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Extending the Theory of Planned Behavior in Life Insurance Purchase Intention: Fatalism, Learned Helplessness, and Financial Moral Obligation in Indonesia

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ABSTRACT

This study examines how multidimensional fatalism, learned helplessness, and financial moral obligation extend the Theory of Planned Behavior in explaining life-insurance purchase intention among Indonesian adults living in metropolitan areas. Using survey data from 710 adults, the study applies partial least squares structural equation modeling to estimate a reflective-reflective higher-order fatalism construct represented by religious and traditional fatalism and to examine direct, indirect, and interaction effects. Multidimensional fatalism was positively associated with attitude and purchase intention and negatively associated with learned helplessness. Attitude, subjective norms, and perceived behavioral control were positively associated with purchase intention, whereas learned helplessness and financial moral obligation were negatively associated with intention. Financial moral obligation also had statistically significant but modest negative interaction effects on the learned helplessness-intention and attitude-intention relationships. The cross-sectional, non-probability metropolitan-area sample limits causal and population-wide inference. The findings distinguish fatalistic belief from learned helplessness and suggest that internalized family duty may operate differently from external social norms, while the added constructs complement rather than replace the core TPB predictors.

Keywords: Life Insurance, Learned Helplessness, Theory of Planned Behavior, Multidimensional Fatalism, Financial Moral Obligation, Purchase Intention
JEL Classifications: G22, D91, M31

1. INTRODUCTION

Indonesia presents a financial-protection gap. The national financial literacy index reached 66.46% in 2025, while the financial inclusion index reached 80.51%. Insurance-sector inclusion remained considerably lower at 28.50% (Otoritas Jasa Keuangan and Badan Pusat Statistik, 2025). Because the insurance figure covers the broader insurance sector rather than life insurance alone, it is used only to illustrate the continuing gap in insurance participation. Life-insurance decisions remain consequential because they involve long-term commitment, mortality risk, affordability, trust, perceived control, and responsibility toward family members. Purchase intention may therefore reflect not only core TPB evaluations and perceptions but also broader cultural, psychological, social, and moral considerations.

The Theory of Planned Behavior (TPB) provides the baseline framework for explaining intention through attitude, subjective norms, and perceived behavioral control (Ajzen, 1991; 2020). Prior studies confirm the relevance of these constructs in insurance and financial-product decisions (Bhatia et al., 2021; Brahmana et al., 2018; Mamun et al., 2021). More recent evidence also suggests that perceived capability, consumer evaluation, and insurance-related attitudes remain important predictors of purchase intention

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(Mishra et al., 2024). However, TPB may not fully capture intention formation in settings where religious beliefs and family-oriented responsibilities are salient and cultural, moral, and social mechanisms also shape financial decisions.

One culturally relevant factor is fatalism, a belief orientation concerning destiny, divine will, and the limits of personal control (Esparza et al., 2015; Maercker et al., 2019). Although fatalism is often treated as a barrier to future-oriented action, this interpretation may be incomplete where beliefs about destiny coexist with effort and preparedness, making life insurance compatible with rather than contradictory to fatalistic belief.

A second issue concerns the distinction between fatalism and learned helplessness. Fatalism concerns beliefs about destiny and external determination, whereas learned helplessness concerns the perceived ineffectiveness of personal action (Seligman and Maier, 1967; Abramson et al., 1978; Maier and Seligman, 2016). Belief in destiny may coexist with responsible action, while helplessness may weaken motivation to undertake financial protection.

A third issue concerns financial moral obligation (FMO), conceptualized here as an internalized responsibility to protect one's family financially. Prior behavioral-intention extensions generally associate moral obligation with stronger intentions toward socially valued behavior (Liao et al., 2021; Müller et al., 2021; Oduro-Appiah et al., 2024). Life insurance, however, involves a long-term financial commitment. Moral duty may therefore not translate uniformly into purchase intention when perceived responsibility is not matched by perceived capability. This possibility is examined as a context-specific theoretical proposition.

Despite the growing use of TPB in insurance and financial decision-making, limited evidence has examined these tensions jointly in a life-insurance setting. Prior research has rarely combined a higher-order representation of fatalism, an explicit distinction between fatalistic belief and learned helplessness, indirect paths through attitude and helplessness, and a contextually adapted FMO construct while retaining the core TPB predictors in the same model. This study therefore examines whether destiny beliefs can coexist with preparation-oriented evaluations, whether fatalism is empirically distinct from perceived response ineffectiveness, and whether family duty may constrain rather than uniformly strengthen long-term financial-protection intention among metropolitan Indonesian adults.

This study makes three bounded contributions. First, it shows that fatalistic belief can be positively associated with favorable evaluations of financial protection. Second, it distinguishes fatalistic belief from learned helplessness and examines their indirect associations through attitude and helplessness. Third, it identifies a positive direct but negative indirect association between subjective norms and intention through FMO. The additional constructs are treated as contextual extensions rather than replacements for the core TPB predictors, and no causal mechanisms are claimed.

2. LITERATURE REVIEW

2.1. Theory of Planned Behavior (TPB) and Life Insurance Purchase Intention

The Theory of Planned Behavior explains behavioral intention through attitude, subjective norms, and perceived behavioral control (Ajzen, 1991; 2020). Prior insurance studies support the relevance of these predictors (Bhatia et al., 2021; Brahmana et al., 2018; Maduku and Mbeya, 2024), and evidence from health insurance, life insurance, and family takaful further supports TPB-related explanations (Mamun et al., 2021; Mishra et al., 2024; Elangovan and Premkumar, 2025; Hasan and Rahman, 2023). A recent systematic review identifies TPB as a frequently used framework in health-insurance purchase-intention research while noting theoretical fragmentation and geographical concentration (Zheng et al., 2025). TPB may nevertheless leave contextual variance unexplained when cultural beliefs, moral responsibility, and family obligation are salient. This study therefore incorporates multidimensional fatalism, learned helplessness, and FMO while retaining the core TPB predictors.

