



**A Qualitative Approach to Explore the Lived Experiences and Cultural  
Influence  
that Shape Public Confidence  
in Sri Lanka's General Insurance (Non-Life) Sector**

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## Abstract

This study has a qualitative approach in exploring the lived experience and cultural influences that shape public confidence in Sri Lankan general insurance sector. The purpose of carrying out this study is to explore the real meaning that effect on the low insurance penetration in the general insurance sector. Despite the economic resilience and other development, this number is considerably lower compared to other regional peers. The study has been conducted using in-depth interviews, selecting 16 participants to cover the insights of the public, industry and the regulators. 08 members have been selected from the public to get real insights on their lived experiences and cultural influences; 05 members from insurance companies who represent different departments, sales, underwriting, and audit; and 03 legal officers and supervisors who work for regulators to represent regulator insights on the subject matter. The research has been based on the academic guidance of sensemaking and institutional theories as substantive theories to support the scholarly background. The data has been analyzed by hermeneutic phenomenology analysis to reveal the real meaning-making of the participants. Finally, the findings have revealed that public confidence is not a single criterion in building public trust in insurance but a mix of effects influenced by public perception, industry practices and regulatory forms as well. This research is providing scholarly contribution to academia and strategic solutions for the industry and the regulator as well.

**Keywords:** General Insurance, Qualitative Approach, Public Confidence, Lived experience, Cultural Influences, Sri Lanka

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## **Abbreviations**

|          |                                              |
|----------|----------------------------------------------|
| CESS     | Central Excise Service Tax                   |
| CTR      | Cultural Theory of Risk                      |
| DTPB     | Decomposed Theory of Planned Behaviour       |
| FGD      | Focus Group Discussion                       |
| GDP      | Gross Domestic Product                       |
| GI       | General Insurance                            |
| HOD      | Head of Department                           |
| HPA      | Hermeneutic Phenomenology Analysis           |
| HR       | Human Resources                              |
| IPA      | Interpretivist Phenomenology Analysis        |
| IRCSL    | Insurance Regulatory Commission of Sri Lanka |
| ITh      | Institutional Theory                         |
| MREC     | Medical Research Ethics Committee            |
| NBT      | National Building Tax                        |
| NHIA     | National Health Insurance Authority          |
| NHIS     | National Health Insurance Scheme             |
| OB       | Organizational Behaviour                     |
| PDPA     | Personal data Protection Act                 |
| PHIS     | Private Health Insurance Schemes             |
| PHS      | Private Healthcare Services                  |
| REC      | Research Ethics Committee                    |
| SERVQUAL | A key framework measuring service quality    |
| TPB      | Theory of Planned Behaviour                  |
| UoC      | University of Colombo                        |
| UWTSD    | University of Wales Trinity Saint David      |
| VAT      | Value Added Tax                              |

# 1. Introduction

## 1.1 Background and Context

Life protection and indemnifying loss, is one essential role in insurance. Yet in the Sri Lankan, general (non-life) insurance (hereafter GI) sector continues to face challenges in reaching a significant penetration rate. Recent data indicates that insurance uptake remains at 0.8% of GDP in 2023 (Mordor Intelligence, 2025), a rate considerably lower than regional peers in South Asia. The structural and economic determinants such as affordability, product design, and regulatory frameworks have been widely studied. But the subjective dimensions of public confidence embedded in lived experiences, and cultural narratives remain unfathomed and yet to study. This gap is a critical point in the insurance uptake of particularly classified in the GI classes; such as property, health, and liability, depend heavily on perception, confidence and trust rather than purely rational benefit calculations.

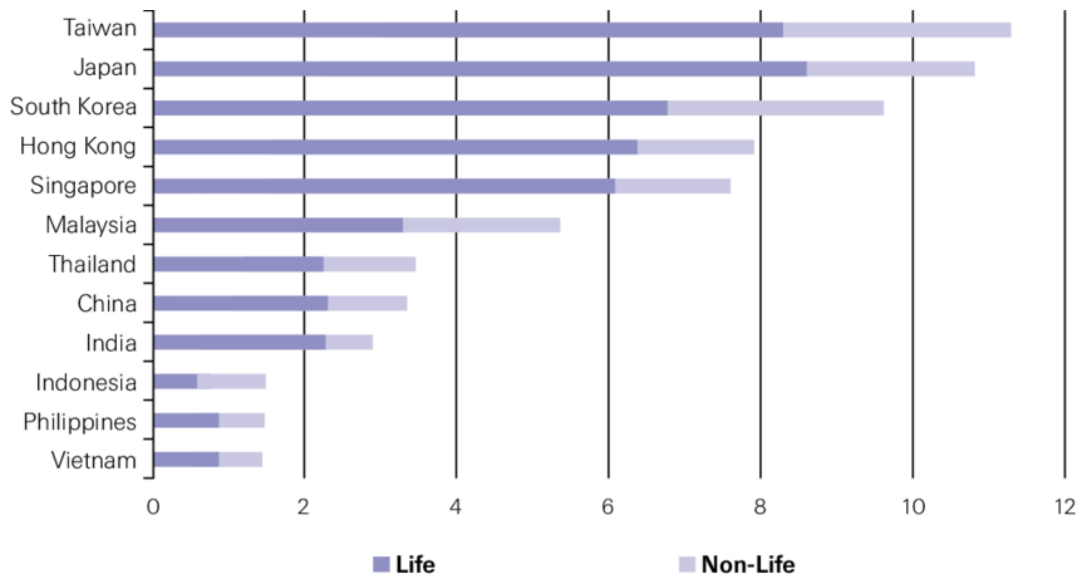


Figure 1. Insurance penetration in Asia 2023

Source: Uploaded by Tapen Sinha (Sinha, 2025)

According to the published empirical studies, that public confidence in insurance is a significant factor. In the previous findings, there are key barriers to overcome mistrust, lack of awareness and cultural attributes, especially in the low-income population in rural areas (UoC; IRCSL, 2024). Simultaneously, that cultural and attitudinal barriers such as; fatalism, perceived irrelevance, and scepticism toward insurers suppress the adoption even when products are

affordable (Daily FT, 2024). These findings emphasize that the challenges in the Sri Lankan insurance market is not simply economic but deeply informative, requiring a knowledge of how individuals feel of insurance in their everyday lives.

The most important and the central of the study is the live experience of people. According to interpretivist scholars; (Berger & Luckmann, 2016), and (Giddens, 1990), that personal encounters and cultural narratives are the socially-constructed base on the institutional confidence. (Roth & Liber, 2007) explain the peer recommendations, claim services, relationship of agent-customer, often shape the confidence and trust in insurance and concurrently the negative claim experience and the poor communication erode the confidence of purchasing insurance.

Although, the digitalization and the respective regulatory forms have increased the efficiency of the operations, in the Sri Lankan insurance market, it is still being complexed in the fragility of the customer sentiments particularly after the effect of COVID – 19 (KPMG Sri Lanka, 2021). The public confidence survey conducted by the IRCSL similarly exposed a disarticulation between the industry essence and public understanding, underlining the need for empathetic, culturally rooted engagement. Cultural influences such as religious beliefs, traditions, and community critiques play a pivotal role in shaping the perceptions of risk and financial resilience.

