

Factors Affecting Motor-vehicle Owners' Adoption of Comprehensive Car Insurance Policy in Tanzania

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Abstract

A comprehensive car insurance policy protects vehicle owners from financial risks and unexpected expenses, yet many car owners do not fully utilize this coverage. This study examined the factors influencing the adoption of comprehensive car insurance among car owners in Tanzania. Guided by the Theory of Planned Behaviour (TPB), data were collected from 218 respondents through mailed and self-administered questionnaires. The analysis was conducted using Partial Least Squares Structural Equation Modelling (PLS-SEM) with SMARTPLS 4.0 software. The results indicate that attitude, subjective norms, perceived behavioural control, and competitive pricing have significant positive effects on car owners' intention to adopt comprehensive car insurance. Awareness was also found to positively influence both attitude and intention. Furthermore, awareness mediates the relationship between attitude and intention to adopt comprehensive car insurance. The findings suggest that insurance providers should focus on improving customer awareness, offering competitive pricing, and encouraging positive attitudes toward comprehensive coverage. Engaging influential individuals and promoting insurance education through community groups, associations, and educational institutions can further enhance adoption. This study contributes to the literature by providing context-specific insights into the behaviour of Tanzanian car owners, offering practical and policy recommendations to improve the uptake of comprehensive car insurance policies.

Keywords: *Comprehensive Car Insurance; Attitude; Awareness; Perceived Behavioural Control; Adoption.*

1.0 Introduction

A comprehensive car insurance policy helps car owners hedge against financial losses from unforeseen events, thereby enhancing overall financial protection and fostering prosperity, stability, and growth for nationals and the country. The kind of protection that a comprehensive insurance policy offers is even more crucial in developing countries. Car owners in developing countries have lower per capita income and savings, and poor infrastructure exposes them to greater risks (Opiyo, 2023; Pendo, 2024). Unlike in developing countries, car owners in developed countries have higher capital income and savings, along with improved infrastructure, which reduces the relative impact of risks (Guillen et al., 2021; Opiyo, 2023).

In Tanzania, car insurance was introduced in the late 1940s, as evidenced by the enactment of the Motor Vehicle Insurance Act in 1946. The Act insures against motor vehicle damage in Tanzania. The Tanzania Insurance Act of 2009 mandates that all vehicles on the road carry car insurance. Thus, car owners in Tanzania must choose between comprehensive car insurance and third-party car insurance policies. Whereas a comprehensive car insurance policy protects vehicles, legal costs, and damages, a third-party car insurance policy only protects the third party in the event of an accident or natural disaster. As a result, a comprehensive car insurance policy provides broader coverage of potential risks than a third-party policy and is thus a widely favoured option among car owners in developing countries such as Tanzania (Nshakira-Rukundo et al., 2021; TIRA, 2023; van Huyssteen & Rudansky Kloppers, 2023).

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Tanzania's insurance sector has witnessed an increase in car insurance policies over the last two decades (TIRA, 2023). The country's liberation of the insurance sector in 1996, coupled with the introduction of Microinsurance regulations in 2013 and, subsequently, the Bancassurance regulations in 2019, have enhanced the accessibility of insurance services. Accordingly, by the end of 2023, the number of insurance companies increased to 35, brokers to 108, and agents to 922 (TIRA, 2023). Moreover, the reforms have influenced the adoption of comprehensive car insurance policies. Car insurance policies account for 37.7 per cent of the market (TIRA, 2023). For the past five years, from 2019 to 2023, Tanzania has witnessed steady growth in gross claims for comprehensive car insurance cover, averaging 10.4 per cent (TIRA, 2023). The increase in uptake of comprehensive car insurance indicates positive perceptions of it in Tanzania.

The liberalisation and reforms of the insurance sector in Tanzania do not resonate with the usage of comprehensive car insurance in Tanzania when compared to neighbouring Kenya and global figures, with a penetration ratio of 2.02 per cent compared to 3.4 per cent in Kenya and 7.3 per cent globally (Opiyo, 2023; TIRA, 2023). The low use of comprehensive car insurance may be attributed to factors such as low skills, perceptions of insurance products, and awareness. As such, the Tanzania Regulatory Authority (TIRA) has been promoting the use of comprehensive car insurance and other car insurance products through radio programmes, newspapers and articles, television, and social media (TIRA, 2023). The TIRA's awareness initiative seeks to inject life into and spur the use of comprehensive car insurance among car owners by fostering a positive attitude towards adopting it.

Additionally, Tanzania is a collectivist society, and product adoption depends on community expectations (Maziku & Robert, 2014). Knowledge and skills regarding comprehensive car insurance in Tanzania are slightly low (TIRA, 2023), thus limiting its use. Moreover, the pricing of comprehensive car insurance is related to its usage in Tanzania. Despite TIRA's minimum thresholds of 3.5 per cent and 4.25 per cent of car value for the minimum premium, insurance companies retain their market power to set lower, more competitive prices based on driver profile, car value, and car type to encourage usage (TIRA, 2023).

Prior studies have examined factors that influence car owners' adoption of insurance products, particularly comprehensive car insurance. Findings across countries suggest that the adoption of comprehensive car insurance is influenced by awareness, perceived behavioural control, attitude, accessibility, pricing, financial literacy, and subjective norms (see, for example, Raza et al., 2020; Syihabudin & Najmudin, 2023; Timpanaro et al., 2023). However, the practice of Tanzanian car owners adopting comprehensive insurance constitutes a distinct context warranting further investigation. Studies examining factors influencing car owners' adoption of comprehensive insurance in Tanzania are limited. Thus, this study applied an extension of the Theory of Planned Behaviour (TPB) by incorporating awareness and competitive pricing as constructs to examine factors that influence the adoption of comprehensive car insurance among car owners in Tanzania.

