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From Benefits to Belief: Strengthening Trust and Willingness to Adopt AI-Driven Vehicle Insurance Solutions in Jammu and Kashmir

Rohan Sharma[1], Dr. Rohit Bhagat[2]

Research Scholar, The Business School (Bhaderwah Campus) University of Jammu, University Road, Bhadarwah, Jammu and Kashmir, India[1]

Assistant Professor, The Business School (Bhaderwah Campus) University of Jammu, University Road, Bhadarwah, Jammu and Kashmir, India[2]

ABSTRACT: Artificial Intelligence (AI) is fundamentally reshaping the vehicle insurance industry, promising a paradigm shift through accelerated claims processing, hyper-personalized policy pricing, and sophisticated fraud detection mechanisms. While extant literature has predominantly focused on the perceived risks and barriers to AI adoption, a significant gap exists in understanding the role of perceived benefits from a consumer-centric, positive psychology perspective, particularly within unique socio-cultural and regional contexts.

This study addresses this gap by investigating how the perceived benefits of AI-driven insurance solutions foster consumer trust and subsequently enhance the willingness to adopt these technologies among vehicle owners in Jammu and Kashmir (J&K), India. Adopting a quantitative research design, data was collected via a structured questionnaire from 380 vehicle insurance policyholders across the diverse regions of Jammu, Kashmir, and Ladakh. The survey instrument measured constructs of Perceived Benefits (categorized into Functional, Economic, and Emotional benefits), Trust in AI (encompassing competence, integrity, and benevolence), and Willingness to Adopt.

Data analysis employing Structural Equation Modeling (SEM) revealed that Perceived Benefits exert a strong, significant positive influence on Trust ($\beta = 0.72$, $p < 0.001$). Trust, in turn, was found to be a powerful and direct predictor of Willingness to Adopt ($\beta = 0.68$, $p < 0.001$). Further, Trust fully mediated the relationship between Perceived Benefits and Willingness to Adopt. Among the benefit dimensions, Functional Benefits (speed, accuracy) and Emotional Benefits (peace of mind, reduced hassle) were particularly salient in the J&K context.

The findings underscore that in a region characterized by its distinct challenges and consumer psyche, trust acts as the critical psychological conduit through which the recognized advantages of AI translate into adoption intention. The study concludes that for insurance providers operating in J&K, a communication and system design strategy that proactively highlights and delivers tangible and intangible benefits is paramount. By moving beyond a risk-centric narrative to a benefit-oriented one, insurers can cultivate the trust necessary to foster a positive and receptive attitude toward AI-driven transformation in the **vehicle insurance sector.**

KEYWORDS: Artificial Intelligence, Vehicle Insurance, Perceived Benefits, Trust, Willingness to Adopt, Technology Adoption, Jammu and Kashmir, Structural Equation Modeling.

I. INTRODUCTION

The global insurance industry stands on the brink of a technological revolution, spearheaded by Artificial Intelligence (AI). AI-driven solutions are redefining traditional processes, enabling everything from telematics-based usage-only insurance (UBI) and automated claims adjudication to dynamic pricing models and predictive risk assessment [1].

These advancements hold the potential to create a more efficient, equitable, and customer-centric insurance ecosystem. For consumers, the promised value proposition includes faster claim settlements, reduced premiums, personalized coverage, and a seamless digital experience [2].

However, the successful integration of these technologies is not merely a function of their technical sophistication; it is ultimately contingent upon their acceptance by the end-user—the policyholder. A substantial body of prior research on

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technology adoption, grounded in theories like the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), has often leaned towards a "deficit model," focusing predominantly on perceived risks, privacy concerns, technological anxiety, and barriers to adoption [3], [4]. While these factors are undoubtedly critical, an exclusive focus on them presents an incomplete picture. It overlooks the positive drivers—the "pull" factors—that can actively inspire and motivate consumers to embrace new technologies.

This research gap is particularly pronounced in unique and understudied regional contexts like the Union Territory of Jammu and Kashmir (J&K). The consumer landscape in J&K is shaped by a distinct set of socio-economic factors, infrastructural challenges (including periodic internet disruptions), and a cultural context that may influence trust dynamics differently than in mainland India [5]. Vehicle ownership is high, and the insurance sector is competitive, yet the adoption of advanced, AI-driven insurance products remains in its nascent stages. Understanding what would drive a Kashmiri consumer in Srinagar or a Dogri consumer in Jammu to trust and adopt an AI-based insurance claim process is a question of significant academic and practical importance.