Directional hypotheses are specified where prior theory provides a dominant expectation, whereas nondirectional hypotheses are used where competing theoretical mechanisms make the expected sign ambiguous (Ghasemi et al., 2025).

2.2. Multidimensional Fatalism and Learned Helplessness

Fatalism refers to beliefs that outcomes are shaped by destiny, divine will, or forces beyond personal control (Esparza et al., 2015; Maercker et al., 2019). This study represents multidimensional fatalism through religious fatalism and traditional fatalism and treats learned helplessness separately as perceived response-outcome ineffectiveness. The two selected dimensions reflect the cultural and family-protection context examined here but do not exhaust all possible forms of fatalistic belief (Ningsih et al., 2022).

Learned helplessness arises when individuals expect their actions to have little influence on outcomes (Seligman and Maier, 1967; Abramson et al., 1978; Maier and Seligman, 2016). Fatalism may reinforce this expectation when destiny beliefs reduce agency, yet religious and traditional beliefs may also coexist with effort and responsibility (Acevedo, 2008; Aksa, 2020; Nageeb et al., 2018). Because either pattern is plausible and was not measured separately, H_1 is nondirectional.

- H_1: Multidimensional fatalism is associated with learned helplessness.

2.3. Multidimensional Fatalism, Attitude toward Behavior and Purchase Intention

Fatalism can shape attitudes toward life insurance in more than one way. In some cases, insurance may be viewed as unnecessary when important outcomes are seen as predetermined, which is consistent with research linking fatalistic beliefs to lower preventive or future-oriented action (Bachem et al., 2020; Salazar-Collier et al., 2021). In other cases, life insurance may be interpreted as prudent preparation, responsible stewardship, or protection of dependents before uncertain

outcomes are accepted (Aksa, 2020; Brevik and Sæther, 2024). The consequences of fatalistic beliefs also vary across religious and cultural settings (Joshanloo, 2022). Because these mechanisms imply opposing evaluations, the expected direction remains ambiguous.

- H_2: Multidimensional fatalism is associated with attitude toward purchasing life insurance.

Fatalism may also be associated with purchase intention beyond pathways through attitude or learned helplessness. Intention may weaken when financial protection is regarded as unable to alter predetermined outcomes, but it may strengthen when purchasing insurance is understood as a responsible effort to protect family members despite uncertainty. The overall direction is therefore not prespecified.

- H_3: Multidimensional fatalism is associated with intention to purchase life insurance.

2.4. Learned Helplessness and Purchase Intention (H_4)

Learned helplessness reflects a generalized expectation that personal action will not meaningfully alter future outcomes (Seligman and Maier, 1967; Abramson et al., 1978; Maier and Seligman, 2016). It differs from perceived behavioral control, which is behavior-specific and concerns whether consumers believe they possess the knowledge, resources, and opportunity required to purchase life insurance. An individual may therefore feel technically capable of purchasing insurance while still believing that the action will make little difference to broader life outcomes.

Purchasing life insurance requires consumers to evaluate risk, allocate financial resources, understand product terms, and commit to long-term protection. Individuals with higher learned helplessness may avoid insurance decisions because they believe their actions will make little difference to future outcomes or to their ability to manage long-term financial commitments. Learned helplessness is therefore expected to reduce purchase intention.

- H_4: Learned helplessness is negatively associated with intention to purchase life insurance.

2.5. TPB Predictors of Purchase Intention

Attitude reflects consumers' evaluation of life insurance as beneficial, necessary, and relevant to financial protection and is expected to be positively associated with purchase intention (Brahmana et al., 2018; Mishra et al., 2024). Perceived behavioral control captures affordability, product understanding, and confidence in making insurance decisions (Mamun et al., 2021). Subjective norms reflect perceived expectations from family, peers, and significant others and may be especially relevant when financial decisions are family-oriented or relational (Maduku and Mbeya, 2024). Accordingly:

- H_5: Attitude toward purchasing life insurance is positively associated with intention to purchase life insurance
- H_6: Perceived behavioral control is positively associated with intention to purchase life insurance
- H_7: Subjective norms are positively associated with intention to purchase life insurance.

2.6. Financial Moral Obligation as Family Financial Responsibility

Financial moral obligation is conceptualized as an internalized responsibility to protect one's family financially. It differs from subjective norms because subjective norms concern perceived expectations from external referents, whereas FMO concerns a personally accepted sense of duty. The five items were adapted from the moral-obligation wording used by Hong et al. (2022) and contextualized toward family financial protection. Because the source measure originated outside the insurance domain and the adapted items vary in emphasis, FMO is treated as a context-specific operationalization rather than an established life-insurance scale. Repeated expectations from significant others may become personally accepted obligations, providing the rationale for a positive association between subjective norms and FMO.

- H_8: Subjective norms are positively associated with financial moral obligation.

Prior studies generally associate moral obligation with stronger intentions toward socially valued behavior (Liao et al., 2021; Müller et al., 2021; Oduro-Appiah et al., 2024). Life insurance, however, involves a long-term financial commitment. Consumers may feel responsible for protecting their families while still being uncertain about affordability, product suitability, or their ability to sustain premiums. For this reason, the expected direction is not prespecified.

- H_9: Financial moral obligation is associated with intention to purchase life insurance.

