	Location proximity	12
	Telepresence	10
Social influence	From family	5
	From friends	6
	From acquaintance	3
Usefulness	Useful	14
	Saving time	11
	Functional	8
	Ubiquitous	6
Ease of use	Easy to use	10
	Consumer-friendly	11
	Simple	9
	Speediness	3
Enjoyment	Enjoyed the outcomes	8
	Enjoyable	5
	Fun	2
Satisfaction	From Useful info	8
	From simple functions	4
	From reliable service	6
Risk	Privacy	4
	Fraud	5
	Insecurity	4
Familiarity	Previous experience	5
	Know how to use	4
	Similar	7
	Comfortable	4
Trust	Reliable price info	2
	Consistent service	7
	Trustful	4

APPENDIX C

Invitation Email, Information Sheet, and Consent Form for an Interview

Dear [interviewee name],

My name is Emmanuella Ejime. I am a PhD candidate in the Department of Marketing and Strategy, Business School at Bournemouth University. I am writing this email to invite you to participate in a project examining the role of psychological distance on consumers future behavioural intentions in a cross-cultural study focusing on UK and Nigeria, in a motor insurance context. An information sheet on the project is attached for your reference. The information sheet can be provided to anyone who is interested in participating in the project upon request.

If you wish to participate in the project, you will be asked to partake in a face-to-face interview involving answering a series of questions based on your views, feelings, and thoughts about the use of applications for the purpose of travel. The duration of the interview will be approximately 30-45 minutes. The interview will be scheduled at your convenience.

I sincerely hope that you will consider participating in this project. I will be contacting you via email in the near future to confirm your interest in being interviewed. Please feel free to contact me with any questions.

Sincerely,

Emmanuella Ejime, PhD Candidate
Bournemouth University, Business School, Executive Business Centre, First Floor
Bournemouth University, Fern Barrow, Poole, BH12 5BB
Phone: 0120268742
Email: eejime@bournemouth.ac.uk

APPENDIX D

Participant Information Sheet



Participant Information Sheet

The title of the research project

The Role of Psychological Distance in Influencing Consumer's Future Behavioural Intention in A Digital Service Encounter: A Cross-National Investigation of Motor Insurance – UK And Nigeria.

What is the purpose of the research/questionnaire?

The research seeks to find out if the different ways customers interact (transact) with their insurance companies has an effect on their relationship with that insurer (e.g. how distant or close they feel to that insurer); and how this may in turn affect how much they trust the insurer. The different ways customers interact with their insurers (also known as touch points/channels) has be identified in this research to include face to face meeting, via internet or via phone. The purpose of the questionnaire is to collect data that is relevant for my research project.

Why have I been chosen?

As an existing motor insurance consumer, you have been identified as a potentially valuable contributor to this research. You will be helping the researcher gain greater understanding of your experience with your motor insurer (i.e. the process involved before, during and after purchase of the insurance policy) and your level of trust while interacting using any of the touch points provided by the insurer. The study aims to target above 300 participants each from UK and Nigeria.

Do I have to take part?

It is up to you to decide whether or not to take part. If you do decide to take part, you will be given this information sheet to read. You can withdraw from participation at any time and without giving a reason, simply by closing the browser page. Please note that once you have completed the survey responses and clicked on the final submission tab, we are unable to remove your anonymised responses from the study. Deciding to take part or not will not impact upon studies at BU (or that of others).

How long will the questionnaire/online survey take to complete?

The completion of the online survey will take approximately 15-25 mins to complete.

What are the advantages and possible disadvantages or risks of taking part?

Whilst there are no immediate benefits for those people participating in the project, it is hoped that this research will contribute to our understanding of feeling of closeness and distance in motor insurance context especially when consumers are met with different touch points to interact with insurers. This area of research to the researcher's knowledge has not been explored before and hence will assist with developing substantive theory.

What type of information will be sought from me and why is the collection of this information relevant for achieving the research project's objectives?

The information is about your most recent motor insurance purchase, and your experience and feeling (i.e. feeling of closeness or distant) with the use of more than one channel for your overall search and purchase of the insurance policy. This information will aid the achieving and addressing of the research project's objectives, which will therefore lead to the successful completion of the overall project.

Use of my information

Participation in this study is on the basis of consent: you do not have to complete the survey, and you can change your mind at any point before submitting the survey responses. We will use your data on the basis that it is necessary for the conduct of research, which is an activity in the public interest. We put safeguards in place to ensure that your responses are kept secure and only used as necessary for this research study and associated activities such as a research audit. Once you have submitted your survey response it will not be possible for us to remove it from the study analysis because you will not be identifiable.

The anonymous information collected may be used to support other research projects in the future and access to it in this form will not be restricted. It will not be possible for you to be identified from this data. Anonymised data will be added to BU's Online Research Data Repository (a central location where data is stored) and which will be publicly available.

Contact for further information.

Any questions you may have about participating in this study should be directed to Emmanuella Ejime at eejime@bournemouth.ac.uk or the research supervisors, Dr Julie Robson, JRobson@bournemouth.ac.uk, and Dr Ilaria Dalla Pozza, Ilaria.dallapozza@ipag.fr.

In case of complaints

If you have any complaints about the way that this research is conducted, please contact Professor Mike Silk, Deputy Dean for Research & Professional Practice in the Faculty of Management by email to researchgovernance@bournemouth.ac.uk

Consent to Participate

Please indicate that you have read and understood the Participant Information Sheet for this research project and that you consent to take part in this questionnaire before continuing:

- I have read and understood the Participant Information Sheet and consent to take part in this questionnaire
- I do not consent to take part in this questionnaire [exit at this point]

Please indicate your agreement for the Research Team to access and use your recorded responses to this questionnaire before continuing:

- I give permission for members of the Research Team to have access to my anonymised responses. I understand that my anonymised responses may be reproduced in reports, academic publications, and presentations but I will not be identified or identifiable.

APPENDIX E

Research Ethics Checklist Approval



Research Ethics Checklist

About Your Checklist	
Ethics ID	31531
Date Created	03/03/2020 23:52:34
Status	Approved
Date Approved	05/06/2020 09:54:06
Risk	Low

Researcher Details	
Name	Emmanuella Ejime
Faculty	BU Business School
Status	Postgraduate Research (MRes, MPhil, PhD, DProf, EngD, EdD)
Course	Postgraduate Research - BUBS
Have you received funding to support this research project?	Yes
Is this external funding?	Yes
RED ID	10327
Please provide the External Funding Body	IPAG -Institut de préparation à l'administration et à la gestion
Is this internal funding?	No
Please list any persons or institutions that you will be conducting joint research with, both internal to BU as well as external collaborators.	IPAG Business School, France

Questionnaire



Participant Information

Hello - my name is Emmanuella Ejime, and I am a Ph.D. research student at Bournemouth University, United Kingdom. I am contacting you today because I would like to invite you to participate in my research project titled 'The role of psychological distance in influencing consumer's future behaviour in a digital service encounter: A cross-cultural study on car insurance'. Your participation in this study is vital in understanding consumer perception of purchase of car insurance online and factors that contribute to renewal and recommendation of your current service provider. In more details, the survey will provide an opportunity for you to identify the perceived distance with the car insurance provider while purchasing online, and the likelihood of you switching to a new service provider as well as recommending through word-of-mouth to family and friends. Considering the mentioned benefits of the survey, I sincerely hope you will give 15 minutes of your time to participate in this research by completing the survey. It is important to note that the survey has received favourable ethical opinion from the Research Committee at Bournemouth University with reference number:31531.

If you have any concerns or require any further information about this study, please do not hesitate to contact me on eejime@bournemouth.ac.uk or a member of the supervisory team, Prof. Juliet Memery jmemery@bournemouth.ac.uk. Thank you for your participation.

Consent to Participate

Please indicate that you have read and understood the Participant Information in the above section, for this research project and that you consent to take part in this survey:

- I have read and understood the Participant Information Sheet and consent to take part in this questionnaire.
- I do not consent to take part in this questionnaire.

Please indicate your agreement for the Research Team to access and use your recorded responses to this survey, and you understand your anonymised responses may be used for publications/presentations.

- I give permission for members of the Research Team to have access to my anonymised responses.
- I understand that my anonymised responses may be reproduced in reports, academic publications, and presentations but I will not be identified or identifiable.
- I do not give my permission for this Research and wish to exit this survey.

Section A: Filter Questions

Q3.1 Please tick the one response that best applies to you for each statement.
I am aged 18 years or above.

- Yes (1)
- No (2)

Q3.2 What is your current country of residence?

- UK (1)
- Nigeria (2)
- Other (3)

Q3.3 Do you currently have insurance for your car?

- Yes (1)
- No (2)
- Do not Know (3)

Q3.4 Was your car insurance purchased or renewed ONLINE in the last 12 months?

- Yes (1)
- No (2)

Q3.5 How long ago did you purchase/renew your car insurance ONLINE?

- Within the past 1-3 months (1)
- Within the past 4-6 months (2)
- Within the past 7-9 months (3)
- Within the past 10-12 months (4)

Section B: This section is about your general online shopping behaviour

Q4.1 How often have you shopped online over the past 12 months? Please tick the one response that best applies to you.

- Daily (1)
- Weekly (2)

- Fortnightly (3)
- Once a month (4)
- Once every 2-3 months (5)
- Once every 4-6 months (6)
- Once every 7-9 months (7)
- Once every 10-12 months (8)
- Never (9)

Q4.2 What type(s) of product/service do you tend to buy online? Please tick all responses that applies to you.

- Food and groceries (1)
- Clothing (2)
- Entertainment products (e.g., Games, and toys) (3)
- Entertainment services (e.g., Netflix, Prime video, Spotify, Apple music, etc.) (4)
- Homeware and Appliances (e.g., TV, tablet, fridge, etc.) (5)
- Sportswear / equipment (6)
- Insurance Services (7)
- Travel money (8)
- Domestic services (e.g., pet control, oven cleaning etc.) (9)
- Other (please specify) (10) _____

Q4.3 The following statements are about factors that may influence your willingness to shop online. Please indicate how much you agree with each of the statements by ticking the box that best represents your opinion.

	Strongly disagree (1)	Somewhat disagree (2)	Disagree (3)	Neither agree nor disagree (4)	Agree (5)	Somewhat agree (6)	Strongly agree (7)
I get on time delivery by shopping online (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Detailed information is available to me when shopping online (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can buy the products I want anytime 24 hours a day by shopping online (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is easy to choose and make comparisons with other products while shopping online (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
An easy to navigate website helps me in searching and selecting the right product while shopping online (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

I think it is low risk to shop online with websites that are familiar to me (6)

I prefer to buy from a website that provides me with much information (7)

I prefer to shop on website that are credible. (8)

I feel more protected shopping online when compared with shopping in-store. (9)

I only shop with websites showing certified customer reviews. (10)

Q4.4 Please share any additional comments or feedback regarding your general online shopping experience in the space provided below (Not applicable can be represented with N/A).

Section C: This section is about your recent motor insurance purchase.

Q5.1 What best describes the type of insurance cover you have for your car? Please tick the one response only. (Third party – every driver is legally required to have at least third-party car insurance. This covers you if you damage someone else’s car or injure another person. But it won’t cover any injuries to you, or damage to your own car. Third party, fire, and theft – this gives you everything you’d expect from a

standard third-party policy, but also protects you if your car is stolen, or damaged by fire. Fire damage includes deliberate acts, such as arson, as well as accidental fires. Fully comprehensive – often referred to as ‘fully comp’, this gives you the highest level of protection).

- Comprehensive insurance (1)
- Third-party insurance (2)
- Third party, fire & theft (3)
- Other (please specify) (4) _____

Q5.2 What type of device did you use in your most recent online purchase of car insurance? Please tick one response only.