According to (Schwandt, 1994) and (Denzin & Lincoln, 2011) proclaims, interpretivist paradigm is more appropriate to explore how individuals construct meanings around socially-built concepts. Therefore, a phenomenologically qualitative approach, provides a foundation to explore how the Sri Lankans interpret insurance through lived experiences, cultural influences, and social interactions.

This study primarily seeks to bridge the identified gap by studying the interpretive dimensions of public trust in the Sri Lankan GI sector. Focusing on lived experiences and truth-finding will provide valuable insights into the construction, erosion, and negotiation of trust in daily interactions. These findings will have implementable solutions for insurers, regulators, and policymakers, allowing them to design customer-oriented strategies, culturally rich communication, and trust-building actions that align with public senses rather than abstract economic models.

## 1.2 Research Problem Statement

The industry holds a contradictory position while it's structurally important for economic resilience, its penetration remains significantly low. Current data indicates insurance penetration at around 0.8% of GDP, a rate that signals not only stagnant market growth but also a more profound issue of public disengagement. Conventional explanations such as affordability constraints, product complexity, and regulatory inefficiencies have been broadly documented. Yet it is unable to deeply explain these factors, as major segments of the population remain hesitant to engage with insurers or intermediaries. The most critical challenge lies in the interpretive dimensions of public confidence, yet they haven't been adequately studied.

In the Sri Lankan context confidence in insurance is literally based on individuals' live experiences with claims settlements, relationships with agents, or narratives spreading within communities. These experiences carry more weight than policy terms, conditions, product features or pricing. Single negative feedback in disputed claim or poor communication can erode trust for years, while positive feedback can foster loyalty.

Sri Lankan society is deeply embedded in religious values, family obligations, and community discourse, all which effect on risk perceptions and financial responsibilities. These cultural narratives interact with personal experiences, leading to various interpretations of insurance, ranging from disbelief to cautious acceptance. Without exploring these social dimensions, insurers are misaligning their strategies with public sense, preserving mistrust and disengagement.

Previous research has been largely based on positivist paradigms, focusing on macroeconomic indicators, actuarial data, or survey-based awareness measures. However, the way the public constructs the meaning of insurance and how these assumptions influence their buying decisions has not been explored. Further, this gap has limited the industry to designing policies to resonate with the lived experience of the public. Therefore, in this study in-depth qualitative research will be conducted to explore the lived experiences and cultural effects that directly impact in the Sri Lankan GI sector. Without such insights the stakeholders, including regulators, are failing to address the public with appropriate marketing communication to the right audience. Hence, this study won't be only an academic advancement but also actionable guidance for the

entire industry to build strategies by bridging the interpretivist gap aligned with everyday life realities.

### **1.3 Research Questions**

Tenenberg (2014) emphasizes that strong questions relate the “intellectual puzzle” and ensure alignment between theory and practice (Tenenberg, 2014). In this study, framed in Sri Lanka’s GI sector, the research questions are focused to abstract realities in lived experiences, trust, and cultural influences, those are derived on how people construct meaning about insurance in everyday life. By fencing the research scope in a subjective perception rather than economic indicators on quantitative findings, these questions are enabling to explore the public confidence as a socially constructed phenomenon, advancing both academic understanding and industry practice.

#### **1. How do the Public in Sri Lanka feel about GI in their everyday life?**

**Purpose:** This question aims to uncover the reality with insurance is sensed by the public not as a financial product, but as a social and emotional derivative based on personal experience, cultural values, and everyday realities.

#### **2. How do public experiences, influence public trust or mistrust in insurance?**

**Purpose:** This question helps reveal how trust is built, destroyed, or negotiated over time through real-world scenarios.

#### **3. How do cultural influences and social interactions directly impact in the risk perception in insurance?**

**Purpose:** To investigate how extensive cultural beliefs, family norms, religious values, and peer recommendations influence the role of insurance in their financial responsibilities. This question explores how individual meaning-making interacts with collective socio-cultural limitations that affect insurance uptake.

## 1.4 Research Objectives

According to Creswell (2007) that, clearly defined objectives lead the direction and coherence in qualitative research, ensuring balance between the central phenomenon under study and meaningful outcomes (Creswell, 2007). These objectives will ensure that study will be focused on the interpretive lens of public perception in insurance.

1. To explore how individuals in Sri Lanka interpret and make sense of GI in the context of their everyday lives.
2. To examine the lived experiences that shape public confidence in insurance providers and products.
3. To investigate how cultural influences, social norms, and interpersonal relationships influence perceptions of risk, protection, and financial responsibility in relation to insurance.

## 1.5 Significance of the Research

The previous researches have been conducted mainly focusing on the objective measures in positivist approach; affordability, regulations and product development processes affect to the insurance sector as a whole. Simultaneously, there is an untapped dimension that has been socially constructed and to be explored on interpretivist, phenomenological approach to understand the core of the subjective realities based on lived experiences, cultural influences and public confidence. The most recent research conducted on qualitative approach to find the impact of *insurance industry activities on insurance performance on ROE in the regions of India, Pakistan and Sri Lanka* (Rathnasiri & Buddhika, 2024), found out that the insurance penetration has a moderate relationship between the product diversification and industry performance. Furthermore, these previous studies have more focused on both life and non-life aspects together as whole industry. Hence, there is a lack of specific attention on the perception of GI classes and the understanding of the concept among public. This qualitative perspective will provide a deeper insight that how public experience based on claim settlements, customer-agent relationship and peer recommendations that would shape the perception of insurance specifically in Sri Lankan, GI context.

## **1.6 Actionable Contribution.**

In a nutshell this research will provide a significant actionable contribution to bridge the gap between academic space and the industry practises by offering in-depth theoretical advancement and strategic solutions. The interpretivist findings of this study will support for designing the customer centric strategies to enhance the public awareness and resonate with people's beliefs and realities rather focusing only on the demographic segmentations. This paper will allow insurers to tap the market beyond demographics, as findings will expose more vital data regarding the people's everyday lived experiences and their confidence. The interpretation of the data will reveal the public's perceptions of GI practices, while insurance service providers may focus on enhancing and redesigning service standards, improving employee training in customer care excellence, and implementing suitable marketing activities to build long-term trust with a diverse audience. The findings related to cultural narratives and social norms will enable insurers to develop the most effective communication strategies that resonate with the public, creating more valuable and relatable messages. Regulators may use the findings to strengthen the frameworks and guidelines in customer protection protocols ensuring that they would address the exact cultural sense and avoid misconceptions about insurance. By uncovering all the aforementioned findings this research will significantly contribute to the industry stakeholders and the academia the foundation of building confidence, improving the customer purchase capacity and strengthening the contribution to support market resilience.

## 2. Literature Review

The study of exploring the lived experience and cultural influence in public confidence that shape the Sri Lankan GI sector is fundamentally a deductive research based on existing theoretical knowledge and literature review. Rocco and Plakhonic (2009) emphasize that literature reviews not only integrate prior studies but also establish the intellectual skeleton for researches designed by connecting theory, concepts, and empirical evidence (ROCCO & PLAKHOTNIK, 2009). Despite industry structural changes, confidence is more complexed and nuanced of affordability of the products but it is deeply embedded in lived experiences, institutional legitimacy, and social meanings. This literature review elaborates theoretical frameworks relevant to the formation of confidence and investigates three empirical studies that employed qualitative interviews to explore trust and perception in different insurance markets. Together, these sources demonstrate the interpretivist foundations of the current studies and articulate the methodological gap in researches conducted in Sri Lankan context.