FMO may also condition how learned helplessness, attitude, and fatalistic belief are translated into purchase intention. Stronger family duty may intensify the negative helplessness association when protection is important but action is regarded as ineffective; it may strengthen or weaken the translation of favorable attitudes into intention; and it may reinforce responsibility-oriented preparation despite destiny beliefs. Because no dominant directional expectation follows from these competing mechanisms, H_{10}-H_{12} test moderation without prespecifying its sign.

- H_{10}: Financial moral obligation moderates the relationship between learned helplessness and intention to purchase life insurance
- H_{11}: Financial moral obligation moderates the relationship between attitude toward life insurance and intention to purchase life insurance
- H_{12}: Financial moral obligation moderates the relationship between multidimensional fatalism and intention to purchase life insurance.

2.7. Indirect Effects

The model specifies three indirect associations. Attitude represents an evaluative route from fatalism to intention, whereas learned helplessness represents perceived response ineffectiveness; both differ from behavior-specific perceived control. Subjective norms may also relate to intention through internalized family duty. Because the component paths have competing theoretical directions, H_{13}-H_{15} are nondirectional.

- H_{13}: There is an indirect association between multidimensional fatalism and intention to purchase life insurance through learned helplessness
- H_{14}: There is an indirect association between multidimensional fatalism and intention to purchase life insurance through attitude toward purchasing life insurance
- H_{15}: There is an indirect association between subjective norms and intention to purchase life insurance through financial moral obligation.

2.8. Integrative Conceptual Framework

The extended TPB framework positions multidimensional fatalism as a distal cultural belief orientation associated with intention directly and indirectly through attitude and learned helplessness. FMO operates as an indirect pathway from subjective norms to intention and as a moderator of selected intention relationships. The model retains attitude, subjective norms, and perceived behavioral control as the core proximal TPB predictors while examining contextual explanatory value. Multidimensional fatalism is specified as a reflective-reflective higher-order construct in which observed items reflect Religious Fatalism and Traditional Fatalism and the correlated dimensions reflect a broader fatalistic orientation, rather than formatively creating it (Hair and Alamer, 2022; Sarstedt et al., 2019). The proposed relationships are summarized in Figure 1, which integrates the core TPB predictors with multidimensional fatalism, learned helplessness, financial moral obligation, and the hypothesized direct, indirect, and interaction pathways.

3. RESEARCH METHODOLOGY

3.1. Research Design

This study employed a quantitative cross-sectional design to examine associations with life-insurance purchase intention among Indonesian adults. Multidimensional Fatalism was specified as a reflective-reflective higher-order construct comprising Religious Fatalism and Traditional Fatalism as correlated manifestations of a broader fatalistic orientation (Hair and Alamer, 2022; Sarstedt et al., 2019).

3.2. Sampling Method and Data Collection

The target population comprised Indonesian adults aged 18-55 years residing in Jabodetabek and other major metropolitan areas who reported making or influencing personal or household financial decisions. Employment was not an eligibility requirement; respondents who were not formally employed remained eligible when they met the financial-decision criterion. The sample should therefore not be interpreted as representing only household breadwinners or all Indonesian households.

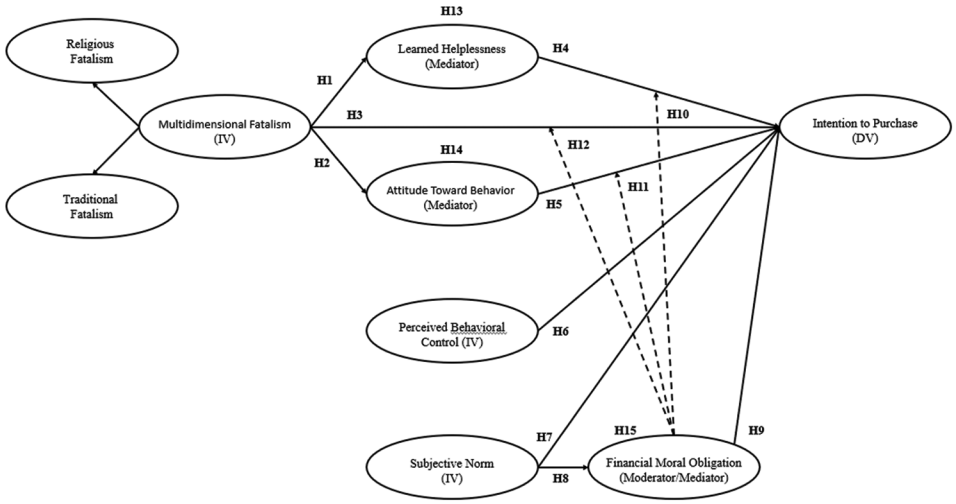
Data was collected through Google Forms distributed via Jakpat and WhatsApp. A non-probability purposive recruitment strategy was applied because participation was restricted to respondents who met the predefined age, residence, and financial-decision criteria (Memon et al., 2025). A total of 870 responses were received; after 160 incomplete or ineligible responses were excluded, 710 valid responses were retained. Because recruitment relied on non-probability online channels, the final sample is not claimed to be nationally representative.

Before completing the questionnaire, respondents received information about the study purpose, voluntary participation, and confidentiality. They could discontinue at any time, and proceeding after reading the study information was treated as informed consent. No personally identifiable information was used in the analysis.

3.3. Measurement Instruments

All constructs were measured using multi-item scales adapted from prior studies and contextualized for the Indonesian life-insurance setting. The questionnaire measured attitude toward behavior, subjective norms, perceived behavioral control, FMO, learned helplessness, intention to purchase life insurance, religious

Figure 1: Model framework



Religious fatalism and traditional fatalism are reflective dimensions of multidimensional fatalism. Solid arrows represent direct structural paths. H_{10}-H_{12} are summarized as FMO interaction effects, while H_{13}-H_{15} denote the indirect associations MF -> HLP -> IP, MF -> ATB -> IP, and SN -> FMO -> IP, respectively

fatalism, and traditional fatalism. All items used a six-point Likert scale ranging from 1 = Strongly disagree to 6 = Strongly agree.