- Mobile phone via website (2)
- Mobile phone via an app (3)
- Laptop or desktop computer (1)
- Tablet (4)
- Other (please specify) (5) _____

Q5.3 How did you purchase/renew your most recent car insurance? Please tick one response only.

- Clicked through aggregator website (e.g., Go Compare, Compare the Market, Confused.com, Compare.ng, Just Compare, Auto Genius, TopCheck). (1)
- Directly through an insurance provider's website (e.g., Aviva, Direct Line, AXA Mansard Insurance PLC, Leadway Assurance Company Limited, AIIICO Insurance PLC, Industrial and General Car Insurance, Custodian and Allied Car Insurance etc.) (2)
- Through online insurance broker (e.g., Atlanta Group • Global Risk Partners • Howden UK • Marsh Commercial A-Plan Group • Alan Boswell Group • Bollington • Brightside Insurance Services • Clear Insurance Management • James Hallam • Simply Business • Verlingue) (3)
- Through online insurance agent (4)
- Face to face (5)
- Other (please specify) (6) _____

Section D: About your motor insurance

Q6.1 Which of the following providers have you currently insured your car with? Please tick one response only.

- Admiral Group (1)
- Ageas (2)
- Aviva (3)
- AXA (4)

- Bell Insurance (5)
- Churchill (6)
- CSIS (7)
- Dial Direct (8)
- Direct Line (9)
- Esure (10)
- Hastings (11)
- Hastings Direct (12)
- John Lewis Finance (13)
- Liverpool Victoria (14)
- NFU Mutual (15)
- One Call Insurance (16)
- RSA (17)
- Other (please specify) (18) _____

Q6.2 How long have you been with your current insurer for your car? Please tick the one response only.

- Less than 1 year (1)
- 1-2 years (2)
- 3-4 years (3)
- 5-6 years (4)
- 7 years or more (5)

Q6.3 Did you use the same insurer stated in Q8. for your previous car?

- Yes (1)
- No (2)
- This is my first car (3)

Q6.4 Which of the following insurers did you use for your previous car? Please tick one response only.

- Admiral Group (1)
- Ageas (2)

- Aviva (3)
- AXA (4)
- Bell Insurance (5)
- Churchill (6)
- CSIS (7)
- Dial Direct (8)
- Direct Line (9)
- Esure (10)
- Hastings (11)
- Hastings Direct (12)
- John Lewis Finance (13)
- Liverpool Victoria (14)
- NFU Mutual (15)
- One Call Insurance (16)
- RSA (17)
- Other (please specify) (18) _____

Q6.5 For your previous car, how long were you with that insurer? Please tick one response only.

- Less than 1 year (1)
- 1-2 years (2)
- 3-4 years (3)
- 5-6 years (4)
- 7 years or more (5)

Q6.6 Do you change the car insurance provider every year? Please tick one response only.

- Yes (1)
- No (2)

Q6.7 Thinking about the last time you purchase/renewed your car insurance, please rank the following factors in terms of importance in influencing your decision to go with your current service provider? i.e. place the factor which is the most important in your purchase/renewal decision at the top of the list (number 1), the second most important below it (number 2).

- _____ Price (1)
- _____ Previous experience of dealing with the service provider (loyalty) (2)
- _____ Cover/Benefits (3)
- _____ The insurance company itself (i.e., know the brand, reliability, trust etc.) (4)
- _____ Convenience (ease of purchasing/renewing the policy) (5)

Q6.8 Do you shop around for new prices at your renewal every year? Please tick one response only.

- Yes (1)
- No (2)

Q6.9 With reference to your most recent car insurance purchase/renewal, were you the person directly responsible for purchasing/renewing your car insurance? Please tick one response only.

- Yes (1)
- No (2)

Q6.10 Did you consult with the people from your social circles before purchasing/renewing the car insurance? Please tick one response only.

- Yes (1)
- No (2)

Q6.12 Who are these people? Please tick all responses that apply to you.

- Partner (1)
- Parent/s (2)
- Friends (3)
- Work colleagues (4)
- Others (please specify) (5) _____

Section E: About your recent service encounter with your insurer

Please indicate how much you agree with each of the following statements in relation to your current car insurance provider. Please tick the one response for each statement.

Perceived Usefulness: Consumer's perceived functional benefits gained from DSE							
PUSE1. Using my service provider's website is useful for purchasing/renewing my car insurance.	Strongly disagree (1)	Somewhat disagree (2)	Disagree (3)	Neither (4)	Agree (5)	Somewhat agree (6)	Strongly agree (7)
PUSE2. Using my service provider's website improves my performance in purchasing and renewing my car insurance.							
PUSE3. Using my service provider's website makes it easier to purchase/renew my car insurance.							
PUSE4. Using my service provider's website enables me to purchase/renew my car insurance faster.							
PU5. Using the app enables me to access a lot of useful information about my travel.							
Perceived Ease of Use: Consumer's perception that using travel app would be free of effort							
PEU1. I found purchasing/renewing my car insurance online to be convenient.	Strongly disagree (1)	Somewhat disagree (2)	Disagree (3)	Neither (4)	Agree (5)	Somewhat agree (6)	Strongly agree (7)
PEU2. I found purchasing/renewing my car insurance online to be Speedy.							
PEU3: I found purchasing/renewing my car insurance online to be easy.							
PEU4: I found purchasing/renewing my car insurance online to be fun.							
Perceived Enjoyment: Consumer's personal enjoyment gained from DSE							
PEN1. I found purchasing/renewing my car insurance online enjoyable.	Strongly disagree (1)	Somewhat disagree (2)	Disagree (3)	Neither (4)	Agree (5)	Somewhat agree (6)	Strongly agree (7)
PEN2. I found purchasing/renewing my car insurance online exciting.							
PEN3. I would be comfortable purchasing/renewing my car insurance from my service provider's official website.							
Perceived risk: Consumer's perceived risk associated with DSE							
PRSK1. I feel safe when purchasing/renewing my car insurance online with my service provider.	Strongly disagree (1)	Somewhat disagree (2)	Disagree (3)	Neither (4)	Agree (5)	Somewhat agree (6)	Strongly agree (7)
PRSK2. Purchasing/renewing car insurance online is a safe service provided by my service provider.							
PRSK3. Purchasing/renewing car insurance online is protected by the precautions undertaken by the provider.							

Please indicate how much you agree with each of the following statements in relation to your current car insurance provider. Please tick the one response for each statement.

Satisfaction: Consumer's overall evaluation of prior DSE experience

SAT1. I am happy I made my purchase/renewal of car insurance online. SAT2: My choice to purchase/renew my car insurance online was a wise one. SAT3: I am satisfied with the overall experience of purchasing/renewing my car insurance online with my current service provider.	Strongly disagree (1)	Somewhat disagree (2)	Disagree (3)	Neither (4)	Agree (5)	Somewhat agree (6)	Strongly agree (7)
Trust: Consumers' overall confidence in the truthfulness and consistency of DSE/service provider							
TRST1. I felt confident that I will receive a good service while purchasing/renewing my car insurance online with my current service provider. TRST2. My current service provider's website seems trustworthy. TRST3. Compared with other ways of purchasing/renewing my car insurance, I trust my service provider's official website. TRST4. I feel safe when purchasing/renewing my car insurance online with my current service provider.	Strongly disagree (1)	Somewhat disagree (2)	Disagree (3)	Neither (4)	Agree (5)	Somewhat agree (6)	Strongly agree (7)
Familiarity: Consumer's favourable knowledge about DSE/Service provider by consumer's previous experience							
FAM1: I am experienced with purchasing/renewing my car insurance online. FAM2: I have knowledge of the major names/brands there are for car insurance. FAM3: I am familiar with where to look for the best deals online for car insurance.	Strongly disagree (1)	Somewhat disagree (2)	Disagree (3)	Neither (4)	Agree (5)	Somewhat agree (6)	Strongly agree (7)
Social influence: Consumer's influence of DSE from close in-group members							
SOINF1: Most people who are important to me would think that using the website to purchase/renew my car insurance online is a wise idea. SOINF2: Purchasing/renewing my car insurance online could be influenced by people around me. SOINF3: My decision to purchase/renew my car insurance online was because my family and friends used this process and recommended it.	Strongly disagree (1)	Somewhat disagree (2)	Disagree (3)	Neither (4)	Agree (5)	Somewhat agree (6)	Strongly agree (7)
Continued Use Intention: Consumers' intention to continue using DSE for future motor insurance activities							

CI1. I will continue purchasing/renewing car insurance online with my service provider.	Strongly disagree (1)	Somewhat disagree (2)	Disagree (3)	Neither (4)	Agree (5)	Somewhat agree (6)	Strongly agree (7)
CI2. I intend to renew car insurance via my service provider's official website.							
CI3. I would be happy to renew car insurance via a third party's website.							
Recommend Intention: Consumer's intention to say positive things about the DSE and encourages others to use DSE							
RI1. I would recommend purchasing/renewing car insurance online with my current service provider to my family and friends who seek my advice.	Strongly disagree (1)	Somewhat disagree (2)	Disagree (3)	Neither (4)	Agree (5)	Somewhat agree (6)	Strongly agree (7)
RI2. I will say positive things about my experience of purchasing/renewing my car insurance online.							
RI2. I would share my online purchase/renewal experience of car insurance with my current service provider to other people through word-of-mouth							
Temporal Distance: Consumer's feeling of delay in the interaction with the DSE/service provider							
TD1: Purchasing/renewing my car insurance online allows me to make better decisions with time.	Strongly disagree (1)	Somewhat disagree (2)	Disagree (3)	Neither (4)	Agree (5)	Somewhat agree (6)	Strongly agree (7)
TD2. I save time dealing with my current service provider by purchasing/renewing car insurance online.							
TD3: Purchasing/renewing my car insurance online cuts out waiting time.							
Spatial/Physical Distance: Consumer's feeling of physical space/distance with the DSE/service provider							
SPD1: Purchasing/renewing car insurance online removes the need to visit my current service provider in person/physically.	Strongly disagree (1)	Somewhat disagree (2)	Disagree (3)	Neither (4)	Agree (5)	Somewhat agree (6)	Strongly agree (7)
SPD2: I save effort/energy with my current service provider by doing the purchase/renewal online.							
SPD3: Purchasing/renewing car insurance online allows me to connect with my current service provider (more) easily.							
SPD4: Purchasing/renewing the insurance online with my current service provider saves travel time.							
Social Distance: Consumer's feeling of similarity or social closeness with DSE/service provider							

SOD1: I feel I can easily access my current service provider online when needed.	Strongly disagree (1)	Somewhat disagree (2)	Disagree (3)	Neither (4)	Agree (5)	Somewhat agree (6)	Strongly agree (7)
SOD2: I can easily seek help or advice from my close group when I have questions about purchasing online.							
SOD3: I have developed a good relationship with my service provider online.							
SOD4: I believe my current service provider is very similar to me.							

Please indicate how much you agree with each of the following statements in relation to your cultural orientation and online encounter with your service provider.

INDIVIDUALISM/COLLECTIVISM

	Strongly disagree (1)	Somewhat disagree (2)	Disagree (3)	Neither (4)	Agree (5)	Somewhat agree (6)	Strongly agree (7)
I frequently use online channels that express my personality (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I do not want to feel like an anonymous member of a group that purchases online. (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I frequently use online channel that can differentiate me from other people (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Section E: Demographics (All responses are important to aid proper analysis and information will be dealt with the strictest confidence and will be made anonymous in the research which cannot be identified).
My gender is...

- Male (1)
- Female (2)
- Prefer not to say (3)

My age group is...

- 18 to 24 years (1)
- 25 to 34 years (2)
- 35 to 44 years (3)
- 45 to 54 years (4)
- 55 to 64 years (5)
- 65 to 74 years (6)
- 75 years + (7)
- Prefer not to say (8)

Please indicate the highest level of education you have completed. Please tick one response only.