### 2.1 Theoretical Perspectives

The research topic is rooted on several theoretical frameworks that support for the scholars in investigating the public confidence and various sociological phenomenon. **Social Constructionism** is relevant in terms of investigating subjective means about public confidence. Berger & Luckmann (1966) argue that reality is socially constructed through language, interaction, and shared meanings of individuals (Gustafson, 1968). Social-constructionism is the prime relationship between the individual and the society and the person is not existing without a pre-existence network (Burr, 2015). Scholars highlight that GI, is a poorly understood phenomenon that has a global view on its underwriting practices and periodical disasters (Owadally, et al., 2018). These researchers emphasize that the behaviour of the social system alias the interaction or the interdependency of the customer and insurer is qualitatively differed individually (Owadally, et al., 2018). As highlighted by Kunreuther et al, fear as a socially constructed phenomenon, has a direct impact to the insurance uptake as underwriting managers in insurance industry tend to follow the guidelines outlined by the actuaries rather making fearless decisions on customer-friendly premium computation which has a direct impact in public confidence (Kunreuther, et al., 2013).

According to Crotty (1998), **phenomenology** could be denoted as both research methodology and theoretical perspective as well (Crotty, 1998). Phenomenology in qualitative research has two derivatives such as descriptive and interpretivist. Descriptive phenomenology focuses on the live experience on individuals' day to day life perceptions and interpretivist phenomenology focuses on more complex and ambiguity-laden phenomena which refer deeper-meaning (Matua & VanDerWal, 2015). Researchers argue that the purpose of the descriptive phenomenology is to transfer the message of qualities such as attention on vivacity and propensity on disclosure is much important (Williams, 2021). According to Creswell's Five Approaches, the phenomenology navigates this research by focusing on lived experiences and subjective interpretations (Creswell & Poth, 2018). Phenomenology provides a lens to focus how individuals interpret insurance in their everyday life setting.

Insurance is based on the service sector. In business perspective, trust is the platform where the whole business is railed on. The trust in customer on indemnifying any risk is transformed as a premium or the monetary value for the risk evaluated. Hence, the most critical success factor in insurance fundamentals is trust (Iseava, et al., 2020). Trust is a complex construction built among individuals, group of people and organizations (Fulmer & Dirks, 2018). Researches have argued that conceptualization of trust in multiple lenses of willingness, expectation, confidence, belief, attitudes and a state of psychology differences between conceptualizations, have created **misunderstanding and miscommunication** (Khodyakov, 2007). Based on the Mayor et al's (1995) seminal work, majority of the service sector scholars have elaborated that trust is an intension and it is influenced by the trustor's natural tendency to trust and the trustees' trustworthiness (Mayer, et al., 1995). Upon the forementioned literature review on **trust theory**, the customer's trust is an asset which increase the competitive advantage of the firm (Iseava, et al., 2020).

The **Cultural theory of risk** (CTR) has a different and important impact on insurance as it is preliminarily based on trust and the risk collectively. The theory explains the social conflicts over risk. The CTR was elaborated by Mary Douglas and later on cleared by Aaron Wildavsky (1982) (Rippl, 2002) and this psychometric paradigm fundamentally focuses on the human cognitive facts, that has a direct impact on the individual risk perception (Rippl, 2002). Even though the theory provides large contribution in many empirical works, the psychometric nature

of the theory does not influence the social and cultural nature of the risk perception (Vaughan & Nordenstam, 1991). In some recent empirical research work conducted in the context of Kenya, the cultural belief has negative impact for the insurance uptake in Kenya, due to the incompatibility in available products, poor communication on language constrains and the cultural norms (Aswini & Babylatha, 2021). The religion as a component has a strong influence to individuals' belief and culture, whereas in Islamic culture, has negative impact on the insurance uptake and risk perception (Outreville, 2013).

When it comes to public confidence and trust in insurance, the frameworks of **service quality and justice** are essential in effective customer service. According to Parasuraman, Zeithaml & Berry, the service quality has a direct impact for the overall customer judgement of service excellence. Further, the service quality is measured by the modal of SERVQUAL. The model justifies that service quality has five dimensions such as; reliability, responsiveness, assurance, empathy and tangibles (Parasuraman, et al., 1988). Justice refers to customer perceptions of fairness in service delivery, especially in service failures an instant recovery is required. The service justice has three dimensions; distributive, procedural and interpersonal (Blodgett, et al., 1997). In insurance, distributive justice relates to fair claim settlements, procedural justice for transparent departmental processes, and interactional justice for respectful communication. These frameworks explain how specific experiences shape long term confidence, and why negative experiences can have enduring effects.

## 2.2 Substantive Theories

Aligning with the research focus, **Sensemaking theory** would provide contribution to academia on qualitative, interpretivist methodology. According to Karl E. Weick et al., sensemaking is turning circumstances into situations (Weick, et al., 2005). Obstfeld highlights that sensemaking is tacit, private, complex, past to make it explicit, public, simple order in hand (Obstfeld, 2005). Mills argues simply that socially powerful positions can influence the construction of the social realty (Mills, 2003) and it reveals that power can simply influence that peoples' decision in acceptance, rejections or taken for granted (Pfeffer, 1981). Sensemaking simply explains how people give meaning to complex, ambiguous and uncertain situations (Weick, et al., 2005). Insurance is a concept based on complexed, information and event oriented.

Sensemaking is the central to the construction of social trust. The articulation of sensemaking related to insurance phenomenon, public trust is not only the fact, but the perception of how they interpret the meaning of policy terms and conditions, experiences with service disputes and how they describe about the relationship with the insurance company. Some scholars argue that sensemaking explains that why two people with similar experience would give different outcomes (H.J.Lanham, et al., 2015). In Sri Lanka the financial literacy is substantially lower than the general literacy (Deyshappriya, et al., 2024) hence, trust in public is historically made (Mudalige, et al., 2014). Further, insurance is a contractual risk management tool consist with a specific technical language, with certain contractual agreement with delay outcomes (Chatterjee, 2025) which is purely an ambiguous system. Connecting sensemaking into insurance, fills the knowledge gap where current understanding of the subject is insufficient to understand the realm of insurance (Kemppainen & Uusitalo, 2022); how public be influenced by the social, media and environmental recommendations driven on plausibility not on accuracy for their decisions (Nardon & Hari, 2022); and how their distrust experience influence their confidence level in decision making (Bentley, 2016). The literature in sensemaking emphasizes that sensemaking is event driven (Maitlis & Christianson, 2014) that has specific shocks and discrepancies in their daily routines. Therefore, negative claim experience has a direct impact in public confidence and the trustworthiness of the voluntary purchasing capacity (Ashford, et al., 2024). Exploring the public confidence in the Sri Lankan GI sector, sensemaking theory provides a core theoretical contribution on analysing public narratives in thematic analysis (Ahmed, et al., 2025). Therefore, researcher suggests that sensemaking theory as a substantive theory for exploring the lived experience and cultural influence in public confidence in insurance with a qualitative touch.