The following section provides a critical review of the literature and develops the study hypotheses, followed by a description of the materials and methods used to conduct the research. The fourth section presents and discusses the findings, while the final section draws the study's conclusions and recommendations.

2.0 Literature review

2.1 Theoretical Review and Hypothesis Development

The Theory of Planned Behaviour (TPB), developed by Ajzen, is widely applied in studies examining intentions to continue using products. TPB assert that people's behaviour is influenced by intention, which is affected by three constructs, namely attitude, subjective norms and perceived behaviour control (Azizam et al., 2020). Studies have used TPB to examine people's feelings and beliefs regarding the adoption of products and services (Poan et al., 2022; Raza et al., 2020; Zanellia et al., 2023). For example, Raza et al. (2020) studied the influence of beliefs on the adoption of insurance products in the Pakistani context using the TPB. Again, in the Indonesian context, Zanellia et al. (2023) used TPB to examine the adoption of an insurance product. Since the behavioural context varies across countries, this study uses the TPB to examine car owners' beliefs and attitudes toward adopting comprehensive car

insurance. The TPB framework has grown over time to accommodate new constructs: pricing, awareness and compatibility (Brahmana et al., 2018; Kazaure, 2019; Nomi & Sabbir, 2020). For example, prior studies have extended TPB by adding an awareness construct to examine the adoption of insurance products (Ali & Anwar, 2021; Kazaure, 2019). Other studies have added a competitively priced construct to the study of insurance product adoption (Nasrin & Dahana, 2022; Zanellia et al., 2023). In line with prior studies, this study extended the TPB by incorporating awareness and competitive pricing to examine factors influencing the adoption of comprehensive insurance policies among car owners. Figure 1 depicts the conceptual framework for the current study based on the extended TBP (Kazaure, 2019; Zanellia et al., 2023). The conceptual framework also informs the subsequent development of hypotheses.

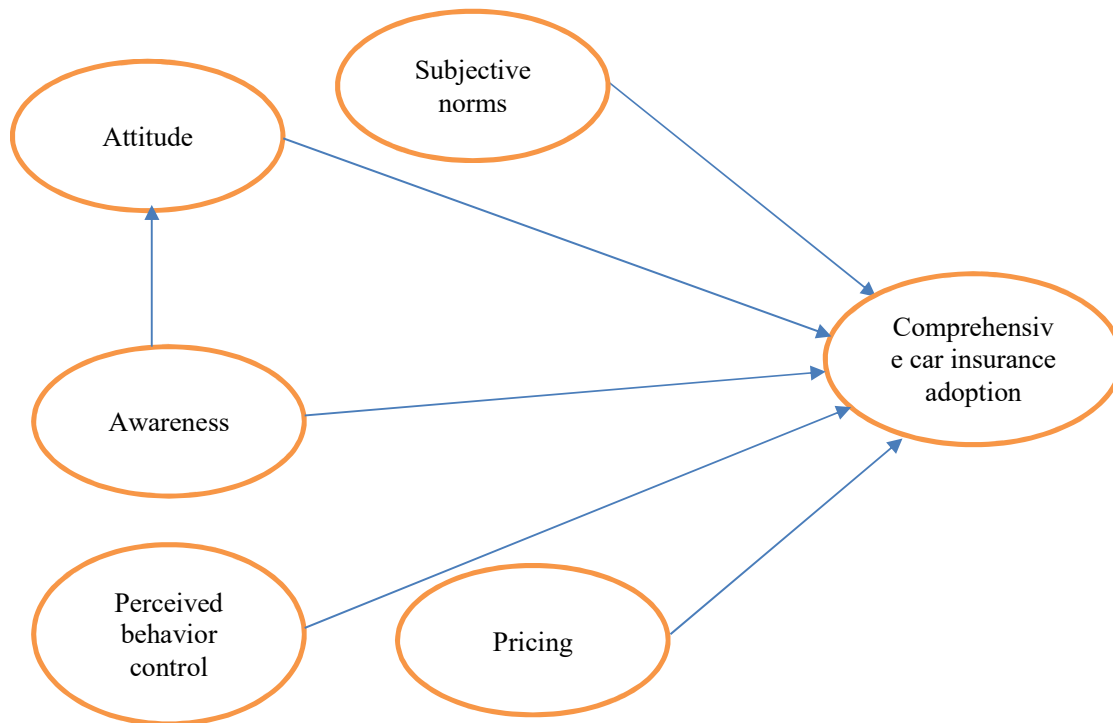


Figure 1 Conceptual framework for car owners' adoption of a comprehensive car insurance policy

2.2 Attitude

Attitude towards a comprehensive insurance policy refers to the customer's belief, feelings, and evaluation of a comprehensive motor vehicle insurance policy (Bohner & Dickel, 2011; Svenningsson et al., 2018). This continuous evaluation includes the likes and dislikes that ultimately shape car owners' behaviour towards a comprehensive insurance policy. Implicitly, car owners' likes and dislikes of behaviours change over time because the decision to purchase a comprehensive insurance policy can be continuous and repetitive. Thus, when car owners perceive that a comprehensive car insurance policy is pleasant, good, sensible, and beneficial for hedging against losses, they will develop a positive attitude. Further, TPB assert that a positive attitude increases car owners' intention to use a comprehensive car insurance policy, thereby boosting adoption.