- Primary school (1)
- Secondary School (2)
- College (3)
- University (Undergraduate degree) (4)
- University (Post graduate degree) (5)
- Other (please specify) (6) _____
- Prefer not to say (7)

My current employment status is... Please tick one response only.

- Employed (Full-time) (1)
- Employed (Part-time) (2)
- Self-employed (3)
- Full-time Student (4)
- Unemployed (5)
- Retired (6)
- Other (please specify) (7) _____
- Prefer not to say (8)

Please indicate your annual individual income before tax (£ or ₦). Please tick one response only.

- Below 10,000 (1)
- 10,000 - 20,000 (2)
- 20,001 - 30,000 (3)
- 30,001 - 45,000 (4)
- 45,001 - 60,000 (5)
- 60,001 - 75,000 (6)
- 75,001 - 100,000 (7)
- Over 100,000 (8)
- Prefer not to say (9)

APPENDIX G

Normality indicators including the skewness and kurtosis.

Table 53: Normality Test Results for UK sample (PD)

Variable	min	max	skew	c.r.	kurtosis	c.r.
SPD4	1.000	7.000	-.801	-5.804	.712	2.579
TD1	1.000	7.000	-.773	-5.598	.799	2.893
TD2	1.000	7.000	-.826	-5.983	.981	3.555
TD3	1.000	7.000	-.861	-6.236	.976	3.537
SPD1	1.000	7.000	-.589	-4.265	.289	1.047
SPD2	1.000	7.000	-.878	-6.359	1.143	4.141
SPD3	1.000	7.000	-.540	-3.915	.335	1.212
SOD1	1.000	7.000	-.878	-6.360	1.363	4.940
SOD2	1.000	7.000	-.619	-4.487	.580	2.102
SOD3	1.000	7.000	-.719	-5.437	.610	1.102
SOD4	1.000	7.000	-.266	-1.930	.577	2.092
Multivariate					75.194	43.073

Table 54: Normality Test for Nigeria sample (PD)

Variable	min	max	skew	c.r.	kurtosis	c.r.
SPD4	1.000	7.000	-1.490	-8.695	1.938	7.541
TD1	1.000	7.000	-1.302	-8.341	1.093	7.511
TD2	1.000	7.000	-1.375	-7.867	1.536	6.100
TD3	1.000	7.000	-1.328	-7.530	1.895	6.800
SPD1	1.000	7.000	-1.304	-8.360	1.462	5.246
SPD2	1.000	7.000	-1.506	-6.810	1.531	2.081
SPD3	1.000	7.000	-1.417	-6.171	1.277	5.172
SOD1	1.000	7.000	-3.826	-7.458	1.324	6.398
SOD2	1.000	7.000	-3.211	-6.042	.080	1.061
SOD3	1.000	7.000	-3.211	-2.042	.923	3.061
SOD4	1.000	7.000	-3.166	-3.717	6.433	7.436
Multivariate					87.982	62.323

Table 55: Assessment of Normality in AMOS Results (Nigeria)

Variable	min	max	skew	c.r.	kurtosis	c.r.
PEU4	1.000	7.000	-.836	-6.003	1.088	3.903
PRSK1	1.000	7.000	-.611	-4.386	-.147	-.526
PRSK2	1.000	7.000	-.333	-2.393	-.435	-1.559
PRSK3	1.000	7.000	-.589	-4.230	-.326	-1.171
PEU1	1.000	7.000	-1.427	-7.242	1.586	7.278
PEU2	1.000	7.000	-1.506	-7.809	1.635	7.455
PEU3	1.000	7.000	-1.264	-8.073	1.862	6.680
PUSE1	1.000	7.000	-1.324	-7.500	1.586	6.279

Variable	min	max	skew	c.r.	kurtosis	c.r.
PUSE2	1.000	7.000	-1.181	-7.472	1.946	6.983
PUSE3	1.000	7.000	-1.168	-7.385	1.828	6.558
PUSE4	1.000	7.000	-1.223	-8.776	1.381	5.543
Multivariate					81.859	42.544

Table 56: Assessment of Normality in AMOS Results (UK)

Variable	min	max	skew	c.r.	kurtosis	c.r.
PRSK1	1.000	7.000	-.431	-3.121	-.737	-2.670
PRSK2	1.000	7.000	.008	.060	-1.013	-3.670
PRSK3	1.000	7.000	-.174	-1.260	-1.203	-4.359
PEU1	1.000	7.000	-1.025	-7.428	.854	3.092
PEU2	1.000	7.000	-1.096	-7.942	1.526	5.529
PEU3	1.000	7.000	-.969	-7.018	.831	3.009
PUSE1	1.000	7.000	-.564	-4.083	.837	3.033
PUSE2	1.000	7.000	-.234	-1.696	-.226	-.818
PUSE3	1.000	7.000	-.462	-3.350	.522	1.893
PUSE4	1.000	7.000	-.418	-3.032	.386	1.400
Multivariate					33.676	19.290

Table 57: Assessment of Normality in AMOS Results (UK)

Variable	min	max	skew	c.r.	kurtosis	c.r.
FAM1	1.000	7.000	-.939	-6.804	.445	1.613
FAM2	1.000	7.000	-.912	-6.608	.719	2.605
FAM3	1.000	7.000	-1.049	-7.604	1.089	3.946
TRST4	1.000	7.000	-.904	-6.550	1.783	6.461
SAT1	1.000	7.000	-.768	-5.566	1.202	4.354
SAT2	1.000	7.000	-.697	-5.052	.829	3.003
SAT3	1.000	7.000	-.661	-4.787	.690	2.501
TRST1	1.000	7.000	-.959	-6.947	1.525	5.525
TRST2	1.000	7.000	-.989	-7.166	1.581	5.727
TRST3	1.000	7.000	-.931	-6.748	1.887	6.835
PEN1	1.000	7.000	.016	.116	-.250	-.907
PEN2	1.000	7.000	.154	1.118	-.466	-1.689
PEN3	1.000	7.000	-.494	-3.577	-.047	-.171
Multivariate					113.193	50.864

Table 58: Assessment of Normality in AMOS Results (Nigeria)

Variable	min	max	skew	c.r.	kurtosis	c.r.
FAM1	1.000	7.000	-.992	-7.119	.691	2.479
FAM2	1.000	7.000	-.758	-5.437	.509	1.826
FAM3	1.000	7.000	-.785	-5.634	.644	2.310

Variable	min	max	skew	c.r.	kurtosis	c.r.
TRST4	1.000	7.000	-1.552	-8.137	2.047	7.934
SAT1	1.000	7.000	-1.316	-8.444	2.273	7.155
SAT2	1.000	7.000	-1.266	-7.083	2.299	8.250
SAT3	1.000	7.000	-1.306	-6.370	2.451	8.795
TRST1	1.000	7.000	-1.547	-7.101	2.938	7.542
TRST2	1.000	7.000	-1.582	-3.352	1.501	5.564
TRST3	1.000	7.000	-1.408	-5.102	2.922	5.486
PEN1	1.000	7.000	-1.025	-7.354	1.715	6.154
PEN2	1.000	7.000	-.914	-6.556	1.229	4.410
PEN3	1.000	7.000	-1.228	-7.809	2.413	8.659
Multivariate					97.942	49.376

Table 59: Assessment of Normality in AMOS Results (UK)

Variable	min	max	skew	c.r.	kurtosis	c.r.
RI1	1.000	7.000	-.769	-5.574	.876	3.174
RI2	1.000	7.000	-.541	-3.921	.595	2.156
RI3	1.000	7.000	-.427	-3.094	.263	.954
CI1	1.000	7.000	-.368	-2.668	.497	1.800
CI2	1.000	7.000	-.376	-2.725	.537	1.945
CI3	1.000	7.000	-.386	-2.797	.041	.150
Multivariate					22.948	20.784

Table 60: Assessment of Normality in AMOS Results (Nigeria)

Variable	min	max	skew	c.r.	kurtosis	c.r.
RI1	1.000	7.000	-1.379	-7.896	2.427	7.708
RI2	1.000	7.000	-1.334	-6.574	2.306	6.276
RI3	1.000	7.000	-1.124	-7.067	2.085	7.481
CI1	1.000	7.000	-1.241	-7.905	1.953	7.009
CI2	1.000	7.000	-1.174	-7.424	2.162	7.758
CI3	1.000	7.000	-.305	-2.187	-.495	-1.775
Multivariate					46.157	41.405

Table 61: Assessment of Normality in AMOS Results (UK)

Variable	min	max	skew	c.r.	kurtosis	c.r.
SOINF1	1.000	7.000	-.969	-7.020	.034	.125
SOINF2	1.000	7.000	-.874	-6.334	.022	.079
SOINF3	1.000	7.000	-.977	-7.079	.330	1.195
IC1	1.000	7.000	-.193	-1.397	-.160	-.578
IC2	1.000	7.000	-.081	-.586	-.274	-.993
IC3	1.000	7.000	.040	.289	-.319	-1.154

Variable	min	max	skew	c.r.	kurtosis	c.r.
Multivariate					19.500	17.662

Table 62: Assessment of Normality in AMOS Results (Nigeria)

Variable	min	max	skew	c.r.	kurtosis	c.r.
SOINF1	1.000	7.000	-.910	-6.529	.971	3.485
SOINF2	1.000	7.000	-.716	-5.136	.181	.651
SOINF3	1.000	7.000	-.614	-4.404	-.132	-.473
IC1	1.000	7.000	-.696	-4.996	.449	1.611
IC2	1.000	7.000	-.523	-3.754	-.068	-.245
IC3	1.000	7.000	-.246	-1.764	-.564	-2.023
Multivariate					18.887	16.942

APPENDIX H

All Tables on Past Studies of Key Constructs in the Research

Table 63: General characteristics of the 15 other studies included in this research, Source: Developed for this study.

Author/year	Field of Study	Context and Methodology	Task	Key Methodological Implications
Liberman, Trope and Stephan (2006) (Journal of psychological review)	Social judgement of students/ Education	Psychology/ In-depth Interview and Secondary data. Experiment	Interpretation of situation in terms of near and far	Psychological Distance and the Level of Construal, The Effects of Psychological Distance on the Level of Construal.
Liberman, Trope and Stephan (2007)	Social Psychology/Student activities - Education	Psychology/ In-depth Interview and Secondary data. Experiment	Social judgement and interpretation of situation in terms of near or far.	Psychological distance, temporal distance and CLT

(Journal of Experimental Social Psychology)				
Darke, Brady, Benedicktus and Wilson, (2016) (Journal of Retailing)	Retailing	Online Retailers/ Experiment and Observation	97 business students (selected at random) to participate in purchasing a virtually simulated trade transaction online. Psychological distance offsets trust in consumer behaviour with a retailer	Construal-Level Theory and its influence on Psychological Distance. It looked to measure three factors: Perceived psychological distance of the students based on brand familiarity, presence of a physical store and social proximity.
Edward, Lee and Ferle (2009) (Journal of interactive advertising)	Retailing	The role of psychological distance in consumer's online purchase/ Online experiment	412 subjects, Midwestern U.S. university students assigned to view one of 16 different online purchase opportunities to evaluate the new	To investigate the role of physical location in online consumer purchases via psychological distance. Also further examine

			website against the old websites.	brand familiarity and trust as a consequence of psychological distance
Danny Tengti Kao, (2019) (Journal of Product and Brand Management).	Advertisemen t via brand storytelling and preference	The impact of envy on brand preference: brand storytelling and psychological distance as moderators/ Three experimental studied conducted	104 working students were randomly assigned to a 2 (brand storytelling: underdog vs top dog) single factorial design.	To examine the role of brand storytelling and psychological distance on consumer's experience and brand perception.
Nira Liberman and Jens Foster (2009) (Journal of Theoretical Social Psychology)	Global and local perceptions of situations	The effect of psychological distance on the level of perceptual construal/ Recruited study and survey.	Three studies involving a total of 141 university undergraduates and high school students (including men and women). Participants were presented with computer screens with a series of composite letters each of which had both global and local letters developed by Navon paradigm (1977).	To examine psychological distance and its effect on individual's perception of both global and local letters.