Insurance, as a business concept, primarily structured on a legitimacy and professional norms. This feature has always been challenging to approach the target market with appropriate business practices and ethics complying to law. Therefore, the researcher believes that **Institutional Theory** (ITh) is the most relevant in studying public to conceptualize the real facts on public confidence which is not only based on individual experiences. ITh explains how is the OB and the customer perception articulates with each other on a legally formed regulations and norms as a “*rule of the game*” (North, 1990),(Drew, 2024). Institutions are recognized as structures that controls human behaviour, yet institutions enable the behaviour not exist (Czech,

2014). Scholars argue that the nature of the human interactions are complicated and costly in terms of negotiating, convincing and enforcing agreements. Hence, the institutions by its law make the human behaviour more predictable and manageable (Cherif & Hasanov, 2025). According to Richard Scott (2014) the ITh has driven on the legitimacy, stability and the social beliefs connected each other on three main pillars; regulative, normative and cultural cognitive (Scott, 2014). In the context of Sri Lankan GI sector regulative pillar more focuses on the regulations, laws and policies. Companies charge specific mandatory taxes such as; levy of CESS, VAT, Stamp Duty, NBT, Policy Fee and Compulsory Excess, in compliance with the Regulation of Insurance Industry Act (IRCSL, 1962). Abide with the normative lens, insurance companies are more focusing on their shared values, norms and code of conducts. Despite the highly competitive nature of the industry, companies tend to adopt sustainable strategies not only to mere compliance with the regulatory requirements but to showcase their ethical obligations to the public as well (Govindarajan & Kindappanaravind, 2025). The cultural-cognitive pillar, focuses on the new innovation, culture of crisis management and resilience (Marangos, 2022). In the insurance industry the institutional legitimacy reflects the public perception of the insurance company and the acceptance of its business operation as standard, socially valued and reaching the respective regulatory standards (Lally & May-Scott, 2024). Some scholars argue that high legitimate insurance companies are more trust worthier than others in customer perspective and long-term business operations which has retained 90% of their customer base (Balson, et al., 2025).

### **2.3 Empirical Studies Using Qualitative Interviews**

**Sadigov's (2024)** drives the research on *Cost of a Policy: Social Trust and Health Insurance Uptake in Azerbaijan and Emerging Markets* by fencing the scope within the emerging markets in Health Insurance. The most relevant similarity of this empirical study related to the research topic is; both the scope is limited for a low penetrated markets. Sadigov has raised a research question as, “*Does generalized social trust influence the likelihood that people voluntarily purchase health insurance?*”. This question raised because there is conflicting evidence in previous literature that some argue low social trust leads people to buy formal insurance for security and others say distrust in institutions leads people to avoid formal insurance and rely on informal networks or community safety nets instead. The research has been conducted on mixed methods whereas quantitative analysis (multivariate regression) using large-N cross-country data

from 93 emerging markets and qualitative focus group discussions (FGD) were done in Azerbaijan, to explore context, culture, and informal support networks. In the FGD there were 3 main groups consist with 8 members totalling 24 participants. These groups have been represented the social groups such as; current clients of the largest local insurance company, current clients of other insurance companies, and people who are potentially interested but not yet clients. The discussion topics covered understanding of insurance, awareness of local insurance products, use of insurance, satisfaction, loyalty, perceptions of salespeople and the insurance market, etc. The paper mentions that there is a statistically significant positive effect of generalized social trust on the voluntary purchase of health insurance. Ultimately, Sadigov suggests that social-trust and in societal institutions broadly facilitates uptake of formal health insurance schemes. As implications the researcher emphasizes that policy making in the emerging markets, increasing social trust sometimes through transparent institutions, community engagement, fair governance perhaps be critical to improving voluntary health insurance coverage (Sadigov, 2024). This empirical paper contributes academic rigor for future researchers align with the methodological approaches and to expand the research to different geographical contexts as well.

**Asante, Bonney and Twum (2025)** conducted descriptive qualitative research on financing private healthcare services aligned with health insurance schemes (PHISs), within the scope of Ghanaian Health Insurance. This research is primarily focusing on the institutional legitimacy that NHIS influences on the sector by addressing the limitations in the insurance coverage, public perception about the inefficacy, and the restricted benefit packages and services. The researchers are particularly focusing on studying the complications that have arisen due to the post-pandemic impact on the PHS sector in Ghana and finding solutions that integrate with health insurance packages. The findings indicate that the Ghanaian insurance sector operates within a highly regulated environment, similar to that of Sri Lanka, where certain regulatory practices suppress positive perception of insurance. Asante and the team dedicate themselves to identifying the precise factors that impact the performance of PHS and their client engagement. The research was specifically designed to conduct interviews. Thereby, the most critical challenge was the poor commitment; out of 12 registered participants, they could obtain responses only from 8 participants. From the participants' perspective, they may have faced their own challenges while participating in the interviews, and the researchers suggest that these participant barriers should be

acknowledged as a limitation, as they had a significant impact on data collection. The study has highlighted that the accreditation and licensing requirements align with the complex regulatory framework for controlling PHS in Ghana, which indicates a greater emphasis on institutional theory. In the research findings, the facts emphasised regarding financing healthcare through the insurance platform are significantly similar to those in the Asian context, as the industry holds substantial power in establishing legitimacy. Therefore, according to the research conclusion, although insurance is a platform to make PHS services attractive by providing flexible packages and services, the excessive control by the regulations may suppress trust in the public, as they will predict the rigid and systemised services that would not support them in their claiming process. Further, Asante and team elaborate those participants are being more urbanised and their perceptions considerably differ from the rural participants if they have interviewed. Therefore, the feedback from participants does not provide a comprehensive understanding of the research purpose. In this case study, the author critically analyses and conceptualizes the relationship between sensemaking institutional theory as a whole.

The empirical paper by **Zalilah Abdullah, Yea Lu Tay, Noor Hasidah Ab Rahman, Mohammad Zabri Johari and Norrafizah Jaafar (2025)**, was researched on “*Factors influencing the intention to purchase health insurance among middle-income Malaysians: a qualitative study*”. This study elaborates the components effect on the intention of purchasing health insurance by middle-income Malaysians.’ The research has been designed on qualitative phenomenological approach based on 78 semi-structured interviews where participants have been selected among adults who had recently purchased public or private healthcare insurance policy. The research has been substantively supported by the DTPB. The study emphasizes that willingness to purchase insurance is influenced by the public perceptions of policy-benefits, the reasonability of the premium, meeting the social expectations of the policyholder’s sense of cost management and accessibility for the required information. Majority of the participants reflect that health insurance policy is a beneficial in terms of securing time in public hospital procedures and useful protection at an unexpected health concern. The theoretical perspective is based on the DTPB which is an extension of TPB. The research methodology is designed on descriptive qualitative research and the data collection is conducted by semi-structured interviews. The theory of DTPB only has been used in data analysis section, although the interview guidelines have not followed

it. The study has been limited to the qualitative data approach hence the quantitative aspect of the problem matter is untapped. The research has obtained ethical consideration approval from the MREC in Malaysia. Further, the sample population is not representing the technologically literate tech-savvy market where it has created a gap of the insights and feedback of the forementioned population. Subsequent to the above critical review of the empirical paper, the study has contributed substantial knowledge of the research area and for the contribution in interpretivist aspect for academia as well (Abdullah & L.T. Yea, 2025).