Attitude Toward Behavior, Subjective Norms, Perceived Behavioral Control, and Intention to Purchase were grounded in TPB (Ajzen, 1991; 2020), adapted from Mishra et al. (2024), and contextualized to life-insurance purchase. Learned helplessness was grounded in the response-outcome uncontrollability framework (Seligman and Maier, 1967; Abramson et al., 1978; Maier and Seligman, 2016) and measured using five psychological-powerlessness items adapted from Esparza et al. (2015). The measure captures perceived response-outcome ineffectiveness rather than the full clinical or attributional syndrome. FMO comprised five items adapted from Hong et al. (2022) and reworded to reflect responsibility for family financial protection, while religious and traditional fatalism were adapted from Esparza et al. (2015).

The original English items were contextualized to life insurance and translated into Indonesian. The wording was reviewed collaboratively by the research team for clarity, contextual relevance, and consistency with the intended construct meanings. Because an independent back-translation procedure was not undertaken, potential translation-related measurement error cannot be completely ruled out and is acknowledged as a limitation. The complete measurement instrument, including the construct sources and item wording, is provided in Supplementary File 1 (Appendix 1).

3.4. Data Analysis Technique

The data were analyzed using partial least squares structural equation modeling (PLS-SEM) in SmartPLS 4. PLS-SEM was selected because the study evaluates a relatively complex explanatory model containing a reflective-reflective higher-order construct, multiple indirect effects, and interaction terms while emphasizing explained variance in purchase intention. The choice was based on model characteristics and analytical objectives rather than a small-sample rationale (Becker et al., 2023; Hair et al., 2019; Sarstedt et al., 2019).

The higher-order construct was estimated using a disjoint two-stage approach. Stage 1 estimated Religious Fatalism and Traditional Fatalism as reflective lower-order constructs and obtained their latent variable scores; Stage 2 used these scores as reflective indicators of Multidimensional Fatalism (Becker et al., 2012; Hair and Alamer, 2022; Sarstedt et al., 2019). The measurement model was assessed using Cronbach's alpha, composite reliability, outer loadings, average variance extracted, and the heterotrait-monotrait ratio (Henseler et al., 2015).

The structural model was assessed using coefficients of determination, effect sizes, path coefficients, indirect effects, and interaction effects. Bootstrapping with 5,000 resamples tested the significance of direct, indirect, and interaction effects. Direct-effect sizes were interpreted using Cohen's (1988) criteria, as summarized by Hair et al. (2019), whereas interaction-effect sizes followed Kenny's (2018) proposed benchmarks. All inferential tests were two-tailed (Perezgonzalez, 2015).

Common method bias was considered because all principal variables were collected through a self-reported cross-sectional questionnaire. Procedurally, participation was anonymous and voluntary, responses were confidential, and no personally identifiable information was collected. Harman's single-factor test was used only as a preliminary diagnostic and was not treated as evidence that common method bias was absent (Podsakoff et al., 2003).

4. RESULTS

4.1. Respondent Profile

The final dataset consisted of 710 respondents. Gender was nearly balanced, the sample was concentrated in the 25-44 age range, full-time employees formed the largest employment group, most respondents held a bachelor's degree, and the largest household-spending category was below IDR 5,000,000 (Table 1). Harman's single-factor test showed that the first unrotated factor accounted for 30.69% of total variance; this preliminary result does not rule out common method bias (Podsakoff et al., 2003).

4.2. Measurement Model Assessment

The measurement model was assessed in two stages. Stage 1 evaluated Religious Fatalism and Traditional Fatalism as lower-order constructs; Stage 2 evaluated Multidimensional Fatalism as the higher-order construct together with the remaining reflective constructs.

Table 1: Respondent demographic profile

Category	Frequency (n)	Percentage
Gender		
Male	356	50.1
Female	354	49.9
Age group		
18-24 years	130	18.3
25-34 years	232	32.7
35-44 years	264	37.2
45-55 years	84	11.8
Employment status		
Permanent/Full-time employee	345	48.6
Entrepreneur/self-employed/ Business owner	99	13.9
Not working	85	12.0
Contract employee	76	10.7
Professional (Doctor, Lawyer, Architect, etc.)	53	7.5
Freelancer/Daily worker	52	7.3
Education level		
High school	153	21.5
Diploma	64	9.0
Bachelor's degree	417	58.7
Postgraduate	76	10.7
Monthly average spending (in IDR)		
Below 5,000,000	277	39.0
5,000,000-9,999,999	202	28.5
10,000,000-14,999,999	143	20.1
15,000,000 and above	88	12.4

4.2.1. Stage 1: Fatalism dimensions

Both lower-order fatalism dimensions met reliability and convergent-validity criteria (Table 2). Four loadings were below 0.70 but above 0.60: RF4 (0.697), RF5 (0.685), TF4 (0.631), and TF5 (0.663). These items were retained to preserve content coverage. The HTMT value of 0.701 indicated that Religious Fatalism and Traditional Fatalism were related but empirically distinguishable. Full item-level loading, reliability, and convergent-validity results for the lower-order fatalism constructs are reported in Supplementary File 1 (Appendix 2).

4.2.2. Stage 2: Reflective-reflective higher-order construct

All Stage 2 constructs met the reported reliability and convergent-validity criteria (Table 2). Complete item-level results for the Stage 2 reflective constructs are provided in Supplementary File 1 (Appendix 3). The higher-order loadings were 0.869 and 0.903 (both $P < 0.001$), with VIF = 1.486 for each dimension; the complete higher-order construct assessment is reported in Supplementary File 1 (Appendix 4).