<p>Qihua Liu, Xiaoyu Zhang, Shan Huang, Liyi Zhang and Yang Zhao (2020)</p> <p>(Journal of Theoretical and Applied Electronic Commerce Research)</p>	<p>Online retailing</p>	<p>Exploring consumers' buying behaviour in large online promotion activity: the role of psychological distance and involvement/ hypothesis, online survey.</p>	<p>532 valid responses from the online survey were received from respondents. Respondents answered the survey tailored to measure 5 key constructs; temporal distance, social distance, purchase decision involvement, purchase decision and total consumption.</p>	<p>To examine the role of psychological distance especially temporal and social dimensions in consumer's purchase decision regarding both low and high involvement products.</p>
<p>Nicole Hartley and Teegan Green (2017)</p> <p>(Journal of Service Theory and Practice)</p>	<p>Education and tourism</p>	<p>Consumer construal evaluations of service separation resulting from virtual technology/ Conceptual framework/Hypotheses/ Survey/ Two studies using mixed methods.</p>	<p>Data for both studies were collected from participants via online surveys. A USA online panel with a total of 294 participants including men and women.</p>	<p>To explore consumer construal perceptions across increased levels of service virtualisation.</p>

<p>Lawrence Willaims, Randy Stein, and Laura Galguera (2014)</p> <p>(Journal of consumer Research)</p>	<p>Marketing communication strategies</p>	<p>The research examines the distinct influence of psychological distance and construal level on affect-based evaluation/hypothesis/Experiments.</p>	<p>Two sets of experiments were conducted. About 230 participants were recruited for the online study and assigned different conditions and factorial designs by asking questions about different occurrences and manipulating both psychological distance and construal level.</p>	<p>To examine the distinctive affective consequences of psychological distance and CLT on individual's experience and evaluation of task.</p>
<p>Joseph Goodman and Selin Malkoc (2012)</p> <p>(Journal of Consumer Research)</p>	<p>Retailing and assortment size decision</p>	<p>Psychological distance as a moderator for consumers' assortment size preference/hypothesis/six experiments</p>	<p>Six set of experiments involving of 200 undergraduates and e-panel sourced participants assigned with different scenarios and studies such as restaurant trips, weekend vacations and party.</p>	<p>To examine the role of psychological distance (temporal and geographical) in consumers' assortment size decisions and rectify contradicting hypotheses produced by construal level theory.</p>

Hyunji Kim, Simone Schnall and Matthew White (2013) (Journal of Personality and Social Psychology)	Financial situational judgement and economic decision making	Psychological distance, CLT and temporal discounting/ Five studies	245 participants/students were recruited from Cambridge library and University College London. Also, a further 102 US citizens were recruited from an online panel. i.e., Study 1 = 70 students, study 1B = 81, study 2 + 102, study 3 = 30, study 4 = 73.	To investigate whether decision making, especially temporal discounting could be improved by manipulating construal level and psychological distance.
Stefan Trautmann (2019) (Journal of Theory and Decision)	Economic policy	Distance from a distance: the robustness of psychological distance effects/Experiment/survey.	204 were recruited from Tilburg University and University of Groningen and participated in the vignette study involving an online survey using both low and high initial distance conditions. i.e., study 1 = 174 students, study 2 = 75	To examine the effect of distance from distance and the robust application of psychological distance in a behavioural economics context.

			students, study 3 = 164 students and lastly, study 4 = 204 students	
Torsten Bornemann and Christian Homburg (2011) (Journal of Consumer research)	Product evaluation – consumer goods	Psychological distance and the dual role of price/hypothesis/experiments/four studies	159 undergraduates were recruited for the four studies and were subject to four different conditions based on price information, judgement, and evaluations. i.e., study 1 = 94 undergrad students, study 2 = 64 undergrad students, study 3 = 99 undergrad students and lastly, study 4 = 159 undergrad students.	To examine the effects of psychological distance and price level on consumers' perceptions of quality and product evaluations.
Sunghun Chung and Jooyoung Park (2017)	Social media	Consumers' evaluations in social media and the mediating role of psychological distance between company and consumer/Hypothesis/Two Experiment.	Two experimental studies involving first, 168 undergraduate students who were assigned one of the eight conditions: ambivalent and 113 individuals	To investigate the role of psychological distance in consumer's company evaluations of

(Journal of Computers in Human Behaviour)			from an e panel recruitment. All participants were randomly assigned to one of the four conditions; temporal, ambivalence, social and information.	ambivalent behaviour in terms of competence and morality
Jonas Holmqvist, Duncan Guest, and Christian Gronroos (2015) (Journal of Management Decision)	Service interaction and value creation	The role of psychological distance in value creation/ Conceptual paper	Seven propositions that explore how psychological distance can operate between service interactions and value creation.	To examine the role of psychological distance in consumer's value creation during interaction with service providers.

Table 64: Past studies on Temporal Distance. Source: Developed for this study.

Study	Task	Key Methodological Implication	Primary contribution
Borovoi et al. (2010)	Assessment of alternative choices	N/A	The presence of an Attractive but Unattainable Alternative (AUA) interacts with temporal distance such that AUAs lower [do not lower and even elevate] the attractiveness of a set of alternatives when the choice set is considered for the near [distant] future. Experiment was for: choosing a job position, choosing a computer, choosing a roommate, and negotiating with a landlord.
Chandran and Menon (2004)	Self-risk assessment and indication of intentions to take preventive action	N/A	Self-positivity bias is moderated by temporal frames which, in turn, are moderated by the effort-intensity of preventive actions and the valence of associated consequences. A risk presented in a day [year] frame is construed as more proximal [distant] and specific [abstract], thereby increasing [decreasing] the efficacy of a risk communication that stresses negative outcomes.

Day and Bartels (2008)	Similarity perception	Results are similar when temporal distance relates to the past.	This means that individuals are likely to construe or make statements with abstract terms when judging a situation based on their similarity perception and consider from a distant [near] future perspective
Eyal et al. (2009)	Indication of likelihood to perform a given behaviour	N/A	Values [feasibility considerations] are a better antecedent of temporally distant [proximate] behavioural intentions. Plans for the distant future are more consistent across contexts than those for the more proximate future.
Förster et al. (2004)	Insight task and generation of abstract solutions	Effects hold even when temporal distance is not directly manipulated (i.e., adopting a temporally distant perspective suffices).	A distant time perspective simplifies [hinders] abstract [concrete] thinking, thereby facilitating [impeding] performance at creative [analytical] tasks.
Köhler et al. (2011)	Evaluation of a Web-based interactive decision aid	Shows that the congruency between communication design and time-dependent construal raises perceived transparency.	Interactive decision aid (IDA) performance evaluations are more positive when a concrete [abstract] communication design is matched with low [high] temporal distance between IDA recommendation and product or service consumption; or with immediate [delayed] advice delivery.

Liberman et al. (2007)	Prediction of when a situation will occur	Effects can be achieved by prompting individuals to consider an action's abstract attributes.	Individuals primed to adopt high-level [low-level] construal of a situation estimate the situation to occur in the distant [near] future. The findings were relevant to show the application of CLT and dimensions of PD on consumer's choice.
Malkoc et al. (2005)	Choice between two options; preference rating	Shows that temporal distance moderates the predictions derived from structural alignment theory (Markman and Gentner, 1993).	Abstract [concrete] construal, associated with the assessment of distant [near] future situations facilitate [hinders] processing of non-aligned aspects. Aspects relating to attributes such as information processing.
Nussbaum et al. (2003)	Social prediction and attributional inference	the assumption of construal level theory that perceivers use more abstract representations (higher level construal) to predict and explain more distant future behavioural outcomes was present in the study.	Predictions about distant future behaviour are characterised by: Greater correspondence bias Higher cross-situational consistency Greater reliance on dispositional factors.

Table 65: Past studies on Physical Distance. Source: Developed for this study.

Study	Task	Key Methodological Implication	Primary contribution
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Barreto and Patient (2013)	Interpretation of a situation in terms of opportunities and threats	Combines insights from the attention-based view of the firm (Ocasio, 1997), CLT, and strategic issue diagnosis theory (Dutton et al. 1983).	<p>Greater distance from an external shock and more optimistic organisational capability perceptions prompt managers to focus more on opportunities and less on threats associated with the external shock.</p> <p>Shock distance was treated as a desirability dimension (or consideration based on manager's interest 'why' questions), to mean the distance from the manager's hierarchical position (or structure) to the locus of direct impact of a given shock.</p> <p>Organisational capability as a subordinate aspect was treated as a feasibility dimension (or difficulty of reaching an end state, i.e., 'why' questions).</p>
Fujita et al. (2006)	Interpretation of social events	N/A	<p>Spatial distance was described as distant location which could be implied as geographical distance.</p> <p>Individuals prefer to identify behaviour as ends [means to an end] when the behaviour is thought to occur at a distant [nearby] location.</p> <p>Purportedly distant [proximate] behaviour is described in more abstract [concrete] terms</p>

Henderson et al. (2006)	Social judgments	N/A	<p>Prototypical [atypical] events are considered more [less] probable to occur at spatially more remote locations.</p> <p>Evaluating spatially remote behaviour leads to greater correspondence bias and broader categorization of observed behaviour. These findings suggest that spatially distant events are associated with high-level construal based on the observation of the author. i.e., they used more abstract language to recall spatially distant events, compared with near events.</p>
Rim et al. (2009)	Recall of photo word pairings	Priming via consideration of superordinate categories leads to similar effects.	Individuals are more likely to generate spontaneous trait inferences when the observed behaviour relates to a spatially (or temporally) (space and time) distant to another person.
Henderson and Wakslak (2010)	Decision-making	N/A	Synthesis of spatial distance research; suggests that future studies explore the unique impact of spatial distance (remoteness from location), particularly in important contexts such as financial decision-making.
Henderson et al. (2011)	Social judgement	N/A	Synthesis of research which describes the consequences of spatial distance (remoteness from location) with respect to construal, prediction, social judgement, and behaviour;

			<p>discusses research which has focused on the impact of construal on perceived spatial distance.</p> <p>Provides suggestions for future research and discusses important covariates and unique aspects of the spatial distance dimension.</p>
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Table 66: Past studies on Social Distance. Source: Developed for this study.

Study	Task	Key Methodological Implication	Primary contribution
Kim et al. (2008)	Product evaluation	N/A	<ul style="list-style-type: none"> When both temporal and social distance are low [When either temporal or social distance (or both) are high], product assessments seem to be driven by the value attributed to the low-level [high-level] construal
Kim et al. (2015)	Ultimatum game	N/A	<ul style="list-style-type: none"> Individuals are less likely to reject unfair offers when they render
Liviatan et al. (2008)	Perception and evaluation of other's actions and judgments (Behavioral Identification Form,	Shows that the impact of similarity on construal level is not dependent on motivation and affect.	<ul style="list-style-type: none"> Actions performed and judgments rendered by similar others are described and evaluated to a greater extent based on incidental, subordinate features relative to core, superordinate features. Actions of a similar individual are

	Vallacher and Wegner 1989)		<p>judged to be driven less by desirability and more by feasibility considerations.</p> <ul style="list-style-type: none"> Findings associated interpersonal similarity as an indicator of social distance dimension and not temporal distance.
Stephan et al. (2011)	Indication of similarity perception	N/A	<ul style="list-style-type: none"> The findings suggest that temporal and social distance are interrelated as well as related to levels of construal, as social distance was seen to be affected by the temporal distance of the interaction and level of construal of the target person (i.e., other person). Decision-makers are less willing to allocate resources to individuals who are construed in terms that are more abstract.