#### **2.4 Conceptual Framework: Public Confidence in Sri Lankan GI Sector**

The conceptual framework illustrates the interconnection of each component those effect on public confidence in the Sri Lanka's GI sector. As a socially constructed end-product which has been derivate by multiple interacting levels. The research has been conducted on interpretivist, phenomenological perspectives based on substantive theories such as sensemaking and institution. These conceptual insights evaluate cultural risks, justice in service issues, and institutional legitimacy. At the **individual level**, the confidence or the trust is created by personal lived experiences and individual perception of the risk. In insurance, lived encounters in claims settlement, agent interactions are interpreted through customer expectations, emotions, and sensemaking processes (Weick, et al., 2005). At the level of **Interactional**, the service quality and justice for both the customer and the insurer (Parasuraman, et al., 1988) explain how reliable is the claim settlement, responsiveness, and candidness directly shape or erode trust. In other aspect procedural and interactional justice on institutional grounds are important and influential to confidence repair (Lally & May-Scott, 2024). The **Community & Cultural** level reflects the social constructionism of Berger & Luckmann (1966) and CTR (Douglas & Wildavsky, 1983). They emphasize how cultural narratives, fatalism, collectivism, and religious beliefs shape interpretations of insurance (Gustafson, 1968). Peer narratives and community discourse accelerates or diminish confidence. And also, it is shaped by the individual level confidence and the trust built on the institution as well. At the level of **Institutional** trust in abstract systems (Holmström, 2007) and institutional theory (Suchman, 1995) emphasized legitimacy, transparency, and regulatory trust. Public confidence depends on whether insurers and regulators synchronize with public expectations and manifest accountability. Finally, the **Relational** level, also highlights in the relationship marketing (Morgan, et al., 1994) is based on trust theory, the

importance of long-term trust, benevolence, and transparent communication. Agents act as connectors between institutions and communities, intellectually the law and trust. When these levels synchronize positively, the level of confidence increases, directing to a higher insurance uptake. Discrepancies in poor claims services or cultural strives preserves low penetration. Below illustration displays how these dynamics are interpreted by the Sri Lankan consumers on a conceptual framework.

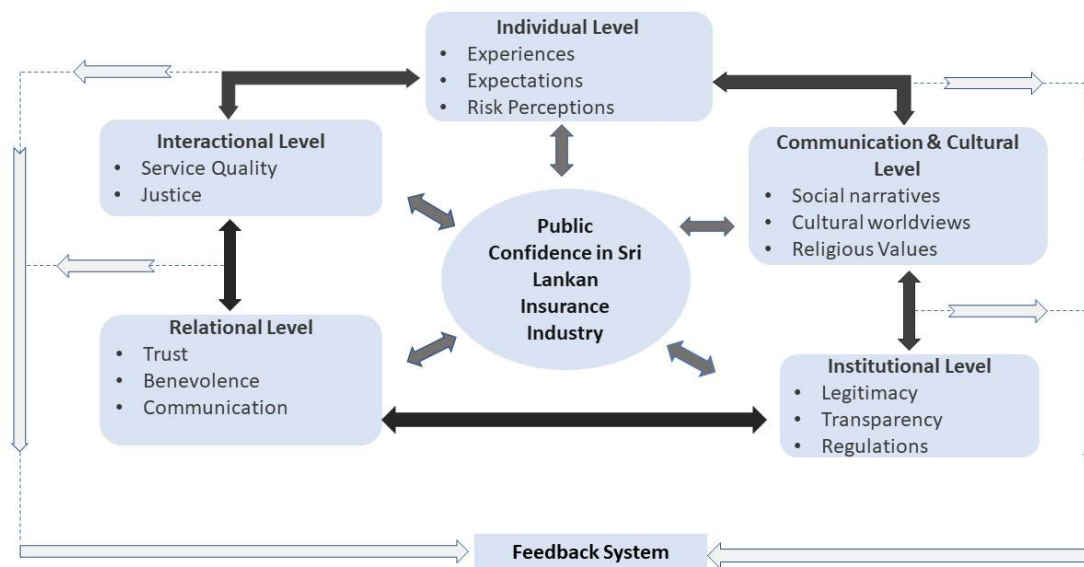


Figure 2. Conceptual Framework of Public Confidence in Sri Lankan GI Sector

Source: Developed by the author

The five levels in the conceptual framework are not isolated; they are interdependent and dynamically reinforcing. The relationship between the individual level and the interactional level depends on personal experiences that are shaped by service encounters. Further, an efficient claims process or empathetic agent interaction can transform risk perceptions and build trust. Vice versa, poor service quality reinforces scepticism and negative expectations. The relationship between interactional experiences and community & cultural factors indicates that service experiences are shared and interpreted within communities, where a single claims dispute can evolve into a cautionary tale that influences cultural narratives and collective attitudes. Further, Cultural norms also shape what is considered “fair” or “respectful” in service. The connection between community and culture and institutions illustrates how cultural norms influence institutional practices. If

regulators not align with community values (e.g., religious fairness, social justice), legitimacy increases as well, and the Institutional failures (e.g., lack of transparency) may erode trust across the entire communities. The interdependency of institutional and relational points is that institutional legitimacy supports relational trust, where agents and insurers who operate within a trusted regulatory framework are more likely to be considered credible. Further, relational trust can also buffer institutional shortcomings as a trusted agent may restore confidence even when the system falters. Finally, the interaction between the relational and individual covers the long-term relationships (relational level) shape individual expectations, loyalty and emotional responses and the trust built over time influences how individuals interpret new experiences. Individual feedback loops (positive or negative) are connected into relational dynamics. These relationships form a feedback system, where confidence is co-constructed through experience, narrative, and institutional legitimacy.

### **3. Research Methodology**

#### **3.1 Paradigm**

This study is framed within the interpretivist research paradigm, which presumes that social reality is subjective, heterogeneous, and socially constructed. That knowledge is generated through understanding of individuals' meanings, interpretations, and personal experiences as oppose to objective measurement or positivist generalization (Cresswell & Poth, 2018); (Schwandt, 2015). Interpretivism is the most pertinent in, how people make sense of multiplex social phenomena within specific cultural and contextual settings (Denzin & Lincoln, 2011). Embracing interpretivism, in this scope of research identifies that confidence in the Sri Lankan GI market is unfathomable as a constant or measurable construct without exceptions (IRCSL; University of Colombo, 2021). Based on Crotty's nursing phenomenology helps understanding a phenomenon such as insurance, therefore it requires an approach that privileges participants' opinions and subjective interpretations (Barkway, 2001). Phenomenology is employed within this paradigm as the most appropriate methodological orientation, as it focuses on exploring the essence and meaning of lived experience as perceived by individuals themselves (Smith & Megumi, 2021).