Discriminant validity was also supported. As shown in Table 3, all HTMT ratios were below 0.85, with the highest value observed between ATB and SN (0.809), indicating that the Stage 2 constructs remained empirically distinct.

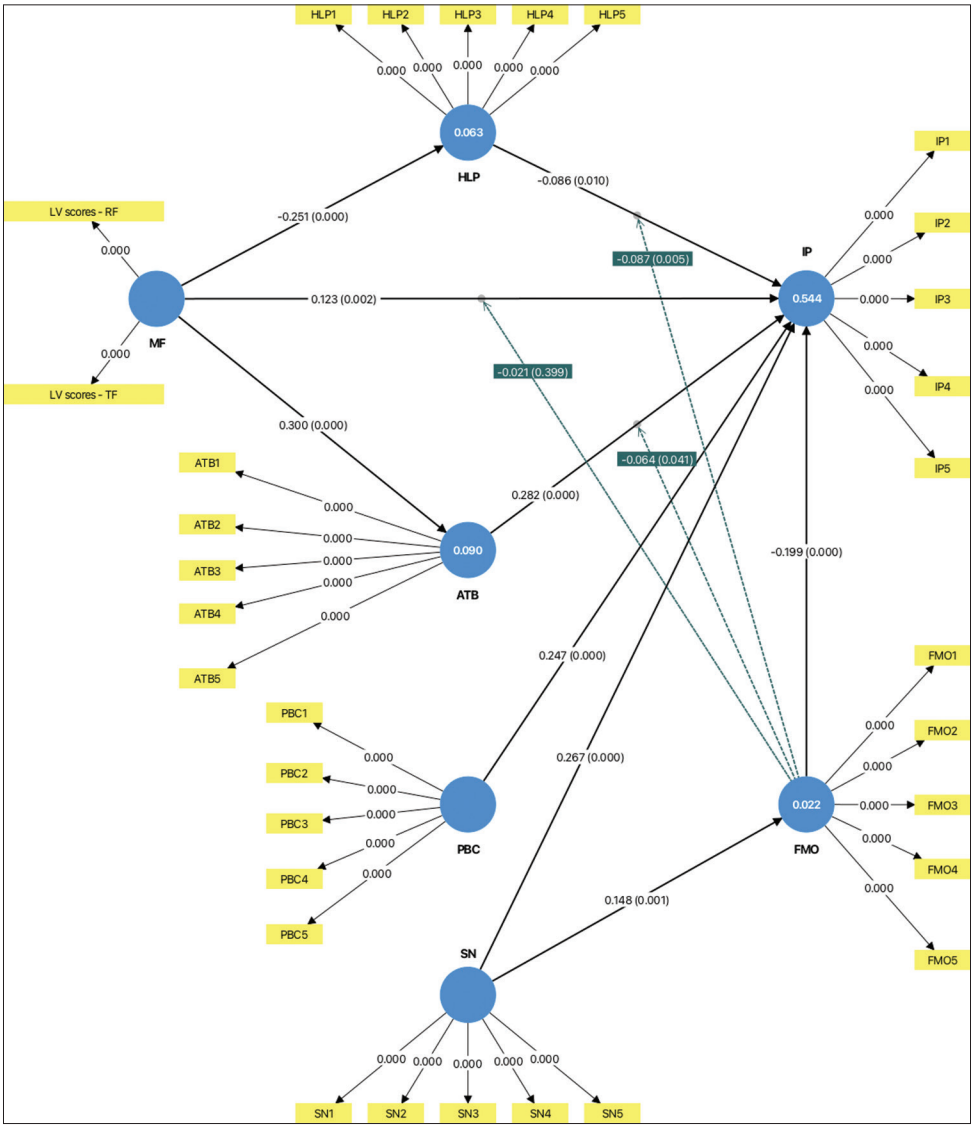
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The measurement results are further illustrated in Figure 2, which presents the standardized outer loadings of the reflective indicators and the higher-order loadings of Religious Fatalism and Traditional Fatalism on Multidimensional Fatalism.

4.3. Structural Model Assessment

Inner VIF values ranged from 1.000 to 2.759 and remained below 5.0, indicating no critical collinearity among structural predictors (Hair et al., 2019). Complete predictor-specific

Figure 2: Outer measurement model with standardized factor loadings



Values shown next to the observed indicators are standardized outer loadings. For the higher-order Multidimensional Fatalism construct, Religious Fatalism and Traditional Fatalism are represented by their Stage 1 latent variable scores; 0.869 and 0.903 are the corresponding standardized higher-order loadings.

Table 2: Reliability and convergent validity summary

Construct	Stage	Loading range	Cronbach's alpha	CR	AVE
Religious Fatalism (RF)	1	0.685-0.859	0.856	0.892	0.624
Traditional Fatalism (TF)	1	0.631-0.812	0.796	0.858	0.549
Attitude toward behavior (ATB)	2	0.815-0.868	0.898	0.925	0.711
Financial moral obligation (FMO)	2	0.762-0.821	0.864	0.900	0.643
Learned helplessness (HLP)	2	0.842-0.893	0.918	0.938	0.752
Intention to purchase (IP)	2	0.858-0.921	0.939	0.954	0.804
Multidimensional fatalism (MF)	2	0.869-0.903	0.728	0.880	0.785
Perceived behavioral control (PBC)	2	0.765-0.883	0.896	0.924	0.709
Subjective norms (SN)	2	0.815-0.892	0.911	0.934	0.738

CR: Composite reliability, AVE: Average variance extracted

inner VIF values are reported in Supplementary File 1 (Appendix 5).

