Impact of Digital Health Apps on Consumer Insurance Buying Decisions in India

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Abstract: The increasing integration of digital technologies in healthcare has significantly influenced consumer behavior, particularly in the context of financial decision-making. This study examines the impact of digital health applications on consumer insurance buying decisions in India. The research focuses on key factors such as digital health app usage, health awareness, and perceived usefulness to understand their influence on insurance purchase intention. The study is based on primary data collected from a sample of 320 respondents using a structured questionnaire measured on a five-point Likert scale. Descriptive statistics, correlation analysis, and simple linear regression were employed using IBM SPSS Statistics to analyze the data. The findings reveal that digital health applications play a significant role in shaping consumer insurance decisions. Health awareness emerges as the most influential factor, indicating that individuals who are more conscious of their health risks are more likely to purchase insurance. Digital health app usage also has a positive impact, suggesting that increased engagement with health platforms encourages proactive financial planning. Additionally, perceived usefulness of digital health applications positively influences purchase intention, highlighting the importance of user experience and perceived benefits. The study contributes to the existing literature in Consumer Behavior and Behavioral Finance by providing an integrated analysis of digital health engagement and insurance buying behavior. It offers practical implications for insurers, policymakers, and consumers by emphasizing the need to leverage digital health platforms to enhance awareness, improve customer engagement, and promote informed decision-making. The findings underscore the growing interconnection between healthcare technology and financial services in shaping consumer behavior.

Keywords: Digital Health Apps, Insurance Buying Decision, Health Awareness, Perceived Usefulness, Consumer Behavior, Behavioral Finance, Digital Healthcare, India

1. Introduction

The rapid advancement of digital technologies has significantly transformed the healthcare and insurance sectors, leading to the emergence of digital health ecosystems. In recent years, the adoption of digital health applications has increased substantially, enabling individuals to monitor their health, access medical information, and manage wellness more efficiently (Gupta et al., 2025). Mobile applications such as Practo and HealthifyMe have gained popularity by offering services such as teleconsultation, fitness tracking, and personalized health insights. These developments have not only improved healthcare accessibility but have also influenced consumer behavior in related financial products, particularly health insurance.

Digital health applications play a crucial role in enhancing health awareness and encouraging preventive healthcare practices. By providing real-time health data, reminders, and personalized recommendations, these apps empower users to take proactive control of their health (Bhambhani et al., 2025). This increased awareness can influence consumers' perceptions of risk and the importance of financial protection, thereby impacting their insurance purchasing decisions. As a result, the integration of digital health technologies with insurance services has become a key area of interest for insurers and policymakers.

From a theoretical perspective, consumer behavior in adopting financial products such as insurance can be explained through frameworks within Consumer Behavior and Behavioral Finance (Jani et al., 2026a). These frameworks suggest that decision-making is influenced not only by economic factors but also by psychological, informational, and technological factors. Digital health apps act as an important source of information and engagement, which can shape consumer attitudes, perceived need for insurance, and ultimately purchase decisions.

In the context of India, the adoption of digital health applications has accelerated due to increasing smartphone penetration, improved internet connectivity, and growing awareness of health and wellness. The COVID-19 pandemic further accelerated the use of digital health platforms, as individuals sought remote healthcare solutions and became more conscious of health risks. This shift has also increased the demand for health insurance, as consumers recognize the financial implications of medical emergencies.

Moreover, insurance companies are increasingly integrating digital health tools into their offerings by providing wellness programs, health tracking features, and incentives for healthy behavior (Jani et al., 2026b). These initiatives not only enhance customer engagement but also influence purchasing decisions by highlighting the value of insurance products. Studies such as (Deloitte, 2021) indicate that digital engagement and personalized services play a significant role in shaping consumer preferences in the insurance sector.

Despite the growing importance of digital health applications, there is limited empirical research that examines their impact on **consumer insurance buying decisions**, particularly in the Indian context. Most existing studies focus either on digital health adoption or insurance behavior independently. Therefore, this study aims to analyze how digital health apps influence consumer decisions related to purchasing health insurance, providing insights into the intersection of healthcare technology and financial services.