#### **3.2 Ontology**

The ontology embraces a relativist and constructivist stance, align with interpretivist phenomenological cores. Relativist (local and specific constructed realities) ontology highlights that reality is not unique or objective, but rather diverse and constructed on social norms, with various realities existing concurrently based on individuals' experiences and interpretations (Guba & Lincoln, 1994). From this view, reality is bound of human consciousness; instead, it is continually affected by social interaction, procedural, and cultural meaning-making (Schwandt, 2015). Within this study, public confidence in the GI market is understood as big data driven industry, the realities built on individuals' narratives, perceptions, and experiences of insurance institutions, products, claims processes, and social discourse are logically explained (Pătrașcu, 2013). This aligns with phenomenological ontology, which emphasizes how phenomena appear to consciousness and how the world is experienced rather than objectively measured (Husserl, 1970), (Mooney, 2012). Accordingly, the research will not seek to explore a unique "true" level of confidence, but rather to seek the multiple realities through which confidence is experienced and understood by participants in Sri Lanka.

### **3.3 Epistemology**

Epistemologically, this research is built on the assumptions that knowledge of insurance is co-created through the interaction between the researcher and the participants. The insured's knowledge about the insurable risk and the indemnity is the most pivotal rational that the researcher is aiming to seek. The extension of the knowledge in terms of risk, probability and benefits is viable in the insurance phenomenon (DNA Laboratories, 2007). Therefore, the knowledge is perceived as contextualized situation, and affected by both participants' opinions and the researcher's interpretive view (Denzin & Lincoln, 2011). In line with phenomenological epistemology, the study seeks to access participants' experiences of confidence in GI practices specially in Sri Lankan market context, while acknowledging that these accounts are interpreted by the researcher within a specific socio-cultural and theoretical framework (Manen, 2023), (Smith & Megumi, 2021). This epistemological position leads the use of qualitative methods, designed on in-depth interviews, which enable to explore rich context of meaning and allow participants to voice out how they understand and experience insurance in their everyday lives (Bryman, 2016).

### **3.4 Axiology**

Axiologically, this study is inherently value-laden, as the principals of insurance are fundamentally based on ethics, values and worthiness (C.J.Dougherty, 1992). Accordingly, the researcher's assumptions, professional background, and positionality inevitably influence the research process (Creswell & Poth, 2018), (Lincoln, 2018). Interpretivist phenomenological approach directly affirm these values rather than attempting to eliminate them, highlights reflexivity, ethical sensitivity, and respect for participants' perspectives (Denzin & Lincoln, 2011). In this study, the researcher's role is not to impose predetermined ideas, but to engage reflexively with participants' stories while striving for interpretive credibility and transparency. By acknowledging the value-laden nature of this research, the study enhances the trustworthiness and ethical integrity of its findings as it would reveal whether insurance is just a financially value created product or is it indemnifying the loss.

### **3.5 Creswell's Five Approaches**

The famous scholar Creswell introduced five major qualitative research approaches; narrative research, phenomenology, grounded theory, ethnography, and case study (Cresswell &

Poth, 2018). The prime concern is understanding the shared personal meanings and lived experiences in Phenomenological approach which is the most appropriate for this study because it is explicitly concerned with how people experience a phenomenon and how meaning is constructed through consciousness, perception, and interpretation. Below table showcase the stance of why not chosen other four approaches as methodological approach.

*Table 1. Cresswell's Five Approaches - Why Phenomenology*

| <b>Approach</b>             | <b>Focus</b>                                       | <b>Why not chosen</b>                                                 |
|-----------------------------|----------------------------------------------------|-----------------------------------------------------------------------|
| Narrative                   | Live stories of individuals                        | Too narrow; the focus is broader than individual biographies          |
| <b><i>Phenomenology</i></b> | <b><i>Live experiences and shared meanings</i></b> | <b><i>Best fit for the aim to explore perceptions and trust</i></b>   |
| Grounded Theory             | Developing theory from data                        | The research aim isn't to build a theory, but to understand a reality |
| Ethnography                 | Cultural group behaviour                           | The focus is not on a specific cultural group or setting              |
| Case study                  | In-depth study of a case                           | The unit of analysis is individuals, not organizations                |

### 3.6 Phenomenology

Phenomenology aims to explain human experiences (Neubauer, et al., 2019). Phenomenological studies examine these experiences through the descriptions provided by the people involved, often referred to as lived experiences (Finlay, 2009). The goal of a phenomenological study is to describe the meaning and significance that experiences hold for each subject. This method is particularly useful in areas where little prior knowledge exists, and data are typically gathered through interviews (Young, et al., 2018). To understand the lived experience which is central to the subject, the researcher must first set aside personal knowledge and beliefs to avoid bias. This process of tagging preconceived ideas is called bracketing. Descriptive phenomenology is used when the researcher aims to describe the phenomenon under study while bracketing their biases (Husserl, 1970). In contrast, interpretive phenomenology is applied when

the research question seeks to uncover the meaning of the phenomenon. In this approach, the researcher does not bracket their biases or prior engagement with the question under investigation (Frechette, et al., 2020).

### **3.7 Justification for the choice of Interpretivist Phenomenology**

The justification for the choice of interpretivist phenomenology is, that this study focuses on live experiences; how people make sense about their everyday experience (Smith, et al., 2021). Experiences of insurance are shaped by brand loyalty, financial positioning in the market (institutional power), regulatory norms, social narratives, and prior personal or communal encounters with insurers. The researcher possesses contextual and deeper knowledge of this study to capture not only what participants experience, but how they interpret and make sense of confidence in insurance within their lived realities aligning closely with the research aim and questions. As the researcher digging into the personal experience, the exact interpretation is essential and the researcher is following hermeneutic phenomenology (Zalta & Nodelman, 2025) to analyse themes and understanding the deeper meaning of the data collected.

### **3.8 Trustworthiness Framework on Public Confidence in Insurance Practises**

This study adopts Lincoln and Guba's (1985) trustworthiness framework and remains widely endorsed in contemporary qualitative research (Nowell, et al., 2023). Trustworthiness is addressed through credibility, transferability, dependability, and confirmability. According to this framework, in a highly volatile and dynamic market environment in insurance, the public confidence has been rated as moderate (IRCSL; University of Colombo, 2021). The credibility or the truth value of prolonged engagement is reflected by the time, when agent spends on the field work (canvassing / campaigns) to build up the rapport with the customer. To get feedback on personal customer experience would align with the feature of member checking and as triangularization. it is required to validate available data sources and information in order to trace the actual opinion about the customer for further innovation to increase insurance uptake. in transferability, thick description of the product spectrum of the GI sector is much important as the GI market is dominated by motor insurance. In meantime the sample of the research should be consisted with various opinions by policyholders, non-policy holders, insured who has lapse policies, staff etc., as purposive sampling. Keeping research record safe and having advocate by

an external industry expert will validate the dependability of the research work. Align with the reflexivity the research will be reported, the raw content of the public opinion without biasing to any conception. Further regular peer or supervisor discussions in the industry as peer briefing will be always supportive for data evaluation and analysis.