4.3.1. Coefficient of determination (R^2)

The model explained 54.4% of the variance in purchase intention, indicating moderate explanatory power for the principal endogenous construct. The R-squared values for attitude, learned helplessness, and FMO were weak. Subjective norms explained only 2.2% of FMO, so the significant SN -> FMO path should not be interpreted as broad explanatory coverage of FMO. The coefficients of determination for the endogenous constructs are summarized in Table 4.

4.3.2. Structural path coefficients, effect sizes, and hypothesis testing

Table 5 summarizes the direct and interaction effects. Multidimensional fatalism was negatively associated with learned helplessness and positively associated with attitude and purchase intention. Attitude, subjective norms, and perceived behavioral control had the largest direct coefficients for purchase intention. Learned helplessness and FMO were negatively associated with intention, while subjective norms were positively associated with FMO. The FMO × HLP and FMO × ATB interactions were negative and statistically significant but small; FMO × MF was not significant. H_1-H_{11} were supported, whereas H_{12} was not supported.

4.4. Indirect-Effect and Moderation Results

4.4.1. Indirect effects

All three hypothesized indirect effects were statistically significant. The MF → HLP → IP and MF → ATB → IP indirect associations were positive, whereas the SN → FMO → IP indirect association was negative. Because the direct SN → IP association was positive, the indirect association through FMO operated in the opposite direction. The corresponding indirect-effect estimates are reported in Table 6.

4.4.2. Moderation effects

FMO significantly moderated the HLP -> IP relationship (beta = −0.087, P = 0.005) and the ATB -> IP relationship (beta = −0.064, P = 0.041). The negative coefficients indicate that the helplessness-intention slope became more negative and the positive attitude-intention slope became weaker as FMO increased. FMO × MF was not significant. Because conditional simple-slope significance was not separately reported, the interactions are interpreted as modest changes in slope rather than evidence that effects changed sign. Guilt, affordability strain, moral pressure, and responsibility-capability mismatch were not directly measured.

Table 3: Heterotrait–monotrait ratios for stage 2 constructs

	ATB	FMO	HLP	IP	MF	PBC	SN
ATB							
FMO	0.313						
HLP	0.238	0.390					
IP	0.688	0.089	0.178				
MF	0.366	0.485	0.314	0.346			
PBC	0.734	0.203	0.104	0.667	0.296		
SN	0.809	0.158	0.119	0.702	0.316	0.748	

Table 4: Coefficient of determination (R^2)

Construct	R-square	Interpretation
Attitude toward behavior (ATB)	0.090	Weak
Financial moral obligation (FMO)	0.022	Weak
Learned helplessness (HLP)	0.063	Weak
Intention to purchase (IP)	0.544	Moderate

R^2 values of 0.75, 0.50, and 0.25 are commonly interpreted as substantial, moderate, and weak, respectively (Hair et al., 2019)

The corresponding lower-order structural model and full SmartPLS structural output are provided in Supplementary File 1 (Appendix 6).

5. DISCUSSION

5.1. Context-Dependent Multidimensional Fatalism

This study extends TPB by showing that, in the metropolitan sample, life-insurance purchase intention was associated not only with evaluation, perceived control, and social influence but also with fatalistic belief, learned helplessness, and FMO. The core TPB constructs nevertheless retained the largest direct coefficients, indicating that the additional variables contextualized rather than replaced the baseline framework.

The observed pattern supports a context-dependent rather than uniformly passive interpretation of fatalism. Multidimensional fatalism was positively associated with attitude and purchase intention and negatively associated with learned helplessness. This differs from studies in which fatalistic beliefs are associated with weaker agency or action (Bachem et al., 2020; Salazar-Collier et al., 2021), but it is compatible with evidence that their consequences vary across religious and cultural settings (Joshanloo, 2022). Religious and traditional beliefs may coexist with effort, stewardship, and preparation (Acevedo, 2008; Aksa, 2020; Nageeb et al., 2018), making life insurance compatible with destiny beliefs. This interpretation should be treated cautiously, as the study did not directly

Table 5: Structural path coefficients, effect sizes, and hypothesis-testing results

Hypothesis	Structural path	β	t-value	P-value	f^2	Effect-size category	Result
H_1	MF→HLP	−0.251	5.565	<0.001	0.067	Small	Supported
H_2	MF→ATB	0.300	5.869	<0.001	0.099	Small	Supported
H_3	MF→IP	0.123	3.066	0.002	0.025	Small	Supported
H_4	HLP→IP	−0.086	2.584	0.010	0.014	Negligible	Supported
H_5	ATB→IP	0.282	4.957	<0.001	0.063	Small	Supported
H_6	PBC→IP	0.247	4.968	<0.001	0.064	Small	Supported
H_7	SN→IP	0.267	4.641	<0.001	0.061	Small	Supported
H_8	SN→FMO	0.148	3.375	0.001	0.022	Small	Supported
H_9	FMO→IP	−0.199	4.692	<0.001	0.058	Small	Supported
H_{10}	FMO×HLP→IP	−0.087	2.821	0.005	0.017	Modest interaction effect	Supported
H_{11}	FMO×ATB→IP	−0.064	2.047	0.041	0.012	Modest interaction effect	Supported
H_{12}	FMO×MF→IP	−0.021	0.843	0.399	0.002	Negligible	Not supported

β=standardized path coefficient; f^2=Effect size. Direct-effect benchmarks follow Cohen (1988); Interaction-effect benchmarks follow Kenny (2018). PLS-SEM evaluation and reporting follow Hair et al. (2019). Statistical significance and effect size should be considered jointly

Table 6: Indirect effects

Hypothesis	Path (Indirect Effect)	β (Indirect)	t-value	P-value	Result
H_{13}	MF→HLP→IP	0.022	2.318	0.021	Supported
H_{14}	MF→ATB→IP	0.085	3.785	<0.001	Supported
H_{15}	SN→FMO→IP	−POpor	2.622	0.009	Supported

measure how respondents understood destiny, effort, and family responsibility.