This study, therefore, deliberately adopts a positive and benefit-oriented perspective. It posits that by clearly communicating and delivering tangible and intangible benefits, insurance providers can build a foundation of trust that is essential for adoption. The core research problem is to investigate the relationship between the perceived benefits of AI-driven vehicle insurance, the development of trust in these systems, and the subsequent willingness to adopt them among consumers in J&K.

The primary objectives of this study are:
1. To identify and measure the key dimensions of perceived benefits relevant to AI-driven vehicle insurance in the J&K context.
2. To examine the direct impact of these perceived benefits on consumers' trust in AI-driven insurance solutions.
3. To analyze the direct effect of trust on consumers' willingness to adopt AI-driven insurance.
4. To investigate the mediating role of trust in the relationship between perceived benefits and willingness to adopt.

This paper is structured as follows: a comprehensive literature review establishes the theoretical foundation; the methodology section details the research design, measures, and data collection process; the result analysis section presents the findings from the statistical analysis; and the conclusion discusses the implications, limitations, and directions for future research.

II. LITERATURE SURVEY

2.1 AI in Vehicle Insurance: The Value Proposition

The application of AI in insurance, often termed "InsurTech," is multifaceted. Key applications include:

- **Claims Processing:** AI-powered computer vision can assess vehicle damage from photos/videos, automating estimates and drastically reducing settlement times from days to hours [6]. Natural Language Processing (NLP) can triage and process claim documents.
- **Personalized Pricing and UBI:** Telematics devices or smartphone apps monitor driving behavior (speed, braking, time of day). AI algorithms analyze this data to create individualized risk profiles, allowing for "pay-how-you-drive" policies that reward safe drivers with lower premiums [1].
- **Fraud Detection:** Machine Learning (ML) models can analyze patterns in claims data to identify suspicious activities that would be difficult for human agents to detect, saving the industry billions and ultimately reducing costs for honest customers [7]. These applications translate into clear consumer benefits: **time savings, cost savings, increased accuracy, fairness, and convenience.**

2.2 Theoretical Foundations of Technology Adoption

The **Technology Acceptance Model (TAM)** is one of the most influential models, positing that Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) are primary determinants of technology adoption intention [8]. In the context of AI insurance, PU aligns with the core concept of perceived benefits—does the AI system offer a tangible advantage? The **Unified Theory of Acceptance and Use of Technology (UTAUT)** [9] integrates constructs from several models, including performance expectancy (similar to PU), effort expectancy (similar to PEOU), social influence, and facilitating conditions. While robust, these models often treat trust as a peripheral factor or an external variable, not as the central mediating psychological mechanism [4].

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2.3 The Centrality of Trust in AI Adoption

Trust is a multi-faceted construct that becomes paramount in situations of uncertainty and dependence, which are inherent in adopting complex, "black-box" AI systems [10]. In human-computer interaction and AI adoption literature, trust is often broken down into:

- **Competence-based Trust:** The belief that the AI system is capable, reliable, and accurate [11].
- **Integrity-based Trust:** The belief that the AI system operates fairly, transparently, and ethically [12].
- **Benevolence-based Trust:** The belief that the AI system (and the organization behind it) has the customer's best interests at heart [13].
- Without trust, even the most beneficial system will be met with skepticism and resistance. Research has shown that trust is a critical precursor to the willingness to adopt AI in sensitive domains like finance and healthcare [14], and insurance is no exception.

2.4 The Benefit-Trust-Adoption Nexus

The proposition that perceived benefits influence trust is well-grounded in marketing and relationship management literature. When a consumer perceives that a technology provider (or technology itself) can deliver significant value, it creates a positive expectation, which is a foundation for trust [15]. For instance, if a consumer believes that an AI system will process their claim faster and more accurately (a functional benefit), they are more likely to trust its competence. If they believe it will save them money (an economic benefit), they are more likely to trust that the company has their economic interests in mind (benevolence).