Table 67: Summary of the literature on continuous technology use

Paper	Theoretical background	Sample	Antecedents of Continuance Intention
Karahanna et al. (1999)	<i>TRA + IDT</i>	Windows users in n=268 (107 potential, 161 users)	Subjective norms influence only potential adopters
Bhattacharjee (2001a)	<i>Expectation-(dis)confirmation theory + TAM</i>	Online brokerage users n=172	Continuance intention determined by PU and satisfaction

Bhattacharjee (2001b)	<i>Expectation-(dis)confirmation theory + TAM</i>	Online banking users n=122	Satisfaction and PU, influenced by confirmation, determine IS continuance intention
Lin et al. (2005)	<i>ECM + playfulness (immersion)</i>	Web portal, undergraduate s n=300	Playfulness is the determinant of satisfaction and use intention. Satisfaction is the main driver of intention
Hong et al. (2006b)	<i>Expectation-confirmation model TAM Extended ECM</i>	E-government portal in HK n=1826	TAM most parsimonious theory for explaining the continuous IT usage intention. Explanatory power of TAM (60%) almost the same as EECM-IT (67%)
Thong et al. (2006)	<i>Expectation-(dis)confirmation theory + TAM</i>	E-government portal n=811	Ease of use stronger determinant of use intention than PU or ENJ
Kim et al. (2007)	<i>TAM + pleasure + arousal</i>	Mobile internet users n=218	Attitude is the main determinant of the continuance intention, followed by pleasure and usefulness. Attitude affected by usefulness, pleasure, and arousal
Liao (2007)	<i>TPB + expectation-confirmation theory + TAM</i>	Cyber university n=400 online students	Satisfaction main determinant of use intention
Limayem et al. (2007)	<i>IS continuance model + habit</i>	n=227 in all 3 rounds	Habit moderates between continuance intention and continuance usage
Chea and Luo (2008)	<i>Expectation-(dis)confirmation theory</i>	E-services (self-selected e-service) n=97 college students	Continuance intention plus recommendation and complaint are the dependent variables. All are influenced by satisfaction; complaint is also influenced by negative effects; PU had no influence
Hsieh et al. (2008)	<i>Decomposed TPB + ECM</i>	Internet-TV users n=451 mail survey	Attitude is the main antecedent of continued use; subjective norms are insignificant
Limayem and Cheung (2008)	<i>IS continuance model + habit</i>	Web-based e-learning Students n=505 in 1st round and 313 second round	Satisfaction and prior behaviour antecedents of continuance; habit weakens the intention– behaviour link

Premkumar and Bhattacherjee (2008)	<i>TAM/ Expectation-(dis)confirmation theory/ hybrid model (intention influenced by PUSE, PEU and satisfaction)</i>	Computer- based tutorial (e-learning) n=175 students	Integrated model offers marginally better explanatory power but gives a deeper understanding of the post- adoption process
Liao et al. (2009)	<i>TAM + expectation-(dis)confirmation theory</i>	E-learning students n= 626	Attitude and satisfaction are the main determinants of the IS continuance intention
Hsu and Lin (2015)	<i>ECM + perceived value</i>	Paid mobile apps	Introduces perceived value such as performance, value for money, emotional and social
Hsiao et al. (2016)	<i>ECM + IDT+ task technology fit (TTF) model</i>	Mobile social apps n=341 (Taiwan)	Perceived enjoyment as a strong hedonic factor influencing continued use intention. New factors found relative advantage, openness to experience, social conformity, and habit, are also viable antecedents of continuance use
Hong, Lin, and Hsieh (2017)	<i>ECM + IDT, TAM, and Flow</i>	Smartwatch n=276 (Taiwan)	Consumer innovativeness was associated with their continuance intention mediated by hedonic value and utilitarian value.

APPENDIX I

Moderation Interaction

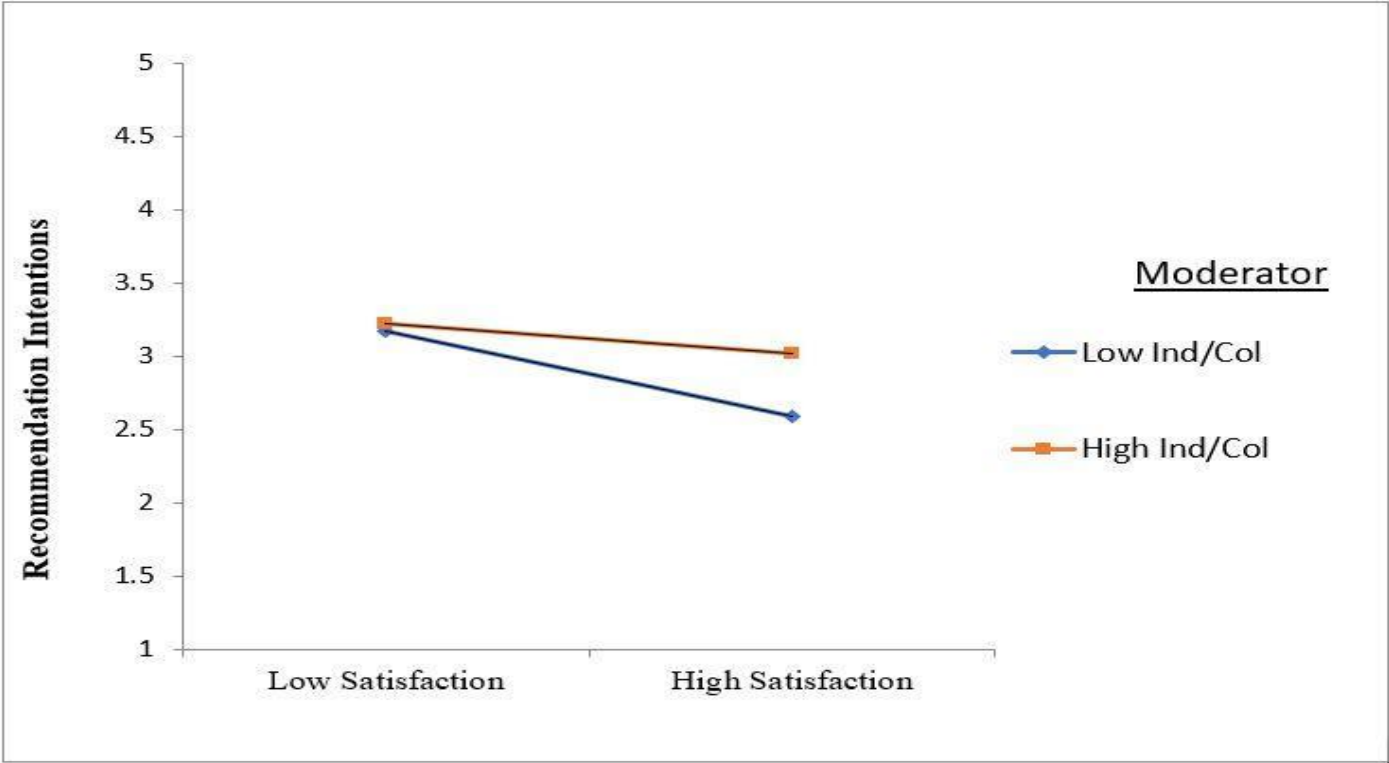


Figure 24: The simple slope of the interaction shows that IC strengthens the positive relationship between satisfaction and recommendation intentions.

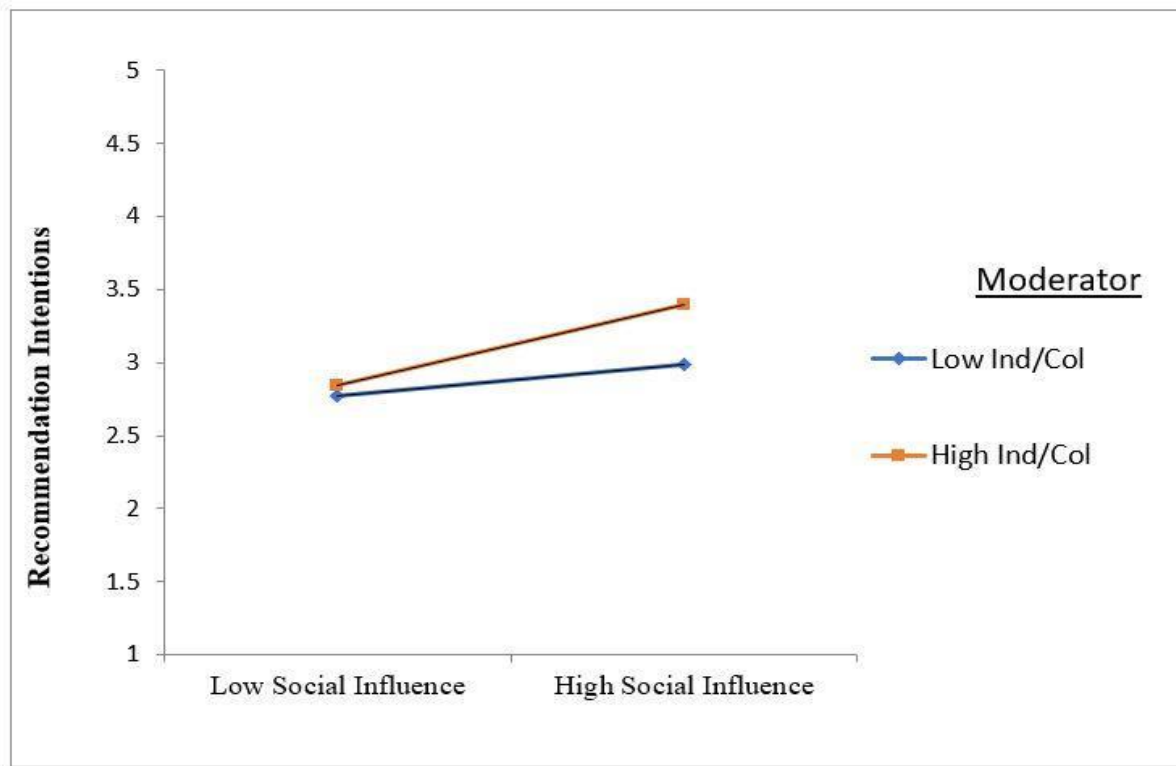


Figure 25: The simple slope of the interaction shows that IC strengthens the positive relationship between social influence and recommendation intentions.