Prior studies also uphold the view that attitude may positively influence the intention to adopt insurance products (Mai et al., 2020; Nomi & Sabbir, 2020). Applying the TPB to study the factors influencing the purchase of insurance products in Vietnam, Mai et al. (2020) found that attitudes had a

significant positive effect on the adoption of insurance products. Nomi and Sabbir (2020) documented a profound influence of attitudes and subjective norms on the positive use of insurance products in Bangladesh. Studies conducted by Huang et al. (2019) and Chen et al. (2020) in Taiwan found a significant positive relationship between the adoption of insurance products and attitude. By contrast, a study by Kantakji et al. (2020) found that positive attitudes do not influence the adoption of insurance products in Ethiopia. Lefutso et al.'s (2026) findings refute the claim that attitude positively affects the adoption of insurance products in South Africa. Furthermore, Asuming and Gaisie (2026) found that a positive attitude has an insignificant impact on the adoption of insurance products in Ghana. Generally, abundant research indicates that attitude profoundly influences the adoption of insurance products. Thus, the following hypothesis is developed:

H1: Attitude positively influences car owners' adoption of comprehensive car insurance policies.

2.3 Subjective norms

Syihabudin and Najmudin (2023) define subjective norms as personal evaluations and perceptions of a product, usually shaped by external parties. In this context, external parties, particularly leaders, friends, family members, and experts, may induce social pressure on car owners to endorse a comprehensive car insurance policy. Accordingly, TPB suggests that stronger social pressure affects behavioural intention, thereby enhancing the adoption of a comprehensive car insurance policy. Aziz et al. (2020) and others uncovered the influence of subjective norms on the use of insurance products. For example, a study conducted by Aziz et al. (2020) revealed the significant positive influence of subjective norms on the endorsement of insurance products. Mamun et al. (2021) documented a significant positive link between subjective norms and the adoption of insurance products in Malaysia. Similarly, Zanellia et al. (2023) conducted a study using TPB to investigate the usage of insurance products in Indonesia. They found a significant positive relationship between attitude, subjective norms, and the adoption of insurance products. Syihabudin and Najmudin (2023), who studied the buying behaviour of insurance products in Indonesia, also used the TPB model, found that perceived control, subjective norms, and attitudes are significantly and positively linked to purchasing an insurance product. Lim et al. (2020) found that family members influence the use of insurance products. Hanaysha et al. (2023) documented that social pressure from the community significantly positively influences the adoption of insurance products. Conversely, Khilmi et al.'s (2024) study in Indonesia found that subjective norms do not influence the usage of insurance products in Indonesia. Again, Biswakarma et al. (2025) documented that subjective norms do not influence the adoption of insurance products. The extant studies suggest that the society that surrounds us influences the uptake of comprehensive insurance cover. (van Huyssteen & Rudansky-Kloppers, 2023; Zanellia et al., 2023). Thus, it is hypothesised:

H2: Subjective norms have a positive influence on car owners' adoption of a comprehensive car insurance policy.

2.4 Perceived Behaviour Control

Perceived behaviour control is another construct that influences the intention to use a comprehensive insurance cover (Raza et al., 2020). Implicitly, it is the ability of someone to control some products or services being offered. Increasing car owners' confidence in their ability to manage and use comprehensive car insurance may foster their perceived behavioural control. Thus, when car owners' perceived behavioural control increases, it leads to greater adoption of comprehensive car insurance policies.

Prior studies support the view that perceived behavioural control affects the use of insurance products (Mamun et al., 2021; Raza et al., 2020; Timpanaro et al., 2023). Applying TBP, Raza et al. (2020) found a significant positive impact of perceived behavioural control on the adoption of insurance products in Pakistan. A study conducted by Kharde and Madan (2018) in India found that perceived behavioural control positively affects the use of insurance products. Aziz et al. (2017) applied TBP and documented a positive relationship between the use of insurance products in Malaysia and perceived behavioural control. Conversely, Cabeza-ramírez et al. (2024) found that perceived behavioural control

has an insignificant impact on the adoption of insurance products. Again, Timpanaro et al. (2023) found that perceived behavioural control positively influences the use of insurance services in Mediterranean countries. On the contrary, Catacutan et al. (2024) report that perceived behavioural control has an insignificant impact on product adoption. As such, perceived behaviour control enables car owners to develop confidence in managing and using comprehensive car insurance, thus fostering the adoption of such cover. The study, therefore, proposes:

H3: Perceived behavioural control positively influences car owners' adoption of a comprehensive car insurance policy.

2.5 Competitive Pricing

Al-Okaily et al. (2023) affirm that price signifies a cognitive trade-off between the benefits and costs of acquiring the service. The price of a car insurance policy is determined by the premiums car owners pay. Ceteris paribus, higher premiums for comprehensive car insurance are not favourable, as they reflect non-competitive pricing. On the other hand, lower premiums for comprehensive car insurance indicate competitive pricing, which is desirable. Competitive pricing of comprehensive car insurance policies represents good value for the premium and will foster their use. Studies have shown that competitively priced insurance products may impact their intention to adopt insurance products (Ali & Anwar, 2021; Awunyo-Vitor, 2012; Nasrin & Dahana, 2022). Ali and Anwar (2021) also assert that competitive pricing of insurance products significantly and positively influences a person's usage behaviour towards using insurance products. Nasrin and Dahana's (2022) study findings suggest that a competitive pricing of insurance products is positively associated with the adoption of insurance products in Japan. Awunyo-Vitor (2012) found that competitive pricing of insurance products impacted the usage of comprehensive motor insurance in Ghana. Kaur and Singh (2026) findings suggest that competitive pricing enhance the adoption of insurance products in India. However, Mungaila and Mwanza (2024) uncovered that pricing does not influence the uptake of insurance products. Based on prior findings, the competitive pricing of comprehensive car insurance has a profound impact on the use of such policies among car owners. Thus, the following hypothesis is proposed:

H4: Competitive pricing of comprehensive car insurance policies positively impacts car owners' adoption of a comprehensive car insurance policy.