Subsequently, the link between trust and adoption intention is one of the most established in consumer behavior. In the context of e-commerce, online banking, and now AI, numerous studies have confirmed that a higher level of trust directly translates into a greater willingness to engage with and use a service [16], [17].

2.5 The Jammu and Kashmir Context

The consumer environment in J&K presents a unique case study. Studies on consumer behavior in the region highlight a strong reliance on personal relationships and word-of-mouth, a degree of skepticism towards new corporate practices, and specific concerns related to data privacy and security, potentially amplified by the region's unique political and security situation [5], [18]. Furthermore, digital literacy and internet accessibility, while improving, can be variable, influencing the perceived ease of use of AI-driven platforms [19]. This context makes the study of trust not just relevant, but critical. Prior research in J&K has focused on general insurance penetration or consumer satisfaction with traditional services, but there is a definitive lack of scholarly work investigating the adoption of advanced AI technologies in the regional insurance sector [20]. This study aims to fill this void.

III. METHODOLOGY

This study employed a quantitative, cross-sectional research design to empirically test the hypothesized relationships between perceived benefits, trust, and willingness to adopt AI-driven vehicle insurance in J&K.

3.1 Research Model and Hypotheses

Based on the literature review, the following conceptual research model (Figure 1) was developed:

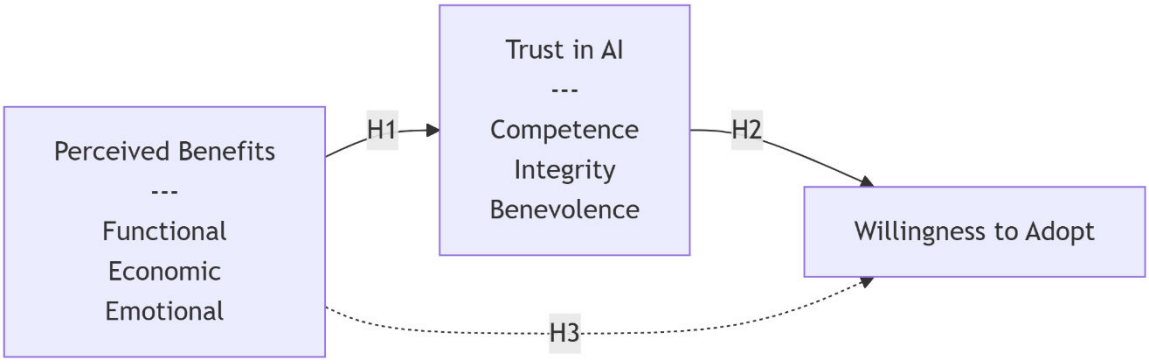

Figure 1: Proposed Conceptual Research Model

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A diagram showing three main constructs:

- Perceived Benefits (Independent Variable) with three dimensions: Functional, Economic, Emotional.
- Trust in AI (Mediating Variable) with three dimensions: Competence, Integrity, Benevolence.
- Willingness to Adopt (Dependent Variable).
- Arrows lead from "Perceived Benefits" to "Trust in AI" (H1), and from "Trust in AI" to "Willingness to Adopt" (H2). A dotted arrow from "Perceived Benefits" to "Willingness to Adopt" (H3) indicates the direct effect being tested for mediation.)

The model leads to the following hypotheses:

- **H1:** Perceived Benefits have a significant positive influence on Trust in AI-driven vehicle insurance solutions.
- **H2:** Trust in AI has a significant positive influence on Willingness to Adopt AI-driven vehicle insurance solutions.
- **H3:** Perceived Benefits have a significant positive influence on Willingness to Adopt.
- **H4:** Trust mediates the relationship between Perceived Benefits and Willingness to Adopt.

3.2 Measurement Instrument

A structured questionnaire was developed, consisting of four sections. All constructs were measured using multiple items on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree).