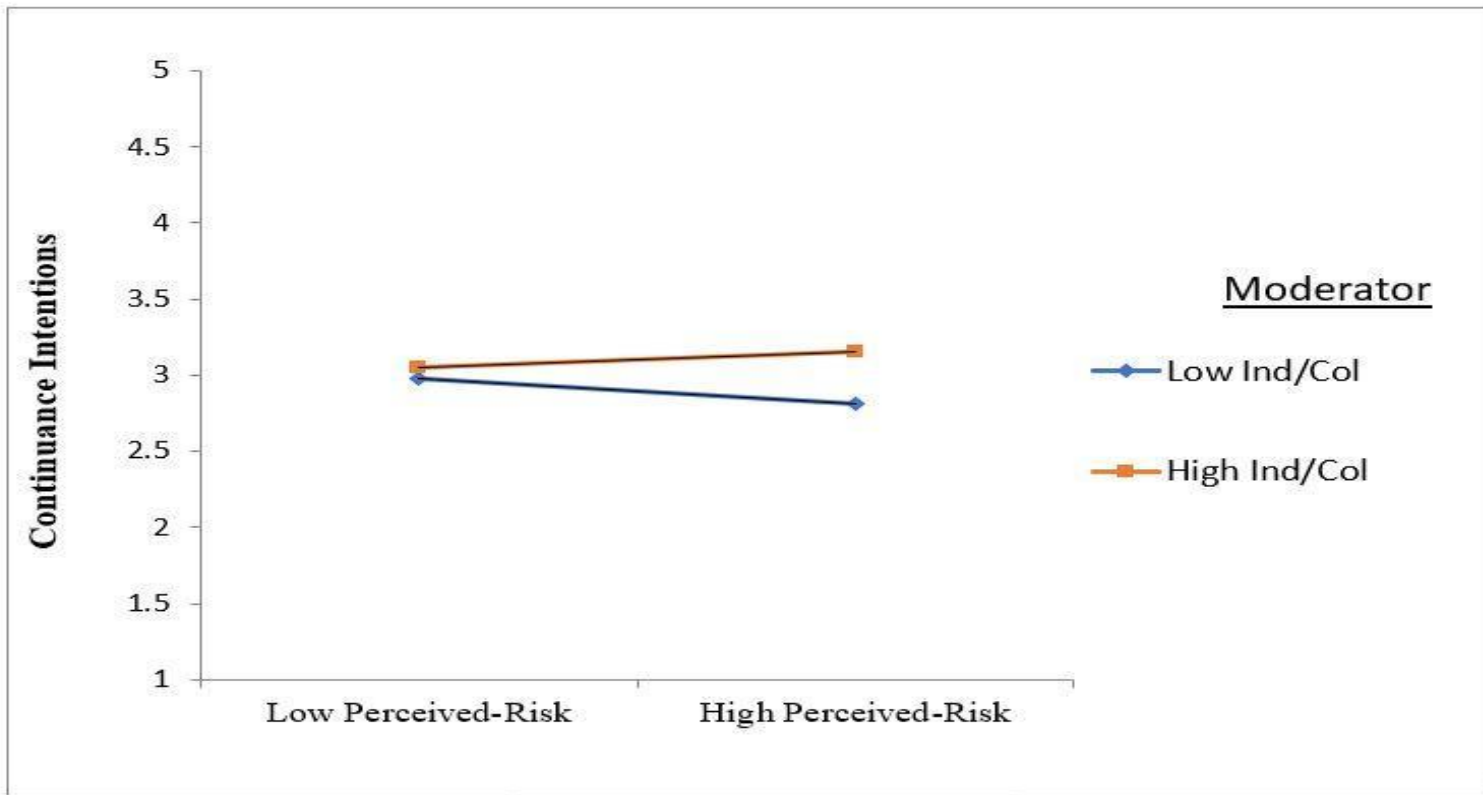


Figure 26: The simple slope of the interaction shows the interaction between perceived risk and continuance intentions.

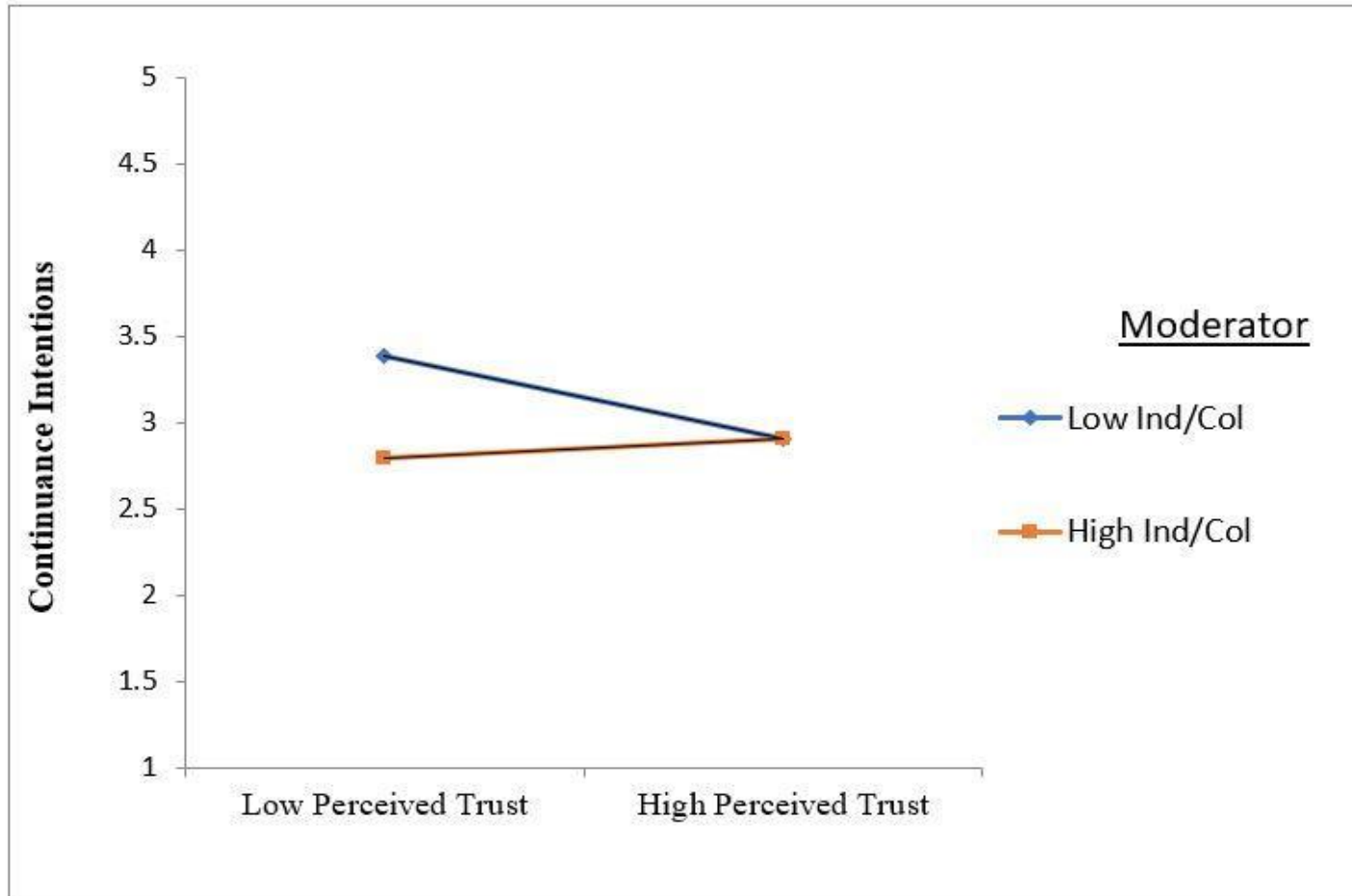


Figure 27: The simple slope of the interaction shows the interaction between Trust and continuance intentions.

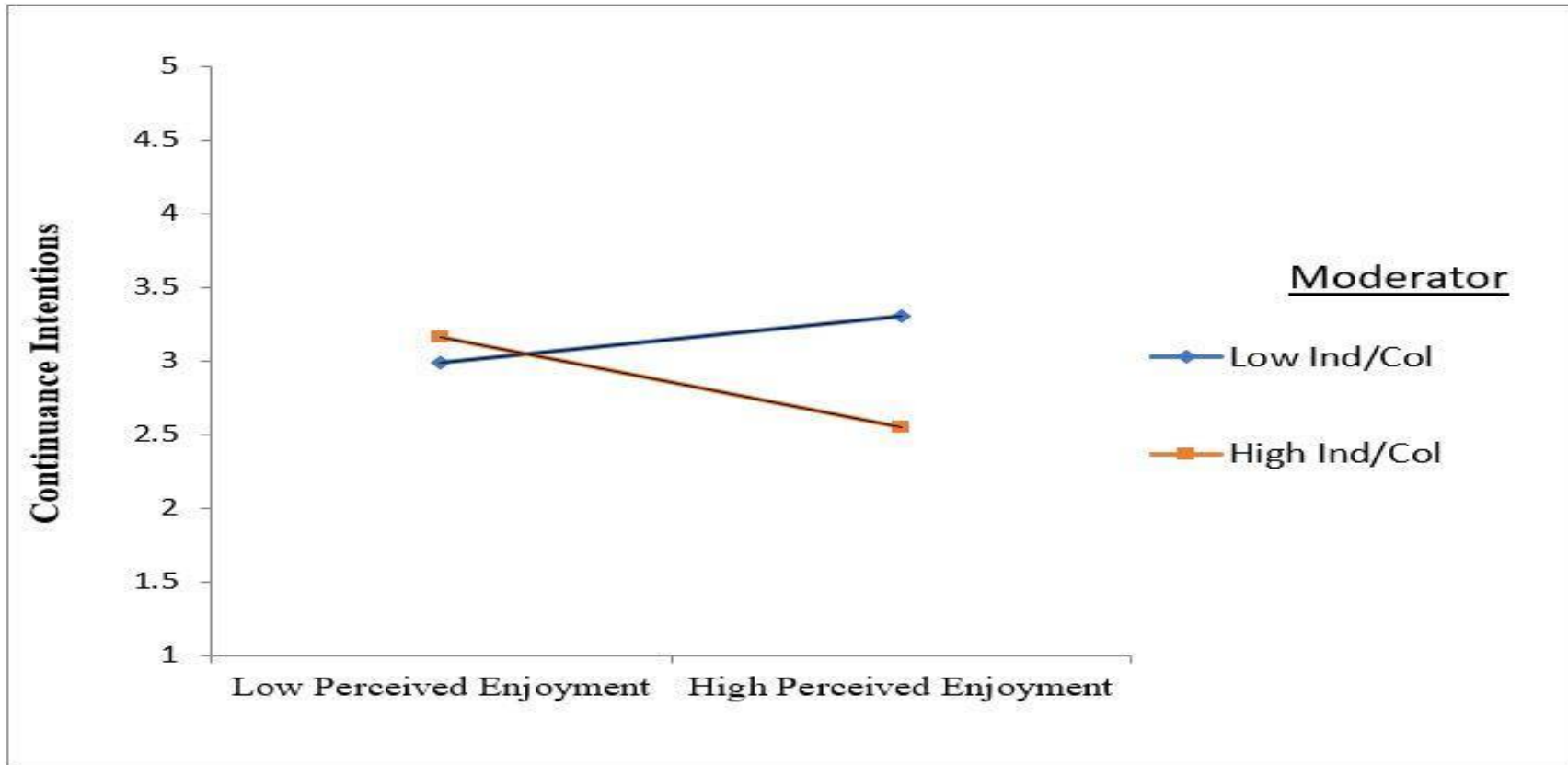


Figure 28: The simple slope of the interaction shows the interaction between perceived enjoyment and continuance intentions.