2.6 Awareness

Awareness is a proxy for the level of information that the client has about how a product influences customers (Chattha, 2020; Ussania et al., 2024). Consistent with this view, greater access to information about comprehensive coverage typically leads to increased usage among car owners. Prior studies have suggested that awareness impacts the usage of insurance products and services (Banne & Bhola, 2014; Chattha, 2020; Kazaure, 2019; Shabiq & Hassan, 2016). Banne and Bhola (2014) conducted a study in India and revealed that increased awareness of insurance usage leads to higher product adoption. Moreover, a study conducted by Ussania et al. (2024) in Indonesia found a significant positive relationship between awareness and both attitude and insurance service usage. Shabiq et al. (2016) studied the influence of awareness on insurance use in the Maldives and found that awareness positively affects the adoption of insurance services. Again, Poan et al. (2022) uncovered that when customers are aware, they engage more with insurance products in Indonesia. Additionally, Mohd Suki (2016) revealed that awareness positively impacts attitudes towards the use of insurance services. A positive attitude toward comprehensive car insurance encourages car owners to seek more information, increasing their awareness and prompting them to adopt such a policy. As such, awareness plays a crucial role in mediating the relationship between attitude and adoption. However, a study conducted by Kazaure (2019) in Nigeria found that awareness does not influence the adoption of insurance products. Moreover, Zhang and Wu's (2025) findings revealed that awareness does not induce adoption of insurance products in Mongolia. Based on the majority of the aforementioned prior studies, the following hypotheses are proposed.

- H5: *Awareness positively influences car owners' adoption of a comprehensive car insurance policy.*
- H6: *Awareness positively influences car owners' attitudes towards the adoption of a comprehensive car insurance policy.*
- H7: *Awareness mediates the association between car owners' attitudes and car owners' adoption of the comprehensive car insurance policies.*

3.0 Research Methodology

This section covers key aspects of the methodology, specifically the research design, model specification, sampling, and analysis.

3.1 Design and Model

The study employed an explanatory design that explains factors influencing car owners' intention to adopt a comprehensive car insurance policy. The explanatory design fits well to explain causal relationships like this, explaining why car owners adopt comprehensive car insurance policies. As such, an explanatory design helps explain how attitude, subjective norms, perceived behavioural control, awareness, and competitive pricing impact the adoption of comprehensive car insurance. Moreover, the explanatory design aligns with the quantitative approach (Wooldridge, 2015). Moreover, the Theory of Planned Behaviour (TPB) was extended to examine factors influencing the adoption of comprehensive car insurance policies in Tanzania. In addition to the TPB model constructs, namely attitude, subjective norms, and perceived behaviour control, the study borrowed two additional constructs: awareness and competitive pricing, from works before the study (Raza et al., 2020; Thao, 2020).

3.2 Sampling and Survey

The study was conducted in Tanzania, specifically at Dodoma City Council in Dodoma Region. Dodoma City is the capital city of Tanzania, comprising a diverse population that increased from 410,956 in 2012 to 756,179 in 2022 (Population Census Reports, 2022). Thus, car ownership has soared due to the shift in government activities from Dar es Salaam to Dodoma. The study population comprises adult Dodoma City residents who own cars, particularly private households, which account for the majority of motor vehicles in the city. Accordingly, there are 1,668,997 motor vehicles in Tanzania. Dodoma City has 128,466 motor vehicles, making it suitable for this study (TIRA, 2023). This study used a survey method to examine the respondents' behaviours towards the adoption of comprehensive car insurance. The behavioural aspect of the study, such as perceptions, attitudes and beliefs, is well captured using a structured questionnaire. Additionally, surveys align with theory-based studies such as this one and are compatible with an explanatory design. The survey was conducted at shopping malls, supermarkets, and mini-supermarkets to access a large and diverse population. Moreover, the non-probability sampling, specifically the focus on car owners as respondents, leads to the use of purposive sampling techniques. Data were collected via an online survey from respondents who provided their email and WhatsApp numbers. Moreover, paper questionnaires were administered to respondents who could not share their WhatsApp numbers or email addresses. The advantages of partial least squares are that it provides efficient results when small samples are used (Goodhue et al., 2006; Hair Jr et al., 2014). The current study followed the rule of thumb to estimate the sample size of the study as 190, as the minimum recommended based on ten times the antecedent variables of the study, which is 19 (Hair et al., 2011; Patronage & Thani, 2023; Yousef et al., 2021). Again, Bagozzi and Yi's (2012) The study affirmed that a desirable sample size should be around 200 responses.

The study employed non-probability sampling due to the nature of the information required from respondents. In all, 218 responses (80%) were obtained from 271 mailed-in and self-administered questionnaires. Of the 271 mailed and administered questionnaires, 42 responses were from administered questionnaires, 192 from mailed-in questionnaires, and 37 were not filled out. Also, out of 192 mailed-in questionnaires, sixteen (16) were returned incomplete and, thus, disqualified for analysis, making the tally of completed responses amount to 176. In other words, the study statistically analysed

218 responses. In this regard, Bagozzi and Yi's (2012) study affirmed that a desirable sample should exceed 200 responses.