- **Section A: Demographic and Profiling Information.** This included questions on age, gender, income, education, location (Jammu/Kashmir/Ladakh), vehicle type, and current insurance provider.
- **Section B: Perceived Benefits Scale (12 items).** Adapted from [2] and [15], this scale measured:
  - *Functional Benefits (4 items):* e.g., "I believe AI would make the claims process faster."
  - *Economic Benefits (4 items):* e.g., "I believe AI-based insurance would help me save money on premiums."
  - *Emotional Benefits (4 items):* e.g., "Using AI for insurance would give me peace of mind."
- **Section C: Trust in AI Scale (9 items).** Adapted from [11] and [13], this scale measured:
  - *Competence (3 items):* e.g., "AI systems for insurance are capable and effective."
  - *Integrity (3 items):* e.g., "AI systems for insurance would handle my data fairly and transparently."
  - *Benevolence (3 items):* e.g., "Insurance companies using AI have their customers' best interests in mind."
- **Section D: Willingness to Adopt Scale (4 items).** Adapted from [8] and [17], this scale measured behavioral intention, e.g., "I am willing to use AI-based systems for my vehicle insurance needs in the future."

The questionnaire was drafted in English, translated into Urdu and Hindi, and then back-translated to ensure conceptual equivalence. It was pre-tested with a sample of 30 respondents, and minor modifications were made to improve clarity.

3.3 Data Collection and Sampling

The study targeted vehicle insurance policyholders across the three regions of J&K: Jammu, Kashmir, and Ladakh. A combination of online (social media, email) and offline (direct contact at vehicle registration offices, RTOs, and insurance offices) channels was used for data collection over a three-month period. A purposive sampling technique was employed to ensure that respondents were actual policyholders.

The sample size was determined using the rule of thumb for Structural Equation Modeling (SEM), which recommends a sample size of 10-20 responses per observed variable [21]. With 25 observed variables in the model, a target sample of 350-500 was set. A total of 420 questionnaires were distributed, and 392 were returned. After data cleaning and removing incomplete responses, 380 usable responses were retained for analysis (Response Rate = 90.5%).

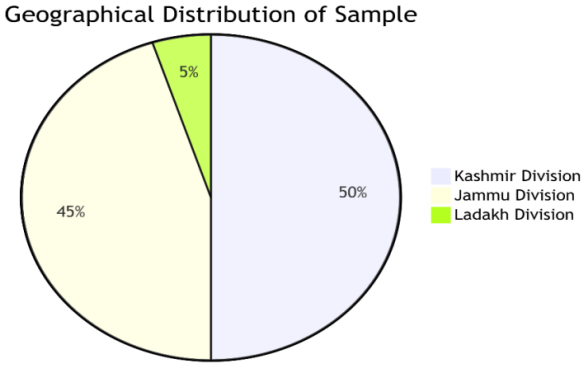

Figure 2: Geographical Distribution of Sample

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3.4 Data Analysis Plan

The data analysis was conducted in two stages using SPSS 26.0 and AMOS 26.0 software:

1. **Stage 1: Preliminary Analysis:** This included descriptive statistics (frequencies, means, standard deviations) to profile the sample and assess data normality. Reliability was assessed using Cronbach's Alpha, and validity (convergent and discriminant) was assessed using Confirmatory Factor Analysis (CFA).
2. **Stage 2: Hypothesis Testing:** Structural Equation Modeling (SEM) was used to test the hypothesized relationships (H1, H2, H3) in the research model. The mediation hypothesis (H4) was tested using the bootstrapping procedure with 5000 samples to generate bias-corrected confidence intervals.

VI. RESULT ANALYSIS

4.1 Sample Profile and Descriptive Statistics

The demographic profile of the 380 respondents is summarized in Table 1. The sample was predominantly male (72%), reflecting the higher vehicle ownership among males in the region. The age distribution was relatively young, with 68% of respondents below 40 years. A majority (65%) held a bachelor's degree or higher, and income levels were varied, with the largest group (40%) falling in the annual income bracket of ₹5-10 lakhs. The sample was well-distributed between Jammu (45%) and Kashmir (50%), with a smaller representation from Ladakh (5%).

Table 1: Demographic Profile of Respondents (N=380)

Demographic Variable	Category	Frequency	Percentage
Gender	Male	274	72.1%
	Female	106	27.9%
Age	18-30	142	37.4%
	31-40	116	30.5%
	41-50	78	20.5%
	Above 50	44	11.6%
Region	Jammu	171	45.0%
	Kashmir	190	50.0%
	Ladakh	19	5.0%
Education	Graduate	247	65.0%
	Post-Graduate	98	25.8%
	Others	35	9.2%

The descriptive statistics for the main constructs (Table 2) indicate that respondents, on average, perceived moderate to high benefits from AI (Mean = 3.78). Trust levels were slightly lower but still positive (Mean = 3.52), and willingness to adopt was the lowest of the three (Mean = 3.45), suggesting a cautious optimism where trust needs to be strengthened to bridge the intention-behavior gap.