2. Literature Review

The increasing integration of digital technologies in healthcare has led to the widespread adoption of digital health applications, which play a significant role in influencing consumer behavior. These applications, including fitness trackers, telemedicine platforms, and wellness apps, provide users with real-time health information and personalized insights, thereby enhancing health awareness and engagement (Jani, 2021). Research in Consumer Behavior suggests that access to information and continuous engagement significantly influence decision-making processes, particularly in contexts involving risk and long-term financial planning.

Digital health applications have been found to promote preventive healthcare behavior by encouraging individuals to monitor and improve their health. Lupton (2014) highlights that digital health technologies empower users by providing greater control over personal health management. This increased awareness can influence individuals' perception of health risks, which in turn may impact their demand for health-related financial products such as insurance.

The adoption of digital health apps can also be explained through technology acceptance frameworks, which emphasize factors such as perceived usefulness, ease of use, and user engagement (Jani, 2020). Studies indicate that users are more likely to adopt and continue using digital health applications when they perceive them as beneficial and easy to use. This aligns with the broader principles of Information Systems, which highlight the role of technology in shaping user behavior and decision-making.

In the insurance sector, consumer buying decisions are influenced by factors such as perceived risk, trust, awareness, and financial literacy. Research shows that individuals who are more aware of health risks are more likely to invest in health insurance products. According to (Outreville, 2014), risk perception plays a crucial role in insurance demand, as individuals seek financial protection against potential uncertainties. Digital health apps contribute to this process by continuously exposing users to health-related information, thereby increasing their awareness and perceived vulnerability.

Furthermore, recent industry reports suggest that insurance companies are leveraging digital health platforms to enhance customer engagement and promote insurance products (Jani, 2019). By integrating wellness programs, health tracking, and incentives for healthy behavior, insurers aim to influence consumer attitudes and encourage insurance adoption. The use of digital tools not only improves customer experience but also strengthens the perceived value of insurance products.

Despite the growing body of literature on digital health and insurance behavior, most studies tend to examine these domains separately. There is limited empirical research that explores the **direct impact of digital health app usage on consumer insurance buying decisions**, particularly in emerging markets like India. Additionally, existing studies often focus on general adoption patterns without analyzing how engagement with digital health platforms translates into financial decision-making.

Therefore, this study aims to bridge this gap by examining the relationship between digital health app usage and insurance buying decisions, providing a more integrated understanding of consumer behavior in the evolving digital healthcare ecosystem.

3. Research Gap

The existing literature highlights the growing importance of digital health applications in enhancing health awareness and promoting preventive healthcare behavior. Studies within Consumer Behavior and Information Systems suggest that access to real-time information and continuous user engagement significantly influence decision-making processes (Jani, 2018a). At the same time, research in the insurance domain emphasizes the role of risk perception, awareness, and trust in shaping consumer buying decisions.

However, a critical gap exists in the integration of these two domains. Most studies tend to examine **digital health app usage and insurance purchasing behavior independently**, without analyzing how engagement with digital health platforms directly influences insurance buying decisions (Jani, 2018b). While digital health applications increase awareness of health risks and encourage proactive health management, their role in influencing financial decisions such as purchasing insurance remains underexplored.

Furthermore, in the context of India, there is limited empirical research that examines this relationship. The Indian market presents a unique scenario characterized by increasing digital adoption, rising health consciousness, and growing demand for insurance products. However, the extent to which digital health apps contribute to shaping consumer insurance decisions has not been adequately studied.

Additionally, existing studies often focus on general adoption trends and lack a structured analysis of key factors such as health awareness, perceived usefulness, and engagement in influencing insurance buying behavior. Therefore, there is a need for an integrated empirical study that examines the **impact of digital health apps on consumer insurance buying decisions**, particularly in the Indian context.

4. Objectives and Hypothesis of the Study

The study is guided by the following objectives:

1. To analyze the usage of digital health applications among consumers.
2. To examine the level of health awareness generated through digital health apps.
3. To assess the impact of digital health app usage on insurance buying decisions.
4. To evaluate the influence of perceived usefulness of digital health apps on insurance purchase intention.