3.3 Data Analysis

To examine the proposed hypotheses, the study employed a partial least squares (PLS) approach with SmartPLS 4.0. The PLS is appropriate in studies that explain and predict the adoption of products and services. Moreover, it is appropriate for models that contain multiple latent constructs (Asmy et al., 2026). Since the current study seeks to explain the factors influencing the adoption of a comprehensive car insurance policy among car owners, PLS is an appropriate method for yielding robust results. The PLS has been extensively used in prior research to study behavioural factors that seek to explain and predict behavioural intention (Bayonne et al., 2020; Macha et al., 2024; Raza et al., 2020).

3.4 Measurement of Constructs

The constructs of the current study that examine factors influencing car owners' adoption of a comprehensive car insurance are well established from prior studies (Ajzen, 2011; Al-Okaily et al., 2023; Hanaysha et al., 2023; Lee, 2009; Mohammadi, 2015). Table 1 presents the constructs, code, items, and source. The items were measured using a five-point Likert scale to capture car owners' behavioural perceptions of adopting comprehensive insurance policies. Since the study used previously used constructs, there was no need to carry out a pilot study (Hair Jr et al., 2014). However, the study predicts self-reporting bias, as car owners may overstate their skills, and consistency bias, which may result from the use of a five-point Likert scale. To mitigate potential response biases, the current study employed an approach emphasising anonymity and confidentiality to enhance response accuracy.

Table 1 Measurement Items of Constructs

Construct	Code	Items	Source
Attitude	ATT1	A comprehensive car insurance policy is beneficial to car owners.	(Lee, 2009; Mohammadi, 2015)
	ATT2	A comprehensive car insurance policy is a pleasant option.	
	ATT3	A comprehensive insurance cover is sensible.	
	ATT4	A comprehensive car insurance policy is a good choice.	
Subjective norms	SN1	People who are important to me think that I should engage in a comprehensive car insurance policy.	(Al-Okaily et al., 2023; Hanaysha et al., 2023; Mohammadi, 2015)
	SN2	My friends expect me to use a comprehensive car insurance policy.	
	SN3	Experts expect me to use a comprehensive car insurance policy.	
Perceived behaviour control	PC1	I know what a comprehensive car insurance policy is.	(Ajzen, 2011; Lee, 2009)
	PC2	I know the advantages of a comprehensive car insurance policy.	
	PC3	If I wanted to cover my car, I would go for a comprehensive car insurance policy.	
	PC4	I know a comprehensive car insurance policy	
Awareness	AW1	I received enough information about a comprehensive car insurance policy.	(Al-Okaily et al., 2023; Mohammadi, 2015)
	AW2	I received enough information about the benefits of a comprehensive car insurance policy.	
	AW3	I have received information about a comprehensive car insurance policy from insurance companies.	
	AW4	I feel I will get enough guidance from insurance companies on a comprehensive car insurance policy.	
Competitive Pricing	PR1	Comprehensive car insurance policies are reasonably priced.	(Al-Okaily et al., 2023; Kaur & Singh, 2026)
	PR2	Comprehensive car insurance policies are reasonably priced compared to third-party car insurance policies.	
	PR3	Comprehensive car insurance policies are good value for the premium.	
	PR4	At the current price, I think a comprehensive car insurance policy will provide reasonable and good value.	

Adoption	ADC1	I have planned to use a comprehensive car insurance.	(Al-Okaily et al., 2023;
	ADC2	I plan to use comprehensive car insurance.	Hanaysha et al., 2023;
	ADC3	I intend to use a comprehensive car insurance policy.	Mohammadi, 2015)
	ADC4	I intend to put extra effort into using a comprehensive car insurance policy.	

4.0 Findings

4.1 Demographic Profile

Table 2 presents the demographic information of 218 adult car owners who participated in this study. The number of males was 145 (66.51%), and the number of females was 73 (33.49%), indicating that more males than females participated. However, Tanzania is increasingly progressing toward equal asset ownership in the country (Maliti, 2019). The study covers all adult-age clusters, with respondents aged 58 and above accounting for 6.42 per cent, whereas those aged between 18 and 27 represent 7.34 per cent. Those aged between 28 and 37 accounted for 27.52 per cent, and those aged between 38 and 47 accounted for 33.03 per cent. Respondents aged 48-57 represented 25.69 per cent. This means that income inequality among age clusters did not affect car ownership in Tanzania, as reflected in the age clusters included in this study (Maliti, 2019). Most study respondents (62.85%) had received higher education. The remaining respondents, who account for 37.15 per cent, had diplomas, certificates, secondary and primary education. Thus, most of the respondents had a strong educational background, suggesting that the uptake of a comprehensive car insurance policy can be higher (van Huyssteen & Rudansky-Kloppers, 2023).

Table 2 Demographic Profile

S/N	Measure	Category	Frequency	Percentage
1	Gender	Male	145	66.51
		Female	73	33.49
2	Age	18-27	16	7.34
		28-37	60	27.52
		38-47	72	33.03
		48-57	56	25.69
		58 and above	14	6.42
3	Education Level	Primary school	11	5.05
		Secondary school	31	14.22
		Certificate	10	4.59
		Diploma	29	13.30
		Graduate	81	37.16
		Postgraduate	56	25.69

4.2 Reliability analysis

Table 3 presents the results of the reliability analysis of the study's constructs using Cronbach's Alpha and Composite reliability. Again, the results were derived from Confirmatory Factor Analysis (CFA). As such, the study preferred CFA because it is based on established theoretical constructs from TPB, which have been extensively used and tested (Ayorinde, 2024; Hair et al., 2011). To ensure internal consistency of measurement of the construct, Gagnon et al. (2017) propounded that the value of Cronbach's Alpha and Composite reliability should exceed the cut-off of 0.7. Table 3 shows that the minimum values for Cronbach's Alpha and Composite reliability are 0.816 and 0.818, respectively, both well above the 0.7 cutoff. Thus, the results suggest that the measurement items are strongly relevant for assessing the latent variables.