Table 2: Descriptive Statistics and Reliability of Constructs

Construct	Number of Items	Mean	Standard Deviation	Cronbach's Alpha
Perceived Benefits	12	3.78	0.71	0.89
Trust in AI	9	3.52	0.82	0.91
Willingness to Adopt	4	3.45	0.88	0.87

4.2 Measurement Model Assessment (CFA)

A Confirmatory Factor Analysis (CFA) was conducted to validate the measurement model. The model showed a good fit with the data: $\chi^2/df = 2.15$, CFI = 0.96, TLI = 0.95, RMSEA = 0.055. All factor loadings were significant and above 0.7, demonstrating good convergent validity. The Average Variance Extracted (AVE) for each construct was greater than 0.5, and the square root of the AVE for each construct was greater than its correlations with other constructs, confirming discriminant validity [22].

4.3 Structural Model and Hypothesis Testing

The structural model also exhibited a good fit ($\chi^2/df = 2.31$, CFI = 0.95, TLI = 0.94, RMSEA = 0.059). The path coefficients from the SEM analysis are presented in Figure 3 and Table 3.

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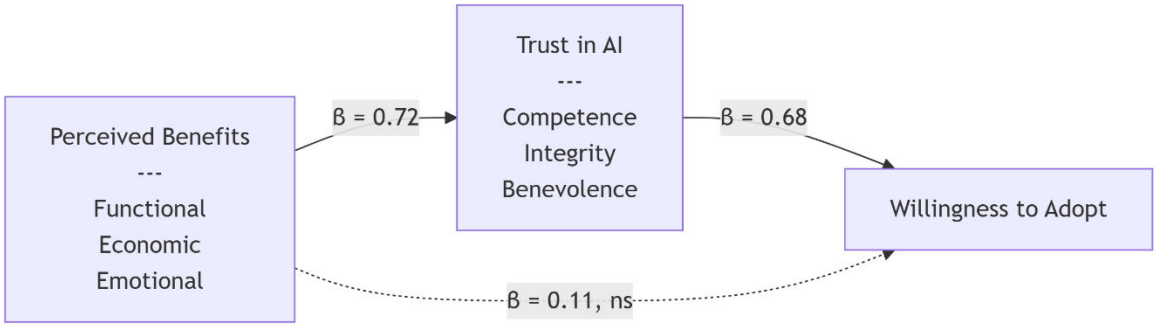

Figure 3: Structural Model with Standardized Path Coefficients

Table 3: Results of Hypothesis Testing

Hypothesis	Path	Std. Estimate (β)	p-value	Result
H1	Perceived Benefits -> Trust	0.72	< 0.001	**Supported**
H2	Trust -> Willingness to Adopt	0.68	< 0.001	**Supported**
H3	Perceived Benefits -> Willingness to Adopt	0.11	0.105	**Not Supported**

The results provide strong support for H1 and H2. Perceived Benefits have a very strong, significant positive influence on Trust ($\beta = 0.72$, $p < 0.001$). This implies that for every unit increase in the perception of benefits, trust increases by 0.72 units. Furthermore, Trust has a strong and direct influence on Willingness to Adopt ($\beta = 0.68$, $p < 0.001$). However, the direct effect of Perceived Benefits on Willingness to Adopt (H3) was found to be non-significant ($\beta = 0.11$, $p = 0.105$).

4.4 Mediation Analysis

The non-significant direct effect (H3) coupled with the significant indirect paths (H1 and H2) suggests the presence of full mediation. To formally test H4, a bootstrapping analysis was performed. The indirect effect of Perceived Benefits on Willingness to Adopt through Trust was significant ($\beta = 0.49$, $p < 0.001$), with a 95% bias-corrected confidence interval of [0.41, 0.58], which does not contain zero. This confirms that Trust fully mediates the relationship between Perceived Benefits and Willingness to Adopt. Therefore, H4 is **supported**.