5.2. Learned Helplessness as a Distinct Psychological Pathway

Learned helplessness was negatively associated with purchase intention, although its incremental effect was negligible. The result is consistent with the response-outcome uncontrollability framework: individuals who believe that their actions will make little difference may be less motivated to undertake future-oriented protection (Seligman and Maier, 1967; Abramson et al., 1978; Maier and Seligman, 2016). Its small magnitude indicates that helplessness refines rather than dominates the explanation of intention.

More importantly, the negative MF-HLP association indicates that stronger destiny beliefs were not accompanied by stronger perceptions of response ineffectiveness, supporting their empirical distinction. This distinction also separates learned helplessness from perceived behavioral control. PBC concerns behavior-specific knowledge, resources, opportunities, and capability to purchase insurance, whereas helplessness concerns whether such action is expected to make a meaningful difference. A consumer may therefore perceive insurance as accessible and affordable yet still doubt its effectiveness in protecting future outcomes. The cross-sectional design does not establish the temporal direction of these associations.

5.3. Continued Relevance of Core TPB Predictors

Attitude, subjective norms, and perceived behavioral control had the largest direct coefficients for purchase intention. This pattern is consistent with insurance research identifying favorable evaluations, social influence, and perceived capability as relevant correlates of intention (Brahmana et al., 2018; Mamun et al., 2021; Mishra et al., 2024) and with family-takaful evidence from culturally and religiously embedded markets (Hasan and Rahman, 2023; Maduku and Mbeya, 2024). The extended constructs therefore added contextual differentiation without displacing the core TPB relationships.

5.4. Financial Moral Obligation as a Complex Boundary Condition

FMO was negatively associated with purchase intention, indicating that higher scores on this context-specific family-duty measure were not accompanied by stronger intention. This differs from prosocial and pro-environmental research in which moral obligation is generally a positive correlate of intention (Liao et al., 2021; Müller et al., 2021; Oduro-Appiah et al., 2024). Possible explanations include socioeconomic heterogeneity, variation in item emphasis, or a mismatch between perceived responsibility and capability. Since guilt, moral pressure, and affordability strain were not measured directly, this result should not be read as evidence that moral responsibility generally suppresses insurance intention.

The positive direct but negative indirect association of subjective norms suggests that perceived external expectations and internalized duty may operate differently. Social encouragement may support intention directly, whereas personally accepted responsibility may become constraining when consumers are uncertain about their ability to enact that duty. This explanation remains provisional. Subjective norms explained only 2.2% of FMO variance, indicating that breadwinner status, dependents, religiosity, income stability, and prior insurance experience remain outside the model and that a dedicated family-financial-obligation scale requires independent validation.

The negative interaction coefficients indicate that higher FMO was associated with a more negative helplessness-intention slope and a weaker positive attitude-intention slope. These effects were statistically significant but small in absolute incremental contribution. The FMO × MF interaction was not significant, providing no evidence that the fatalism-intention association varied systematically across FMO levels. Overall, the additional constructs provided contextual associations and boundary conditions without displacing the core TPB predictors.

6. CONCLUSION

This study examined how multidimensional fatalism, learned helplessness, and FMO extend TPB in explaining life-insurance purchase intention among Indonesian adults living in metropolitan areas. The findings provide evidence of associations among cultural belief, perceived response-outcome control, social influence, moral responsibility, and purchase intention; they do not establish causal mechanisms.

Multidimensional fatalism was negatively associated with learned helplessness and positively associated with attitude and purchase intention. The core TPB constructs had the largest direct coefficients; learned helplessness and FMO were negatively associated with intention. FMO strengthened the negative helplessness-intention association, weakened the positive attitude-intention association, and did not moderate the fatalism-intention association. Subjective norms also had a positive direct but negative indirect association with intention through FMO.

6.1. Implications

6.1.1. Theoretical implications

The study extends TPB in three bounded respects. First, it separates fatalistic belief from perceived response ineffectiveness: beliefs about destiny need not correspond to expectations that personal action is futile. Second, learned helplessness adds a generalized response-effectiveness component that differs from behavior-specific perceived control over purchasing insurance. Third, the contrasting direct and indirect associations of subjective norms distinguish external social expectations from internalized family duty. These extensions complement rather than replace the core TPB predictors, which retained the largest direct coefficients. The evidence therefore supports a contextual extension of TPB rather than a competing behavioral framework, and the reported pathways remain statistical associations rather than established mechanisms.

6.1.2. Practical implications

Insurers may frame life insurance as family preparation without relying on moral pressure. Clear information on affordability, product suitability, premium sustainability, benefits, and claims may help consumers feel more capable of evaluating insurance options. Decision aids and standardized disclosure may also support comparison across products. Because these implications are drawn from cross-sectional associations, communication and product interventions should be tested before being treated as causal solutions.

6.1.3. Limitations and future research

First, the cross-sectional design does not establish temporal or causal relationships, and purchase intention may not translate into actual policy ownership. Longitudinal and behavioral studies are therefore needed.

Second, respondents were recruited through non-probability online channels, specifically Jakpat and WhatsApp-based networks, and were concentrated in metropolitan areas. Channel differences were not examined, and the findings should not be generalized to all Indonesian consumers, particularly rural or financially underserved populations.