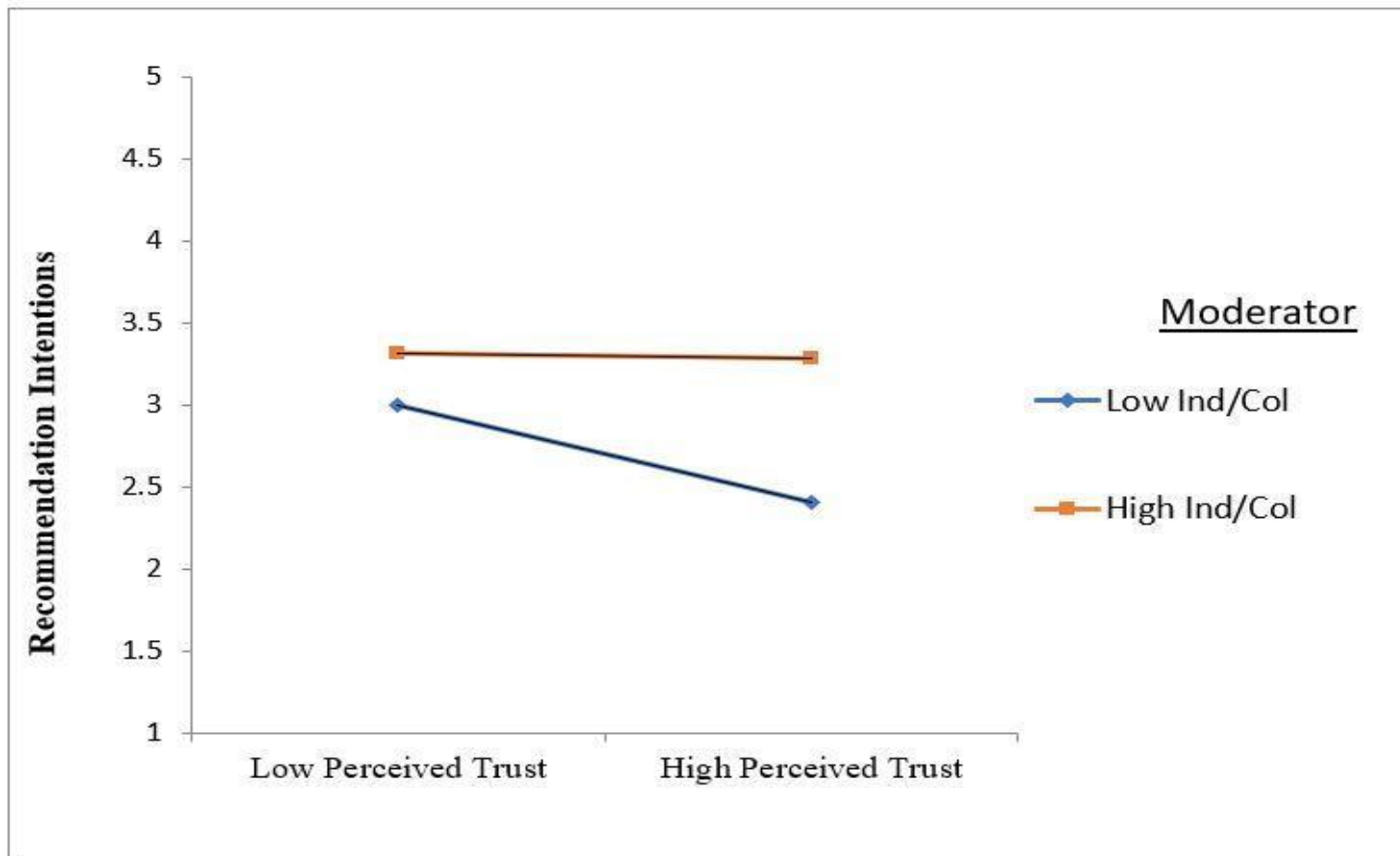


Figure 29: The simple slope of the interaction shows the interaction between trust and recommendation intentions.

APPENDIX J

Descriptive Statistics of Key Constructs in the Research

Independent Variables

Perceived usefulness (PUSE)

The PUSE construct is conceptualised in this study to extract the information about motor insurance consumers' belief that the adoption of digital channels will improve his/her perceived performance and productivity when purchasing/renewing their motor insurance. Four items were adopted related to TAM (Thong et al., 2006) and were measured using a 7-point Likert scale e.g., 1 = strongly disagree, 2 = disagree, 3 = somewhat disagree, 4 = neither agree nor disagree, 5 = somewhat agree, 6 = agree, and 7 = strongly agree.

Table 68: Descriptive statistics of PUSE construct.

Item	UK		Nigeria	
	Mean	Std Dev	Mean	Std Dev
PUSE1	5.17	1.284	5.72	1.231
PUSE2	4.85	1.357	5.58	1.326
PUSE3	5.19	1.231	5.71	1.300
PUSE4	5.14	1.250	5.77	1.235

As can be shown from Table 82 above, the mean for each item related to PEU construct ranges between 4.85(± 1.357) and 5.19(± 1.231) for the British sample, and between 5.58(± 1.326) and 5.77(± 1.235) for the Nigerian sample, which indicated that the majority of respondents agree that a digital channel is useful in their motor insurance transaction process.

Perceived ease of use (PEU)

The PEU construct is conceptualised in this study, to extract information related to motor insurance consumers' belief that using digital channels for motor insurance purchase/renewal would be free of effort (e.g., simple features, easy navigation). Four items were adopted from the work of Thong et al. (2006) and Venkatesh et al. (2012) and were measured using a 7-point Likert scale e.g., 1 = strongly disagree, 2 = disagree, 3 = somewhat disagree, 4 = neither agree nor disagree, 5 = somewhat agree, 6 = agree, and 7 = strongly agree. The results of the descriptive statistics in Table 83 show that the mean for PEU items ranged from 5.43(\pm 1.449) and 5.67(\pm 1.328) within the British sample, whereas ranged between 5.59(\pm 1.371) and 5.77(\pm 1.334) within the Nigerian sample.

Table 69: Descriptive statistics of PEU construct.

Item	UK		Nigeria	
	Mean	Std Dev	Mean	Std Dev
PEU1	5.49	1.487	5.76	1.315
PEU2	5.67	1.328	5.77	1.334
PEU3	5.43	1.449	5.59	1.371

The results indicate that the majority of the respondents agrees that digital channels provide ease of use functionality.

Perceived risk (PRSK)

The PRSK construct is conceptualised in this study to extract information related to motor insurance consumers' perceived associated risk with using a digital channel to perform a transaction like motor insurance purchase/renewal.

Table 70: Descriptive statistics of PRSK construct.

Item	UK		Nigeria	
	Mean	Std Dev	Mean	Std Dev
PRSK1	5.45	1.311	5.65	1.389
PRSK2	5.37	1.246	5.82	1.317
PRSK3	5.17	1.187	5.41	1.252

Three items were adopted from the work of Lu et al. (2011) and Blut (2016) and were measured using a 7-point Likert scale e.g., 1 = strongly disagree, 2 = disagree, 3 = somewhat disagree, 4 = neither agree nor disagree, 5 = somewhat agree, 6 = agree, and 7 = strongly agree. The results of the descriptive statistics in Table 84 above show that the mean for PRSK items ranged from 5.17 (± 1.187) and 5.45 (± 1.311) within the British sample, whereas ranged between 5.41 (± 1.252) and 5.82 (± 1.317) within the Nigerian sample. These results indicated that the majority of respondents agree that there is an associated risk with the adoption of digital channels for insurance-related transactions.

Perceived enjoyment (PEN)

The PEN construct in this study was conceptualised to extract information related to motor insurance consumer's perceived enjoyment gained from the use of digital channels for his/her motor insurance purchase/renewal. Three items were adopted from both Davis et al. (1992) and the qualitative findings. These items were measured using a 7-point Likert scale e.g., 1 = strongly disagree, 2 = disagree, 3 = somewhat disagree, 4 = neither agree nor disagree, 5 = somewhat agree, 6 = agree, and 7 = strongly agree. The results of the descriptive statistics in Table 85 below show that the mean for PEN items ranged from 3.77 (± 1.633) and 5.27 (± 1.292) within the British sample, whereas ranged between 5.47 (± 1.303) and 5.69 (± 1.256) within the Nigerian sample.

Table 71: Descriptive statistics of PEN construct.

Item	UK		Nigeria	
	Mean	Std Dev	Mean	Std Dev
PEN1	4.07	1.503	5.47	1.303
PEN2	3.77	1.633	5.49	1.276
PEN3	5.27	1.292	5.69	1.256

These results indicate that the British respondents somewhat agreed that purchasing/renewing their insurance using a digital channel had a sense of perceived enjoyment, while the Nigerian respondents recognised the importance of perceived enjoyment attributed to the use of digital channel for their motor insurance transaction.

Trust (TRST)

The TRST construct in this study was conceptualised to extract information from motor insurance consumers related to overall confidence in the truthfulness and consistency of a digital channel for motor insurance purchase/renewal (in this case, the digital channel refers to the insurance provider). Three items were adopted from Morgan and Hunt (1994) and Vatanasombut et al. (2008) and measured using a 7-point Likert scale e.g., 1 = strongly disagree, 2 = disagree, 3 = somewhat disagree, 4 = neither agree nor disagree, 5 = somewhat agree, 6 = agree, and 7 = strongly agree. The results of the descriptive statistics in Table 86 show that the mean for TRST items ranged from 5.23 (± 1.327) and 5.54 (± 1.290) within the British sample, whereas ranged between 5.73 (± 1.280) and 5.86 (± 1.250) within the Nigerian sample. The results indicated that the majority of the respondents agreed that their digital channel (i.e., insurance provider's channel) can be trusted.

Table 72: Descriptive statistics of TRST construct.

Item	UK		Nigeria	
	Mean	Std Dev	Mean	Std Dev
TRST1	5.23	1.327	5.75	1.356
TRST2	5.54	1.290	5.86	1.250
TRST3	5.39	1.232	5.73	1.280

Satisfaction (SAT)

The SAT construct was conceptualised in this study to extract information related to motor insurance consumer's overall evaluation experience of their use of digital channels for motor insurance purchase/renewal. Three items were adopted from Ramus and Nielsen (2005) and Lu (2007). These items were measured using a 7-point Likert scale e.g., 1 = strongly disagree, 2 = disagree, 3 = somewhat disagree, 4 = neither agree nor disagree, 5 = somewhat agree, 6 = agree, and 7 = strongly agree.

Table 73: Descriptive statistics of SAT construct.

Item	UK		Nigeria	
	Mean	Std Dev	Mean	Std Dev
SAT1	5.43	1.278	5.72	1.341

SAT2	5.47	1.280	5.74	1.269
SAT3	5.43	1.289	5.74	1.264

The results of the descriptive statistics in Table 87 show that the mean for SAT items ranged from 5.43 (± 1.278) and 5.47 (± 1.280) within the British sample, whereas ranged between 5.72 (± 1.341) and 5.74 (± 1.269) within the Nigerian sample and indicated that the majority of the respondents were agreeable on this construct.

Familiarity (FAM)

The FAM construct in this study is conceptualised to extract information from the motor insurance consumers related to their prior use and experience of digital channel and how this knowledge has contributed to their confidence in their ability to perform the transaction of purchase/renewal of their motor insurance using a digital channel. This construct was measured by three items using a 7-point Likert scale e.g., 1 = strongly disagree, 2 = disagree, 3 = somewhat disagree, 4 = neither agree nor disagree, 5 = somewhat agree, 6 = agree, and 7 = strongly agree, and was adopted from the works of Gefen (2000) and Venkatesh, Thong, and Xu (2012). The results of the descriptive statistics in Table 88 show that the mean for FAM items ranged from 5.16 (± 1.470) and 5.34 (± 1.568) within the British sample, whereas ranged between 5.09 (± 1.393) and 5.26 (± 1.535) within the Nigerian sample and indicated that the majority of the respondents were moderately agreed on this construct.

Table 74: Descriptive statistics of FAM construct.

Item	UK		Nigeria	
	Mean	Std Dev	Mean	Std Dev
FAM1	5.34	1.568	5.26	1.535
FAM2	5.17	1.470	5.09	1.393
FAM3	5.18	1.506	5.14	1.399

Social influence (SOINF)

The SOINF construct in this study is conceptualised to extract information related to motor insurance consumers' perceptions related to the use of digital channels which is usually influenced by others opinion such as family and friends from close social groups. This construct was measured by three items using a 7-point Likert scale e.g., 1 = strongly disagree, 2 = disagree, 3 = somewhat disagree, 4 = neither agree nor disagree, 5 = somewhat agree, 6 = agree, and 7 = strongly agree, and was adopted from the work of Venkatesh, Thong, and Xu (2012).