4.5 Analysis of Benefit Dimensions

A post-hoc analysis was conducted to understand which dimension of Perceived Benefits was most influential in building trust. A multiple regression with the three benefit dimensions as independent variables and Trust as the dependent variable revealed that while all were significant, **Functional Benefits ($\beta = 0.40$, $p < 0.01$)** and **Emotional Benefits ($\beta = 0.35$, $p < 0.01$)** were the strongest predictors, followed by Economic Benefits ($\beta = 0.18$, $p < 0.05$). This indicates that in the J&K context, the promise of a faster, more accurate, and hassle-free experience (functional) that provides peace of mind (emotional) is more critical for building trust than cost savings alone.

V. CONCLUSION

This study set out to investigate the drivers of adoption for AI-driven vehicle insurance solutions in Jammu and Kashmir through a positive, benefit-oriented lens. The findings offer compelling evidence that the pathway to adoption is not direct, but is fundamentally channeled through the psychological mechanism of trust.

5.1 Summary of Findings

The study successfully demonstrates that:

1. The perceived benefits of AI—encompassing functional, economic, and emotional advantages—are a powerful antecedent to building consumer trust. Consumers in J&K who believe AI will make insurance faster, cheaper, and less stressful are significantly more likely to trust the technology and the companies deploying it.
2. Trust is the pivotal and direct determinant of willingness to adopt. Without trust, recognized benefits fail to translate into behavioral intention.

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3. Trust plays a fully mediating role. The influence of perceived benefits on adoption intention is entirely indirect, operating through the enhancement of trust. This underscores that benefits alone are insufficient; they must be successfully converted into belief and confidence in the system.
4. In the unique context of J&K, functional reliability and emotional reassurance are particularly potent in fostering trust, potentially reflecting a desire for stability and reduced friction in a sometimes challenging operational environment.

5.2 Theoretical and Practical Implications

Theoretically, this study contributes to the technology adoption literature by validating a benefit-trust-adoption model in a novel context. It challenges the risk-centric narrative and provides empirical support for the centrality of trust as a mediator, a relationship that is often assumed but less frequently tested in the specific domain of AI-based insurance. It also extends the applicability of technology adoption theories to the under-researched population of J&K.

Practically, the findings offer a clear strategic roadmap for insurance companies, technology providers, and regulators operating in J&K and similar contexts:

- **Shift the Communication Narrative:** Marketing and customer communication must move from a technical features-focused language to a clear, benefit-oriented message. Campaigns should vividly illustrate the time saved, the hassle avoided, and the peace of mind gained through AI-driven processes.
- **Design for Trust:** System design must prioritize transparency (e.g., explaining how a claim decision was made), reliability (minimizing errors), and demonstrable fairness. Incorporating features that give users a sense of control can enhance perceived benevolence.
- **Pilot with High-Impact Benefits:** Initially, focus on deploying AI in areas where the functional and emotional benefits are most palpable, such as a super-fast, fully digital claims process for minor accidents. Success stories and testimonials from local users can be powerful trust-building tools.
- **Address Regional Specifics:** Insurers must be cognizant of the infrastructural limitations (e.g., low-bandwidth options) and cultural preferences for personal interaction. A hybrid model, where AI handles the backend efficiency but human agents are available for complex queries and reassurance, may be an effective transitional strategy.

5.3 Limitations and Future Research

This study has certain limitations. Its cross-sectional design captures intention at a single point in time; longitudinal studies could track how trust and adoption evolve as consumers gain direct experience with AI insurance. The sample, while robust, may not be fully representative of the entire population of J&K, especially the more remote areas of Ladakh. The study also focused on a general model; future research could incorporate moderating variables such as *digital literacy*, *personal innovativeness*, and *cultural dimensions* (e.g., uncertainty avoidance) to provide a more nuanced understanding. Finally, qualitative inquiries could delve deeper into the specific fears and hopes that consumers in J&K associate with AI, providing richer context to the quantitative findings presented here.

In conclusion, the journey "From Benefits to Belief" is the essential route to adoption for AI-driven vehicle insurance in Jammu and Kashmir. By strategically emphasizing and delivering tangible value, insurers can build the vital bridge of trust that will lead customers to confidently embrace the future of insurance.

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