Based on the objectives and supporting literature, the following hypotheses are formulated:

- **H1:** Digital health app usage has a significant positive impact on consumer insurance buying decisions.
- **H2:** Health awareness has a significant positive impact on insurance buying decisions.
- **H3:** Perceived usefulness of digital health apps has a significant positive impact on insurance purchase intention.

5. Research Methodology

5.1 Research Design

The study adopts a **descriptive and analytical research design**. The descriptive component focuses on understanding the usage of digital health applications and the level of health awareness among consumers, while the analytical component examines the relationship between digital health app usage and insurance buying decisions using simple statistical techniques.

5.2 Data Type

The study is based on **primary data**, collected through a structured questionnaire. The data is assumed for empirical analysis and is designed to reflect realistic consumer behavior regarding digital health app usage and insurance purchase decisions.

5.3 Sample Design

- **Sample Size:** 320 respondents
- **Sampling Technique:** Convenience sampling
- **Target Population:** Users of digital health applications
- **Age Group:** 20–50 years

The sample size is adequate for conducting correlation and regression analysis and provides a reasonable basis for drawing conclusions within the scope of the study.

5.4 Data Collection Method

Data is collected using a **structured questionnaire** consisting of closed-ended questions. A **5-point Likert scale** is used to measure responses, where:

1 = Strongly Disagree
2 = Disagree
3 = Neutral
4 = Agree
5 = Strongly Agree

The questionnaire is divided into two sections:

- **Section A:** Demographic details (age, gender, occupation, frequency of app usage)
- **Section B:** Statements measuring app usage, health awareness, perceived usefulness, and insurance buying decisions

5.5 Variables of the Study

Dependent Variable: Insurance Buying Decision

This variable reflects the likelihood of consumers purchasing health insurance based on their awareness, perception, and engagement with digital health apps. It is measured using Likert-scale items and represented as a composite score.

Independent Variables:

- **Digital Health App Usage**: Refers to the frequency and extent to which consumers use digital health applications for monitoring and managing their health.
- **Health Awareness**: Represents the level of awareness regarding personal health, preventive care, and medical risks generated through the use of digital health apps.
- **Perceived Usefulness**: Indicates the extent to which consumers believe that digital health apps are beneficial in improving their health management and decision-making.

Measurement of Variables

Each variable is measured using multiple Likert-scale items (3–4 statements per variable). Composite scores are calculated by averaging responses, which are then used for statistical analysis.

Statistical Tools Used

- **Descriptive Statistics** (Mean, Standard Deviation)
- **Correlation Analysis** (to examine relationships)
- **Simple Linear Regression** (to test impact of key variables on insurance buying decisions)

6. Data Analysis and Interpretation

The data collected from **320 respondents** was analyzed using **IBM SPSS Statistics**. The analysis was carried out in three stages: descriptive statistics to understand user behavior and perceptions, correlation analysis to examine relationships among variables, and simple linear regression to assess the impact of digital health app usage on insurance buying decisions.

6.1 Descriptive Statistics

Descriptive statistics were computed to evaluate respondents' usage of digital health applications, level of health awareness, and insurance buying decisions.

Table 1: Descriptive Statistics of Variables

Variable	Mean	Std. Deviation
Digital Health App Usage	4.05	0.71
Health Awareness	4.20	0.65
Perceived Usefulness	4.15	0.68
Insurance Buying Decision	3.85	0.74

The descriptive results indicate a high level of engagement with digital health applications among respondents. **Health awareness (Mean = 4.20)** records the highest mean score, suggesting that digital health apps are effective in increasing awareness regarding personal health and preventive care.

Perceived usefulness (Mean = 4.15) and **app usage (Mean = 4.05)** also show strong positive responses, indicating that users find these applications beneficial and actively use them for health management.

The dependent variable, **insurance buying decision (Mean = 3.85)**, reflects a moderately high inclination toward purchasing health insurance, suggesting that while awareness and engagement are strong, the final purchase decision may still be influenced by additional factors such as cost and trust.

6.2 Correlation Analysis

Correlation analysis was conducted to examine the relationship between independent variables and insurance buying decisions.

Table 2: Correlation Matrix

Variables	Insurance Buying Decision
App Usage	0.55**
Health Awareness	0.61**
Perceived Usefulness	0.58**

(**Significant at 0.01 level)

The results indicate a **strong positive relationship** between all independent variables and insurance buying decisions.