4.3 Convergent Validity

Convergent validity represents a comprehensive construct validity framework, proxied by standardised construct factor loading and average variance extracted (AVE). The reported results on convergent validity were obtained using CFA, as the study relied on established constructs. Table 3 reports that standardised factor loading for constructs ranges from 0.679 to 0.951, slightly above the recommended cut-off of 0.6, as propounded by Hair et al. (2014). Thus, the results confirm the robustness of the construct measures. The results of AVE range from 0.71 to 0.863, far from the recommended value of above 0.5 postulated by Fornell and Larcker (1981). The results indicate that each latent variable accounts for more than 50 per cent of the variance of its particular indicator.

4.4 Collinearity Analysis

The study used the Variance Inflation Factor (VIF) to proxy collinearity among the constructs. Table 3 reports the results of VIF that range from 1.221 to 4.841, far away from the cut-off of 10 that was set by Wooldridge (2015). Implicitly, latent variables are not linked with the collinearity problem that induces bias in estimation.

Table 3 Reliability, Validity, and Multi-collinearity Results

Constructs	Items	Factor Loadings	Cronbach's Alpha	Composite reliability	AVE	VIF
Adoption	ADC1	0.936	0.947	0.95	0.863	4.841
	ADC2	0.951				4.627
	ADC3	0.951				3.163
	ADC4	0.875				2.758
Attitude	ATT1	0.8	0.859	0.862	0.703	1.812
	ATT2	0.844				2.147
	ATT3	0.841				2.121
	ATT4	0.866				2.221
Awareness	AW1	0.848	0.816	0.818	0.649	3.028
	AW2	0.885				3.326
	AW3	0.796				1.808
	AW4	0.679				1.221
Perceived Control	PC1	0.845	0.869	0.913	0.71	3.498
	PC2	0.9				4.069
	PC3	0.806				1.482
	PC4	0.817				2.305
Competitive Pricing	PR1	0.881	0.895	0.917	0.757	2.732
	PR2	0.822				2.398
	PR3	0.898				2.879
	PR4	0.879				2.39
Subjective Norms	SN1	0.876	0.846	0.883	0.759	1.674
	SN2	0.872				2.544
	SN3	0.865				2.447

4.5 Discriminant Validity Analysis

Discriminant validity, which captures inter-construct correlations, helps ensure that each construct is sufficiently distinct from the others. Table 4 depicts the results of discriminant validity based on Heterotrait-Monotrait (HTMT). The highest HTMT value is 0.842, slightly below the cut-off of 0.85, indicating that each measurement of each latent variable sufficiently differs from the other (Cheung et al., 2024). Furthermore, the results align with Fornell and Larcker (1981), who assert that the square

root of AVE should exceed the reported correlation coefficient. The results obtained from the square root of AVE are higher than the diagonal correlation coefficient, thus supporting the HTMT results. Therefore, the results of HTMT and Fornell and Larcker are consistent and suggest that the measurement model fits the data well.

Table 4 Discriminant Validity Results

Constructs	HTMT						Fornell and Larcker					
	ADC	ATT	AW	PC	PR	SN	ADC	ATT	AW	PC	PR	SN
ADC	1						0.929					
ATT	0.807	1					0.732	0.838				
AW	0.501	0.521	1				0.449	0.439	0.805			
PC	0.712	0.763	0.842	1			0.693	0.688	0.704	0.843		
PR	0.527	0.402	0.398	0.327	1		0.501	0.368	0.359	0.339	0.87	
SN	0.644	0.548	0.563	0.694	0.599	1	0.598	0.483	0.481	0.612	0.545	0.871

Note: ATT: Attitude, AW: Awareness, PR: Competitive Pricing, PC: Perceived Control, SN: Subjective norms, ADC: Adoption Continuance

4.6 Structural Model

This study undertook a path analysis after validating the constructs and assessing the reliability of the measurement model. Cheung et al. (2024) assert that path analysis is desirable as it enables the researcher to handle multiple independent and dependent variables. Specifically, this study employed Partial Least Squares Structural Equation Modelling (PLS-SEM) to determine associations among the study variables. The structural model was run to proxy the relationship among the variables. The fit of the model was analysed using two fit indices: the Standardised Root Mean Square Residual (SRMR) and the Normed Fit Index (NFI). SRMR proxies the difference between actual correlation and implied correlation matrix; lower values below the cut-off of 0.08 represent a good fit (Daniel & Godspower-Akpomemie, 2026). NFI, on the other hand, relates the proposed model to a null model with constructs assumed to be uncorrelated; with an NFI value ≥ 0.8 accepted, and an NFI value ≥ 0.9 represents a good model fit (Daniel & Godspower-Akpomemie, 2026). Table 5 depicts the result of model fit measures. The SRMR value of 0.73 is below the 0.08 cutoff, indicating a good model fit. Again, the reported NFI value of 0.84 indicates that the model is acceptable. Figure 2 depicts the structural model of the study. The reported value of R-square in Figure 2 for the adoption was 66.5 per cent, and attitude was 19.5 per cent, surpassing the 10 per cent cut-off, suggesting the model has predictive relevance (Mohd Suki, 2016).