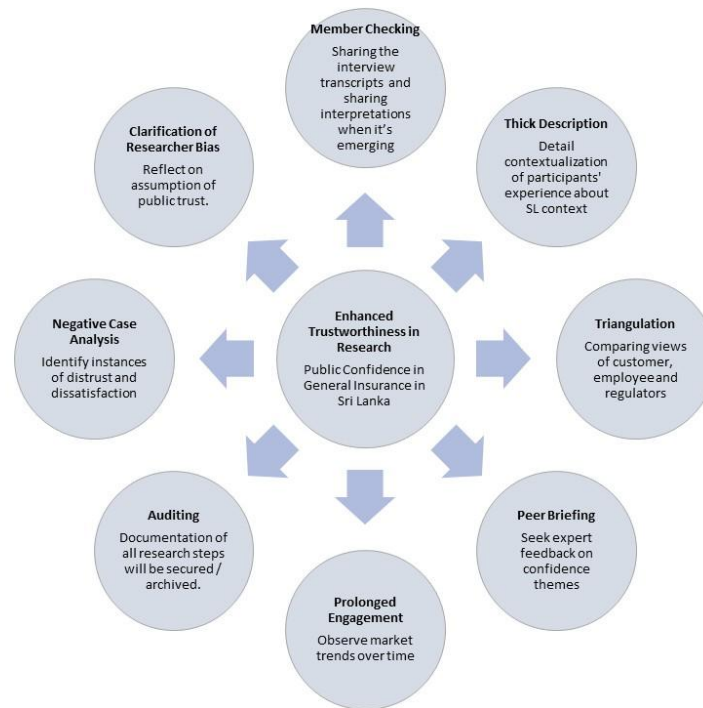


Figure 3. Trustworthiness Framework on Public Confidence in GI Practises

Source: Created by the author

### 3.9 Qualitative Data Collection Method

The researcher has selected qualitative interpretivist approach mainly conducted through in-depth interviews. While browsing the secondary data through various scholarly articles, it has been identified that research in the qualitative approach is insufficient to contribute substantial scholarly insights. Previous empirical studies have primarily employed a mixed-method approach across various contexts, particularly in the life insurance industry. To improve legibility, replace with: if the focus is on the GI sector, it will primarily pertain to health insurance. Therefore, in line with the problem statement, the researcher assumes that conducting in-depth interviews using a qualitative approach with open-ended questionnaires will be the most appropriate method for

capturing a detailed understanding of reality. It will explore the cultural influence by asking participants about the culturally embedded values in their traditions, religious beliefs, family background, income levels, and education levels. It will establish the participant's positionality by inquiring about their exposure to insurance, risk orientation, and personality traits. One-to-one interviews will be conducted physically or via secure online platforms based on the convenience and the availability of the participant subject to due ethical consideration approvals.

### 3.10 Participants

As described in the conceptual framework in section 2.4, the key research consideration relates to both public confidence and institutional practises. Hence, to explore the impact on public confidence in the Sri Lankan GI industry, the researcher believes that to get a comprehensive perception about the phenomenon, the sample set is to be derived by the participants who would represent the public, institutions and regulations as well. The researcher suggests forming participant groups totalling 16 members, as shown in the table below, with each individual being over 20 years old, since their opinions should be based on their experiences.

*Table 2. Categorization of Participants*

| <b>Participant Category</b>         | <b>Suggested Number of Participants</b> | <b>Inquiry Focus</b>                                                                                                                                                        |
|-------------------------------------|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Members from the public             | 08                                      | This group will consist of policy holders, non-policy holders, customers with laps policies, gender variant customers, customers follow different traditions and religions. |
| Members from the Industry Employees | 05                                      | This group is consisted with members from different levels of professionalism and                                                                                           |

|                                                              |    |                                                                                                                                                                                               |
|--------------------------------------------------------------|----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                              |    | different departments such as underwriting, sales, audit and claims.                                                                                                                          |
| Members from the Regulatory Institutions / Legal Supervisors | 03 | This group is consisted from the decision makers in policy making of government regulations to represent the institutional power and the influence for the industry structure and its uptake. |

### 3.11 Interviews

In line with the research paradigm, 10 open-ended interview questions have been carefully designed to explore the true idea of public confidence consistent with cultural influences and lived experience that shapes the phenomenon of the sensemaking aspect and the institutional respectively. The questionnaire has been designed as open-ended in all three languages Sinhala, Tamil, and English for a better understanding about the participant feedback, to seek the reality. The proposed time for a meeting will be limited maximum of 40 minutes upon the due ethical consideration approval. The questionnaire and the justification of each question are attached at Appendix 1.

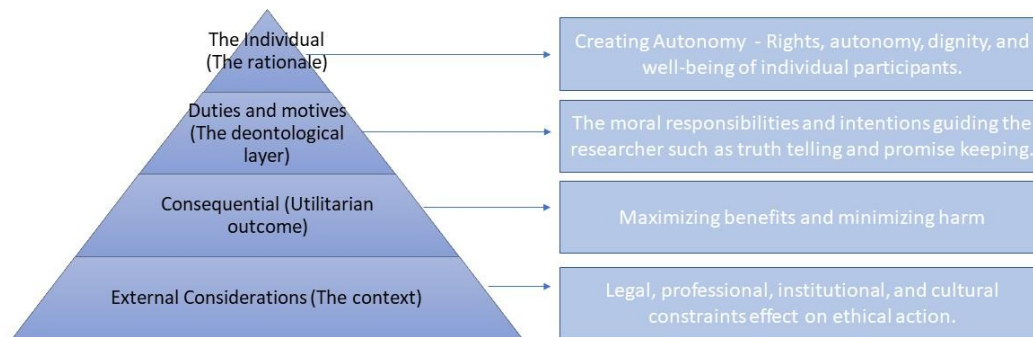
### 3.12 Data Analysis

Since the structure of the research is driven on understanding deeper meaning of lived experience, the researcher is conducting the data analysis process on hermeneutic phenomenology analysis (HPA). According to Heidegger, hermeneutics have a deeper meaning of human existence in a strong ontological foundation which is always on the move on a circle (Farin, 2021).

## 4. Ethical Consideration

### 4.1 Seedhouse Ethical Grid Model

This model basically supports in ethical decision making, which explores sensitive data and research phenomenon driven on trust, confidence and institutional practices (Seedhouse, 2008). In this section, it will be discussed how the Seedhouse ethical grid model will apply in the research framework of public confidence in Sri Lankan GI market.



Modified by Seedhouse Ethical Grid Model

Figure 4. Modified Seedhouse Ethical Grid Model

### 4.2 Layer 1- External Considerations

As this research involved in interview data gathering process which contains sensitive information about professional and public participants the research must obtain the approval and adheres to standard qualitative research guidelines and approval from the REC of UWTSD. Since there will be several participants who represent organizations and institutions, the gatekeeper approvals should be obtained by relevant HR departments and HODs. Participants will be clearly informed for their rights, and the purpose of the research by a formal written document. Which

will also mention the confidentiality and the data protection, archiving and storage mechanisms as well. The research also mandatorily complied with the data protection compliances executed on the PDPA No. of 2025 (Data Protection Authority Sri Lanka, 2025). Language translation protocol will not be complied as the researcher is multi-lingually qualified to interview participants in three main languages; Sinhala, Tamil and English.

#### **4.3 Layer 2 - Consequential Layer**

To be concise, replace with: There is no harm, but it could help academia and the industry. The researcher will elaborate on the future research opportunities and the gaps as well. Negative opinions regarding the organizational process and practises might carry negative feedback, those will be handled with extreme care for maintaining confidentiality and the anonymity. In terms of data storage, the data will be stored in end-to-end encrypted password-protected formats in a suitable cloud space. The participant's identity will be hidden, and a coding system will be applied for easy and accurate referencing. Physical consent forms will be locked in a safe cabinet and the access for data will be only allowed for respective university supervisors.