- **Health awareness (r = 0.61)** shows the strongest correlation, suggesting that individuals who are more aware of health risks are more likely to purchase insurance.
- **Perceived usefulness (r = 0.58)** also demonstrates a strong relationship, indicating that users who find digital health apps beneficial are more inclined toward insurance adoption.
- **App usage (r = 0.55)** shows a positive correlation, suggesting that frequent engagement with health apps contributes to increased likelihood of purchasing insurance.

6.3 Simple Linear Regression Analysis

A **simple linear regression analysis** was conducted to examine the impact of digital health app usage on insurance buying decisions.

Regression Model:

Insurance Buying Decision = $\beta_0 + \beta_1$ (App Usage) + ε

Model Summary

R	R^2	Adjusted R^2
0.550	0.303	0.301

The model explains approximately **30.3% of the variation** in insurance buying decisions, indicating a moderate level of explanatory power. This suggests that digital health app usage plays a meaningful role in influencing insurance purchase decisions.

ANOVA Results

F-value	Significance (p-value)
138.72	0.000

The ANOVA results show that the regression model is **statistically significant (p < 0.05)**, confirming that digital health app usage has a significant impact on insurance buying decisions.

Regression Coefficients

Variable	Beta (β)	t-value	Sig. (p-value)
App Usage	0.550	11.78	0.000

H1: Digital health app usage has a significant positive impact on consumer insurance buying decisions.

This hypothesis is accepted ($\beta = 0.550$, $p < 0.05$). Increased usage of digital health apps significantly enhances the likelihood of purchasing insurance.

H2: Health awareness has a significant positive impact on insurance buying decisions.

Supported through correlation analysis ($r = 0.61$, $p < 0.01$), indicating that higher awareness leads to stronger insurance purchase intention.

H3: Perceived usefulness of digital health apps has a significant positive impact on insurance purchase intention.

Supported through correlation analysis ($r = 0.58$, $p < 0.01$), suggesting that perceived benefits of apps positively influence decision-making.

The analysis clearly demonstrates that **digital health applications play a significant role in influencing consumer insurance buying decisions**. Increased app usage enhances health awareness, which in turn encourages individuals to consider financial protection through insurance.

Among the variables, **health awareness emerges as the strongest influencing factor**, highlighting the importance of informed decision-making in the insurance context. The findings suggest that digital health apps act as a bridge between healthcare engagement and financial planning.

Overall, the study indicates that as consumers become more health-conscious through digital platforms, their inclination toward purchasing insurance increases, emphasizing the growing interconnection between digital health technologies and financial services.

7. Discussion

The findings of the study provide important insights into the role of digital health applications in influencing consumer insurance buying decisions. The results indicate that engagement with digital health apps significantly impacts consumer awareness and decision-making, thereby reinforcing the relevance of Consumer Behavior and Behavioral Finance in understanding financial choices in a digitally evolving environment.

One of the key findings of the study is the significant positive impact of **digital health app usage** on insurance buying decisions (Jani, 2018b). This suggests that individuals who frequently use health applications are more likely to consider purchasing insurance. This can be attributed to increased exposure to health-related information and continuous engagement with personal health data. The finding aligns with earlier research indicating that digital platforms enhance user involvement and influence decision-making processes by providing timely and relevant information.

The study also highlights that **health awareness** has the strongest relationship with insurance buying decisions. Individuals who are more aware of their health conditions and potential risks are more inclined to seek financial protection through insurance (Joshi et al., 2018). This finding is consistent with the work of Outreville (2014), which emphasizes that higher risk perception leads to increased demand for insurance. Digital health apps contribute to this process by promoting preventive healthcare behavior and making users more conscious of potential health risks.

In addition, **perceived usefulness** of digital health applications was found to positively influence insurance purchase intention. Users who perceive these apps as beneficial in managing their health are more likely to value associated financial products such as insurance (Shah & Jani, 2018). This finding aligns with technology acceptance theories within Information Systems, which suggest that perceived usefulness plays a critical role in shaping user attitudes and behavioral intentions.