Table 5 Model Fit Measures

SRMR	0.073
NFI	0.84

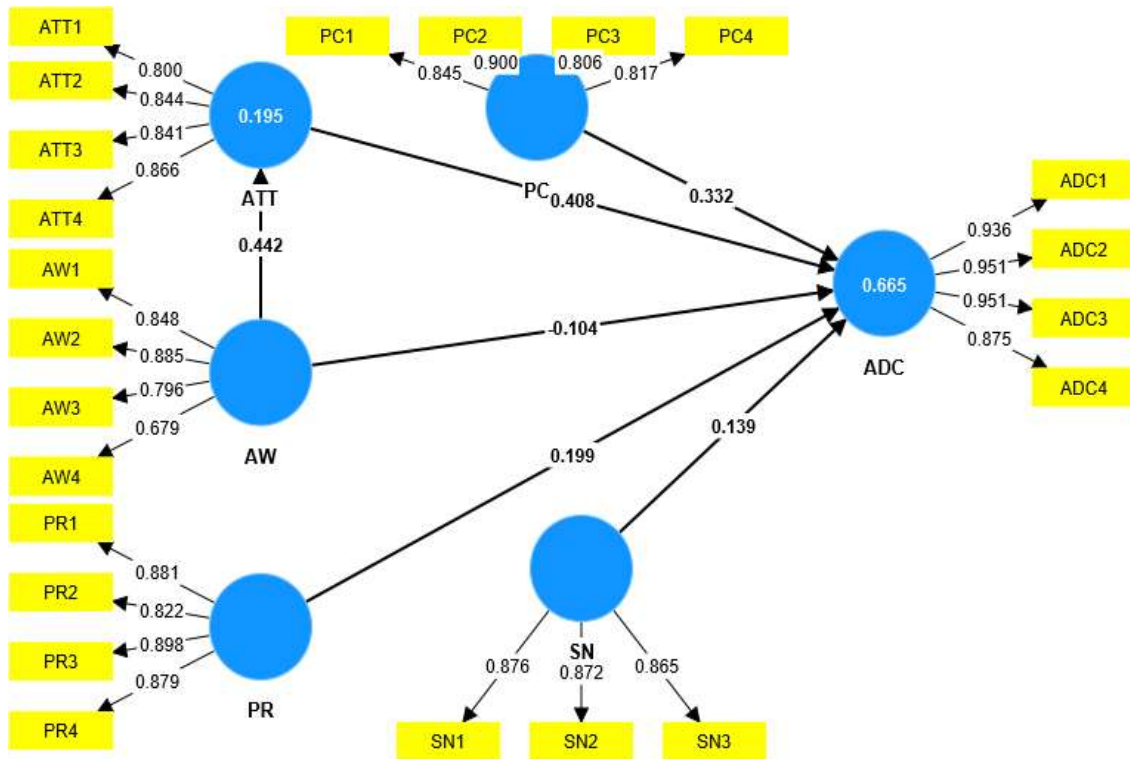


Figure 2 Structural Model

4.7 Hypothesis Testing

The structural model results, detailing the path coefficients, T-values, and P-values, are presented in Table 6. Specifically, the results indicate that attitude is significantly and positively associated with the intention to adopt a comprehensive car insurance policy ($\beta = 0.408$, $t = 5.206$, $p = 0.000$), thereby validating H1. Similarly, subjective norms had a significant positive effect on the intention to use a comprehensive car insurance policy ($\beta = 0.139$, $t = 2.259$, $p = 0.024$). This outcome supports retaining H2. Moreover, perceived behavioural control significantly and positively affects the intention to adopt a comprehensive car insurance policy ($\beta = 0.332$, $t = 4.229$, $p = 0.000$). Thus, we retain H3.

Similarly, competitive pricing was significantly and positively associated with the intention to use a comprehensive car insurance policy ($\beta = 0.199$, $t = 3.431$, $p = 0.001$). This result supports the acceptance of H4. However, awareness is insignificantly and negatively associated with the adoption of a comprehensive car insurance policy ($\beta = -0.104$, $t = -1.595$, $p = 0.111$). In other words, the study rejects H5. Awareness was found to have a significant positive link with car owners’ attitudes toward adopting a comprehensive car insurance policy ($\beta=0.442$, $t=7.268$, $p=0.000$), implying that the study retains H6. Furthermore, the study found that awareness significantly and positively mediates the relationship between car owners’ attitudes and their intention to adopt a comprehensive car insurance policy ($\beta = 0.18$, $t = 4.214$, $p = 0.000$). Moreover, the mediation was evaluated using a bootstrapped method. Appendix 1 reports results indicating that awareness significantly mediates the relationship between attitude and the adoption of comprehensive car insurance ($\beta = 0.186$, 95% CI [0.109, 0.273]). These results support the acceptance of H7.

Table 6 Structural Model Results

Direct Relationship					
Hypothesis	Structural Path	Path Coefficient (β)	T statistics	P values	Results
H1	ATT -> ADC	0.408	5.206	0.000	H1: Supported
H2	SN -> ADC	0.139	2.259	0.024	H2: Supported

H3	PC -> ADC	0.332	4.229	0.000	H3: Supported
H4	PR -> ADC	0.199	3.431	0.001	H4: Supported
H5	AW -> ADC	-0.104	-1.595	0.111	H5: Not Supported
H6	AW -> ATT	0.442	7.268	0.000	H6: Supported
Mediation Effect					
H7	AW -> ATT -> ADC	0.180	4.214	0.000	H7: Supported

Note: ATT: Attitude, AW: Awareness, PR: Competitive Pricing, PC: Perceived Control, SN: Subjective norms, ADC: Adoption of Comprehensive Insurance

5.0 Discussion

The current research has examined the factors affecting car owners' intention to adopt comprehensive car insurance policies in Tanzania. The study employed extended TPB by adding two new constructs: competitive pricing and awareness, as in prior studies (see, for example, Ali & Anwar, 2021; Kazaura, 2019; Raza et al., 2020). The study specifically used five constructs, namely subjective norms, awareness, perceived behaviour control, competitive pricing, and attitude, to examine factors impacting car owners' usage of comprehensive car insurance policies. Again, the study studied the mediation effect of awareness on the association between attitude and intention to adopt a comprehensive car insurance policy. The results of the diagnostic, specifically the Discriminant validity, show that the measurement items are strongly related. Moreover, the measurement model aligns well with the study's data.