Table 75: Descriptive statistics of SOINF construct.

Item	UK		Nigeria	
	Mean	Std Dev	Mean	Std Dev
SOINF1	5.17	1.238	5.19	1.384
SOINF2	4.49	1.571	4.96	1.531
SOINF3	4.06	1.736	4.97	1.577

The results of the descriptive statistics in Table 89 show that the mean for SOINF items ranged from 4.06(± 1.736) and 5.17(± 1.238) within the British sample, whereas ranged between 4.96(± 1.531) and 5.19(± 1.384) within the Nigerian sample and indicated that the majority of the respondents were moderately influenced by their social group.

Dependent Variables

Continuance intention (CI)

This CI construct is conceptualised, as a dependent variable in this study, to extract information related to motor insurance consumers' continuance intention to use digital channel for their motor insurance renewal in the future. Three items adopted from the works of Bhattacharjee (2001b) and were measured using a 7-point Likert scale e.g., 1 = strongly disagree, 2 = disagree, 3 = somewhat disagree, 4 = neither agree nor disagree, 5 =

somewhat agree, 6 = agree, and 7 = strongly agree. The results of the descriptive statistics in Table 90 show that the mean ranged from 4.95(± 1.316) and 5.11(± 1.272) within the British sample, whereas it ranged between 4.55(± 1.616) and 5.69(± 1.332) within the Nigerian sample. The results revealed that British and Nigerian consumers showed moderate agreement on this variable.

Table 76: Descriptive statistics of CI construct.

Item	UK		Nigeria	
	Mean	Std Dev	Mean	Std Dev
CI1	5.11	1.272	5.69	1.332
CI2	4.95	1.316	5.67	1.249
CI3	4.97	1.426	4.55	1.616

Recommendation intention (RI)

The RI construct is conceptualised, as a dependent variable in this study, to extract information about motor insurance consumer's recommendation intention to others about their use of digital channels for their motor insurance purchase/renewal. This construct was measured by three items using a 7-point Likert scale e.g., 1 = strongly disagree, 2 = disagree, 3 = somewhat disagree, 4 = neither agree nor disagree, 5 = somewhat agree, 6 = agree, and 7 = strongly agree, and was adopted from the works of Maxham and Netemeyer (2002) and Kim et al. (2016). The results of the descriptive statistics in Table 91 show that the mean for RI items ranged from 5.13(± 1.255) and 5.34(± 1.248) within the British sample, whereas it ranged between 5.76(± 1.299) and 5.81(± 1.230) within the Nigerian sample and indicated that the majority of the respondents in UK and Nigeria showed agreement with this variable.

Table 77: Descriptive statistics of RI construct.

Item	UK		Nigeria	
	Mean	Std Dev	Mean	Std Dev
RI1	5.26	1.356	5.76	1.299
RI2	5.34	1.248	5.81	1.230

RI3	5.13	1.255	5.76	1.179
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Mediation Variables

Spatial distance (SPD)

The SPD construct is conceptualised, as a mediating variable in this study, to extract information related to the perceived spatial distance perceived by motor insurance consumers using digital channels for their purchase/renewal. Three items were adapted from both qualitative findings and the work of Zhang and Li (2022). These items were measured using a 7-point Likert scale.

Table 78: Descriptive statistics of SPD construct.

Item	UK		Nigeria	
	Mean	Std Dev	Mean	Std Dev
SPD1	5.42	1.341	5.70	1.404
SPD2	5.47	1.260	5.90	1.254
SPD3	5.07	1.330	5.77	1.247
SPD4	5.48	1.334	5.90	1.263

The results of the descriptive statistics in Table 92 show that the mean for items ranged from 5.07(\pm 1.330) and 5.48(\pm 1.334) within the British sample, whereas it ranged between 5.70(\pm 1.404) and 5.90(\pm 1.263) within the Nigerian sample and indicated that the majority of the Nigerian respondents highly agreed with this variable, when compared to British respondents who also agreed but not as highly.

Temporal distance (TD)

The TD construct is conceptualised as a mediating variable in this study, to extract information about consumers' time-related distance associated with the use of digital channels for motor insurance purchase/renewal. This construct is measured by three items using a 7-point Likert scale and was adopted from both the qualitative findings and the works of Okazaki and Mendez (2013) and Zhang et al. (2020). The results of the descriptive

statistics in Table 93 show that the mean for items ranged from 5.27 (± 1.276) and 5.45 (± 1.299) within the British sample, whereas it ranged between 5.76 (± 1.243) and 5.88 (± 1.259) within the Nigerian sample and indicated that the majority of the respondents showed agreement on this variable.

Table 79: Descriptive statistics of TD construct.

Item	UK		Nigeria	
	Mean	Std Dev	Mean	Std Dev
TD1	5.27	1.276	5.76	1.243
TD2	5.45	1.270	5.80	1.229
TD3	5.45	1.299	5.88	1.259

Social distance (SOD)

The SOD construct is conceptualised as a mediating variable in this study, to extract information related to motor insurance consumers' perceived social distance present during the use of digital channels for motor insurance purchase/renewal. Three items were adopted from both the qualitative findings and the works of Lin et al. (2021) and Chen et al. (2022) and measured using a 7-point Likert scale.

Table 80: Descriptive statistics of SOD construct.

Item	UK		Nigeria	
	Mean	Std Dev	Mean	Std Dev
SOD1	5.45	1.272	5.80	1.339
SOD2	5.37	1.266	5.78	1.268
SOD3	4.57	1.438	5.61	1.336
SOD4	4.62	1.324	5.46	1.288

The results of the descriptive statistics in Table 94 show that the mean for items ranged from 4.57(± 1.438) and 5.45(± 1.272) within the British sample, whereas ranged between 5.46(± 1.288) and 5.80(± 1.339) within the Nigerian sample. The results revealed that the Nigerian respondents showed good agreement on this variable, while the British respondents showed moderate agreement on this same variable.

Moderating Variables

Individualism/collectivism (IC)

This construct is conceptualised in this study as a moderating variable, to reflect the extent to which individuals are integrated into groups, such that in individualistic societies, individuals focus on their own personal goals and achievements rather than on the group they belong to. This construct is measured by 3-items using a 7-point Likert scale and was adopted from the works of Hung and Chou (2014) and Zhang et al. (2018).

Table 81: Descriptive statistics of IC construct.

Item	UK		Nigeria	
	Mean	Std Dev	Mean	Std Dev
IC1	4.43	1.409	5.35	1.336
IC2	4.29	1.538	4.95	1.454
IC3	4.16	1.489	4.77	1.506

Table 95 presents the descriptive statistics of IC cultural values. The mean average for the British respondents ranged between 4.16(± 1.489) and 4.43(± 1.409), whereas the mean ranged between 4.77(± 1.506) and 5.35(± 1.336) for the Nigerian respondents. The results indicate that British respondents had individualistic values whereas Nigerian respondents had collectivist values, which is consistent with Hofstede's (1980) findings at the national level.

APPENDIX K

Changes Made to Measurement Items in the Research

Table 82: Changes Made to Initial Measurement Items.

Construct	Change Made	Original Wording	Refined Wording / Remarks
Social distance	1 item reworded	SOD1: I believe my current service provider is very similar to me.	I believe my current service provider is very similar to me in terms of personal values.
Temporal distance	1 item reworded	TD2: I save time dealing with my service provider by purchasing/renewing car insurance online	I save time dealing with my current service provider by purchasing/renewing car insurance online
Spatial distance	3 items reworded	SPD1: Purchasing/renewing car insurance online removes the need to visit my service provider in person/physically	SPD1: Purchasing/renewing car insurance online removes the need to visit my current service provider in person/physically
		SPD2: I save effort/energy with my service provider by doing the purchase/renewal online.	SPD2: I save effort/energy with my current service provider by doing the purchase/renewal online.

		SPD3: Purchasing/renewing car insurance online allows me to connect with my service provider (more) easily.	SPD3: Purchasing/renewing car insurance online allows me to connect with my current service provider (more) easily.
		SPD4: Purchasing/renewing the insurance online with my service provider saves travel time.	SPD4: Purchasing/renewing the insurance online with my current service provider saves travel time.
Satisfaction	1 item reworded.	SAT3: I am satisfied with the overall experience of purchasing/renewing my car insurance online with my service provider.	SAT3: I am satisfied with the overall experience of purchasing/renewing my car insurance online with my current service provider.
Trust	4 items reworded	TRST1: I felt confident that I will receive a good service while purchasing/renewing my car insurance online with my service provider.	TRST1: I felt confident that I will receive a good service while purchasing/renewing my car insurance online with my current service provider.
		TRST2: My service provider's website seems trustworthy.	TRST2: My current service provider's website seems trustworthy.
		TRST3: Compared with other ways of purchasing/renewing my car insurance, I trust my service provider's official website.	TRST3: Compared with other ways of purchasing/renewing my car insurance, I trust my current service provider's official website.

		TRST4: I feel safe in purchasing/renewing my car insurance online with my service provider.	TRST4: I feel safe when purchasing/renewing my car insurance online with my current service provider.
Perceived enjoyment	3 items reworded	PEN1: I found purchasing/renewing my car insurance online enjoyable.	PEN1: I found purchasing/renewing my current car insurance online enjoyable.
		PEN2: I found purchasing/renewing my car insurance online exciting.	PEN2: I found purchasing/renewing my current car insurance online exciting.
		PEN3: I would be comfortable purchasing/renewing my car insurance from my service provider's official website.	PEN3: I would be comfortable purchasing/renewing my car insurance from my current service provider's official website.
Perceived risk	3 items reworded.	PRSK1: I feel safe when purchasing/renewing my car insurance online with my service provider.	PRSK1: I feel safe when purchasing/renewing my car insurance online with my current service provider.
		PRSK2: Purchasing/renewing car insurance online is a safe service provided by my service provider.	PRSK2: Purchasing/renewing car insurance online is a safe service provided by my current service provider

		PRSK3: Purchasing/renewing car insurance online is protected by the precautions undertaken by the provider.	PRSK3: Purchasing/renewing car insurance online is protected by the precautions undertaken by the provider (e.g., data protection, secured payment software etc.).
Perceived usefulness	4 items reworded.	PUSE1: Using my service provider's website is useful for purchasing/renewing my car insurance.	PUSE1: Using my current service provider's website is useful for purchasing/renewing my car insurance.
		PUSE2: Using my service provider's website improves my performance in purchasing and renewing my car insurance.	PUSE2: Using my current service provider's website improves my performance in purchasing and renewing my car insurance.
		PUSE3: Using my service provider's website makes it easier to purchase/renew my car insurance.	PUSE3: Using my current service provider's website makes it easier to purchase/renew my car insurance.
		PUSE4: Using my service provider's website enables me to purchase/renew my car insurance faster.	PUSE4: Using my current service provider's website enables me to purchase/renew my car insurance faster.

Recommendation intention	3 items reworded.	RI1: I would recommend purchasing/renewing car insurance online with my service provider to people who seek my advice.	RI1: I would recommend purchasing/renewing car insurance online with my current service provider to my family and friends who seek my advice.
		RI2: I will say positive things about my experience of purchasing/renewing my car insurance online.	RI2: I will say positive things about my experience of purchasing/renewing my car insurance online with my current service provider.
		RI3: I would share my online purchase/renewal experience of car insurance with my service provider to other people through word-of-mouth.	RI3: I would share my online purchase/renewal experience of car insurance with my current service provider to other people through word-of-mouth.
Continued use intention	2 items reworded	CI1: I will continue purchasing/renewing car insurance online in the future with my service provider.	CI1: I will continue purchasing/renewing car insurance online in the future with my current service provider.
		CI2: I intend to purchase/renew car insurance via my service provider's official website	CI2: I intend to purchase/renew car insurance via my current service provider's official website in the future