#### **4.3 Layer 3 - Duties & Motives**

it is researcher's duty to ensure that the participants are well aware of their rights and the data gathering process. He may mitigate the risk of harming a perception of any individual or organization by framing questions. Without external influence, the researcher conducts the research critically and independently. The researcher is motivated by finding the deeper reality of the impact of lived experience and cultural influences effect on public confidence in the Sri Lankan GI sector, and the contribution of the academic and scholarly insights.

#### **4.4 Layer 4 - The Individual**

Participants are treated as autonomous individuals with full control over their involvement. Informed consent is obtained, and participants may decline to answer questions or withdraw at any stage without consequence. It will pay special attention to power imbalances, particularly when we engage insurance professionals or customers with varying levels of financial literacy. This layer guarantees the respect and ethical safeguarding of participants' personal experiences of trust, confidence, and dissatisfaction.

## **5. Limitations & Future Recommendation**

### **5.1 Limitations of the Study**

Firstly, the study was required to use a qualitative methodology based on IPA, which involves conducting interviews. While the investigation of lived experience and cultural influences is purely on the interpretivist aspect the findings will not be covering the facts in a quantitative approach. Secondly, when selecting participants, purposive sampling will always have limitations because participants who are chosen may be more willing to share their lived experiences. Consequently, the research may marginalize some voices with limited insurance knowledge, despite their potential to contribute thoughtful insights. The participants represent the insurance industry, and the regulator may comment on potential professional bias. As Sri Lanka is a multicultural country, understanding cultural beliefs and their impact on society will be challenging, as these factors directly affect public confidence in the insurance market. Since the research scope is limited to the general insurance market, the researcher's knowledge of general and life insurance industry practices, as well as the differences between them, will affect the methodological rigor of the data analysis. The limited availability of empirical studies in similar research areas poses a critical challenge for gathering secondary scholarly information. Finally, in interpretive qualitative research, the findings are influenced by the researcher's positionality and interpretive lens, despite the use of reflexivity and validation strategies to enhance trustworthiness.

### **5.2 Future Research Recommendations**

Based on the findings and limitations of this research, several suggestions for future research are recommended. Future studies could be more effective on mixed-methods approach, combining qualitative insights with quantitative surveys to investigate the frequency and strength of trust-related themes across a larger sample size. This method would enhance external validity while preserving interpretive depth. Comparative research across different insurance sectors (e.g., life vs general insurance) or across South Asian countries could offer insightful findings about how cultural and institutional factors affect public confidence in different boundaries. Longitudinal studies are proposed to explore how public confidence in insurance evolves, especially in response to regulatory reforms, economic changes, or resilience. Future research could also focus on specific community groups, such as rural communities, entrepreneurs, or digitally engaged consumers, to tap the underexplored perspectives on insurance confidence. Finally, further

research examining the role of digitalisation, and social media narratives in shaping public confidence would be more relevant.

## **6. Conclusion**

In this study, the researcher explores the lived experience and cultural influences that shape public confidence in the Sri Lankan GI sector through a qualitative approach to gain an in-depth understanding of reality. Given the current market scenario in the Sri Lankan GI sector, conducting an interpretivist study is a timely necessity that will provide valuable insights to both industry and academia. The research problem clearly identifies the gap between previous studies on similar topics and their relevance to the Sri Lankan context. The three empirical studies (Azerbaijan, Malaysia, and Ghana) provide a similar industry background to Sri Lanka, where insurance penetration is lower and selected areas are related to health insurance, which is a popular business class in GI and also more profound in qualitative approaches. The paradigm view is presented with strong relevance to its ontology, epistemology and axiology. The HPA process in data analysis has guided the examination of the deeper and more complex realities of the participants' responses and their true meaning-making. Participants have been selected to represent the public, industry, and regulators, as the researcher aims to uncover the true interpretation of public opinion from various perspectives. Since participants carry sensitive data, the researcher has made sure to obtain necessary ethical consideration approval from respective bodies to ensure the quality and ethics of the work. Finally, the findings have revealed that since the insurance industry is evolving because of macroeconomic factors, longitudinal research should be conducted, most appropriately using a mixed method, and this piece of research is directing scholars to see the Sri Lankan GI sector through a different lens.

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## Appendix 1

Table 3. Proposed Interview Questionnaire

| Section                                                                               | Proposed Interview Question                                                                                                                                                                                                                               | Purpose of the question                                                                                                                                                                             |
|---------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A.<br>Participant's<br>positionality<br>and the<br>familiarization<br>with insurance. | 1) 1.1 Can you please briefly explain about yourself and your background?<br>1.2 What do you know about insurance?<br>1.3 What do you specifically know about general insurance?                                                                          | To explore the personality traits and the degree of the understanding about insurance concept.                                                                                                      |
|                                                                                       | 2) 2.1 Have you ever purchased a general insurance product before?<br>2.2 IF YES, how long have you being purchasing the product and which general class of a coverage?<br>2.3 IF NOT are you expecting to buy a product in future if so on what purpose? | To capture the experiential depth and the exposure to the risk.                                                                                                                                     |
|                                                                                       | 3) 3.1 In terms of General Insurance practice in Sri Lanka, how do you believe about it and what do you expect from a product?<br>3.2 Are you happy with the current market practices?                                                                    | To identify the attitude about insurance concept and his/her expectation from the service on sensemaking aspect. This question will be more extended for the participants from the industry and the |

|                                                         |                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                     |
|---------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                         |                                                                                                                                                                                                                                                                                                                                                    | regulatory background.                                                                                                                                                                              |
| B. Lived encounters incorporated with General Insurance | 4) 4.1 Would you like to share any specific experience with general insurance?<br>4.2 How does that experience influence your decision making on general insurance?                                                                                                                                                                                | To discover about his/her directly related experience in meaning making perspective.                                                                                                                |
|                                                         | 5) 5.1 Have you or any of your close one has experienced any negative service-related issue; in terms of underwriting, claims or other service?<br>5.2 Has that experience influenced your perception in general insurance?<br>5.3 If so, the dissatisfaction on the whole general insurance concept or with the specific person / or the company? | To learn whether the individual has fair and judgmental with his decision making about institutional practices and trust. This will be more extended for participants from industry and regulatory. |
|                                                         | 6) 6.1 How did you feel about the incident happened?<br>6.2 How do you interpret your point of view what really happened?                                                                                                                                                                                                                          | To explore the degree of the cognitive skills and knowledge he/she has in terms of general insurance practices.                                                                                     |

|                                           |                                                                                                                                                                                                                                    |                                                                               |
|-------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| C. Shade of social and cultural influence | 7) 7.1 In your cultural perspective how do you define about general insurance practices?<br>7.2 Is it socially acceptable or not in your tribe/ community?                                                                         | To explore cultural barriers, influence on insurance uptake.                  |
|                                           | 8) 8.1 Are you influenced by the experiences of your family, friends and peers in general insurance?<br>8.2 If so, do you believe that there is a direct relationship between your peer's experience and your purchasing decision? | To discover how social narratives influence on socially constructed opinions. |
|                                           | 9) 10.1 Considering all your life/ professional experience and the cultural background how do you explain the impact of the public confidence on Sri Lankan general insurance uptake?                                              | On reflective purpose overall summery what has been discussed.                |