The study findings revealed that car owners' attitude influenced their intention to adopt a comprehensive car insurance policy. The findings suggest that positive perceptions of comprehensive car insurance policies among car owners encourage their adoption. The findings support the TPB theory, which posits that as positive attitudes increase, the adoption of a comprehensive car insurance policy increases. Prior studies have provided evidence that supports that awareness profoundly impacts the adoption of insurance products. A study conducted by Mai et al. (2020) affirmed that attitude influences the adoption of insurance products in Vietnam. Additionally, the findings are supported by studies carried out by Nomi and Sabbir (2020) and Chen et al. (2020), which found that attitude is positively associated with the use of insurance products in Bangladesh and Taiwan, respectively. Conversely, the study's findings are contrary to the findings of the studies conducted by Kantakji et al. (2020) and Lefutso et al. (2026), in Ethiopia and South Africa, which found that attitudes do not impact the adoption of insurance products.

Moreover, the study results documented that subjective norm significantly and positively influenced car owners' intention to adopt a comprehensive car insurance policy. In this regard, positive approval from society and influential individuals has a strong positive impact on the adoption of comprehensive car insurance policies. The finding is consistent with the TPB, which posits that increased social pressure leads to higher adoption rates. The result is supported by prior studies that documented that subjective norms have a positive impact on the usage of insurance (Azizam et al., 2020; Khilmi et al., 2024; Syihabudin & Najmudin, 2023).

Furthermore, the analysis of the study results uncovered that perceived behaviour control significantly and positively influences car owners' intention to adopt comprehensive car insurance policies. In this context, car owners' knowledge and resources positively affect the adoption of comprehensive car insurance policies. As the PTB stipulates, as car owners' confidence increases, so does adoption. A large body of prior studies has documented evidence supporting a positive link between perceived behavioural control and the use of insurance products (Mamun et al., 2021; Raza et al., 2020; Timpanaro et al., 2023).

The study found that the competitive pricing of a comprehensive car insurance policy significantly and positively influences car owners' intention to adopt such coverage. In this context, competitive pricing of comprehensive car insurance policies builds car owners' trust and loyalty and stimulates policy adoption. However, the regulatory framework imposed by TIRA should be relaxed to allow insurance companies to price their products based on drivers' risk profiles and the type and value

of the car. The findings are similar to those of prior research, indicating that fairly priced comprehensive car insurance policies enhance continuance in the use of insurance products (Ali & Anwar, 2021; Awunyo-Vitor, 2012; Zanellia et al., 2023). Nevertheless, the study found that awareness was insignificantly and negatively associated with the intention to adopt comprehensive car insurance policies. Implicitly, that awareness alone is not enough to prompt the use of a comprehensive car insurance policy, as car owners may consider other important factors, such as cost-benefit analysis, budget constraints, perceived value, and experience, when deciding whether to continue using one. The findings are consistent with Kazaure (2019), who found that awareness does not significantly affect the use of comprehensive car insurance policies among customers.

Moreover, the study found that awareness significantly and positively mediates car owners' attitudes towards adopting comprehensive car insurance policies. Implicitly, car owners become more aware of comprehensive car insurance when they receive information about such policies through radio, articles, television, and social media. Awareness fosters the link between attitudes towards a comprehensive car insurance policy and its adoption. The study findings are supported by a prior study conducted by Mohd Suki (2016) that documented the mediation role of awareness on influencing the significant positive relationship between attitude and the adoption of insurance policies.

6.0 Conclusion

This study examined the contribution of inshore marine fisheries to household welfare in coastal communities in Kilwa District, Tanzania. The findings demonstrate that inshore fisheries play an important role in sustaining household livelihoods by providing both direct and indirect income opportunities. Activities across the fish value chain, such as catching, processing, trading, and service provision, collectively enhance household income diversification. However, the study also revealed structural and behavioural constraints that limit the full welfare benefits of fisheries. Traditional fishing practices, low technological adoption, and inadequate access to financial and market infrastructure hinder productivity growth. Furthermore, weak financial literacy and limited savings culture among fishers undermine their ability to convert fisheries income into long-term welfare gains. Moreover, the results highlight the need for policies that go beyond resource management to address the social and economic dimensions of fisheries development. Strengthening access to financial services, improving fishers' financial management capacity, and promoting technology adoption could enhance productivity and ensure that fisheries income translates into improved welfare outcomes. Broadly, these findings contribute to the broader discourse on sustainable livelihoods in coastal economies by showing that economic transformation in fishing communities requires an integrated approach that combines resource sustainability, financial inclusion, and household-level empowerment. Future research should build on this work by exploring gender dynamics, intra-household decision-making, and the long-term welfare impacts of fisheries-related interventions across different coastal regions of Tanzania.

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Appendix 1: Mediation Effect				
Confidence intervals				
	Original sample (O)	Sample mean (M)	2.5%	97.5
AW -> ATT -> ADC	0.186	0.187	0.10	0.273