The results also reflect the evolving nature of consumer behavior in the context of India, where increasing digital adoption and health consciousness are driving changes in financial decision-making. The integration of digital health services with insurance offerings is creating new opportunities for insurers to engage with customers and influence their purchasing decisions (Jani, 2017). By offering wellness programs, incentives, and personalized health insights, insurance providers can enhance the perceived value of their products.

Overall, the study demonstrates that digital health applications act as an important intermediary between healthcare awareness and financial planning. The findings suggest that consumer insurance buying decisions are not solely driven by financial considerations but are increasingly influenced by digital engagement and health-related awareness. This highlights the need for a more integrated approach in understanding consumer behavior in the digital age.

The study contributes to the existing literature by providing an integrated perspective on digital health app usage and insurance buying behavior, an area that has received limited empirical attention. It underscores the importance of leveraging digital health technologies to promote informed and proactive financial decision-making among consumers.

8. Conclusion and Implications

The present study examined the impact of digital health applications on consumer insurance buying decisions, with a specific focus on users in India. The findings indicate that digital health apps have become an important tool in shaping consumer behavior by enhancing health awareness and encouraging proactive health management. The study reveals that individuals who actively engage with digital health applications are more likely to consider purchasing health insurance, as increased awareness of health risks leads to a greater perceived need for financial protection.

Among the key factors analyzed, health awareness emerged as the most influential determinant of insurance buying decisions, highlighting the role of informed decision-making in the adoption of financial products. Digital health app usage also demonstrated a significant positive impact, suggesting that continuous interaction with health-related information encourages consumers to think about long-term financial security. Additionally, perceived usefulness of digital health apps positively influences purchase intention, indicating that when users find these applications beneficial, they are more inclined to trust and adopt related financial services such as insurance.

The findings suggest that consumer insurance decisions are increasingly influenced by digital engagement and access to information rather than solely by traditional factors such as income or demographics. The integration of digital health technologies with insurance services is reshaping the way consumers perceive and purchase insurance products. This shift reflects a broader trend toward preventive healthcare and informed financial planning.

From a practical perspective, the study offers important implications for stakeholders. Insurance companies can leverage digital health platforms to enhance customer engagement by offering wellness programs, personalized insights, and incentives for healthy behavior. Such initiatives can increase awareness and encourage insurance adoption. Policymakers should focus on promoting digital health literacy and ensuring data privacy and security to build consumer trust in digital platforms. For consumers, the study emphasizes the importance of utilizing digital health tools to make informed health and financial decisions. Overall, the study concludes that digital health applications have the potential to significantly influence insurance buying behavior by bridging the gap between health awareness and financial planning.

9. Limitations and Future Scope of the Study

Despite providing meaningful insights into the relationship between digital health app usage and insurance buying decisions, the study has certain limitations. Firstly, the research is based on assumed primary data, which, although designed to reflect realistic consumer behavior, may not fully capture the complexity of actual market conditions. Secondly, the use of convenience sampling limits the generalizability of the findings, as the sample may not adequately represent the diverse population of digital health app users across different regions and socio-economic backgrounds.

Another limitation is the scope of variables considered in the study. While the research focuses on digital health app usage, health awareness, and perceived usefulness, other important factors such as trust, privacy concerns, financial literacy, and cost of insurance have not been included. These variables may also play a significant role in influencing consumer decisions and could provide a more comprehensive understanding of the phenomenon.

Additionally, the study employs basic statistical techniques such as descriptive analysis, correlation, and simple regression, which, although appropriate for the scope of the research, may not capture more complex relationships among variables. Future studies can use advanced analytical methods to explore mediating and moderating effects.

Future research can expand this study by including a larger and more diverse sample to enhance the generalizability of the findings. Researchers may also explore comparative analyses across different demographic groups or geographic regions to gain deeper insights into consumer behavior. Longitudinal studies can be conducted to examine how the impact of digital health apps on insurance decisions evolves over time, particularly with rapid technological advancements. Furthermore, integrating additional variables such as trust, perceived risk, and service quality can provide a more comprehensive understanding of the factors influencing insurance adoption. Such research would contribute significantly to both academic literature and practical applications in the fields of digital health and financial services.

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