Third, the learned-helplessness and FMO measures were contextually adapted from existing scales. HLP5 may overlap with fatalistic determinism, while FMO items span personal duty, generalized obligation, and family importance. Although the constructs met reliability and validity criteria, these results do not fully establish content validity. Some ATB and IP items also contain normative, advocacy-oriented, or conditional wording. Future research should refine the measures through expert review, cognitive interviewing, back-translation, and independent validation. The higher-order fatalism construct included only religious and traditional dimensions, which limits the scope of the broader fatalism interpretation. Socially desirable responding may also have influenced family-duty and purchase-intention items.

Fourth, subjective norms explained little FMO variance, suggesting that religiosity, dependents, breadwinner status, income stability, affordability, prior insurance ownership, and financial literacy should be examined. Common method bias cannot be ruled out because all principal constructs were measured using the same self-report questionnaire. Finally, the analysis did not report a formal baseline-versus-extended model comparison or out-of-sample predictive assessment; the study therefore claims contextual extension, not predictive superiority over the baseline TPB.

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8. DATA AVAILABILITY

Data supporting this study are intended to be openly available from Mendeley Data. DOI:10.17632/8r4tkfp8vx.2.

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SUPPLEMENTARY FILE 1: COMPLETE SUPPORTING APPENDICES

The appendices are arranged in the order in which the supporting information is introduced and evaluated in the manuscript: measurement instruments, lower-order measurement results, Stage 2 reflective-construct results, higher-order construct assessment, structural collinearity, and the full structural-model output.

Appendix 1: Measurement Instrument

Construct	Item	Measurement
Attitude Toward Behavior (ATB) (Adapted from Ajzen (1991, 2020) and contextualized following Mishra et al. (2024))		
Attitude Toward Behavior (ATB)	ATB1	I think that buying life insurance is a good choice
	ATB2	I think buying life insurance is essential for everyone
	ATB3	I think buying life insurance should be compulsory
	ATB4	I will recommend life insurance to others
	ATB5	I think buying life insurance is valuable
Subjective Norms (SN) (Adapted from Ajzen (1991, 2020) and contextualized following Mishra et al. (2024))		
Subjective Norms (SN)	SN1	My social groups think I should purchase life insurance
	SN2	People who influence my decision think that I should purchase life insurance
	SN3	People whose opinions I value think that I should purchase life insurance
	SN4	People who are close to me think that I should purchase life insurance
	SN5	People will like it if I purchase life insurance
Perceived Behavioral Control (PBC) (Adapted from Ajzen (1991, 2020) and contextualized following Mishra et al. (2024))		
Perceived Behavioral Control (PBC)	PBC1	I can handle any difficulties (financial, time, or information-related) associated with my decision to purchase life insurance
	PBC2	I can purchase life insurance comfortably on my own
	PBC3	I have sufficient knowledge to purchase life insurance
	PBC4	I can purchase life insurance without any help from others
	PBC5	I know different sources from where to buy life insurance
Financial Moral Obligation (FMO) (Adapted and contextualized from Hong et al. (2022) to reflect perceived responsibility for family financial protection in life-insurance purchase intention)		
Financial Moral Obligation (FMO)	FMO1	I have a moral obligation to guarantee my family's financial stability
	FMO2	Ensuring my family's financial stability should be everyone's moral obligation.
	FMO3	I have a financial moral obligation to ensure my family's financial stability.
	FMO4	My family's financial stability is important to me
	FMO5	For me, maintaining my family's financial stability is a moral obligation
Learned Helplessness (HLP) (Adapted from psychological powerlessness items from Esparza et al. (2015))		
Learned Helplessness (HLP)	HLP1	I feel that there is nothing I can do to change my situation
	HLP2	I feel that I do not have any control over the things that happen to me.
	HLP3	No matter how hard I try, I still cannot succeed in life.
	HLP4	I often feel overwhelmed with problems, since I do not have any control over solving these problems.
	HLP5	There's nothing I can do to succeed in life, since one's level of success is determined when one is born.
Intention to Purchase (IP) (Adapted from Ajzen (1991, 2020) and contextualized following Mishra et al. (2024))		
Intention to Purchase (IP)	IP1	I intend to purchase life insurance within the next 12 months
	IP2	I plan to purchase life insurance within the next 12 months.
	IP3	I will make an effort to purchase life insurance within the next 12 months
	IP4	I will purchase life insurance within the next 12 months once I am convinced of its benefits
	IP5	I will purchase life insurance within the next 12 months once I understand its value
Religious Fatalism (RF) (Esparza et al. (2015))		
Religious Fatalism (RF)	RF1	Everything that happens is part of God's plan.
	RF2	Whatever happens to me in my life, it is because that is the way God wanted it to happen.
	RF3	God controls everything good and bad that happens to a person.
	RF4	God has a plan for each person, and you cannot change His plan.
	RF5	No matter how much effort I invest into doing things, at the end, God's decisions will prevail.
Traditional Fatalism (TF) (Esparza et al. (2015))		
Traditional Fatalism (TF)	TF1	I understand that whatever is going to happen is meant to happen
	TF2	If something bad is going to happen to me, it will happen no matter what I do.
	TF3	If bad things happen, it is because they were meant to happen.
	TF4	There is no sense in planning a lot; if something good is going to happen, it will.
	TF5	Life is very unpredictable, and there is nothing one can do to change the future.

Appendix 2: Reliability and Validity of Lower-Order Constructs (Stage 1)

Construct	Indicator	Outer Loading	Cronbach's α	Composite Reliability	AVE
Religious Fatalism (RF)	RF1	0.840	0.856	0.892	0.624
	RF2	0.859			
	RF3	0.851			
	RF4	0.697			
	RF5	0.685			
Traditional Fatalism (TF)	TF1	0.775	0.796	0.858	0.549
	TF2	0.812			
	TF3	0.806			
	TF4	0.631			
	TF5	0.663			

Appendix 3: Reliability and Validity of Reflective Constructs (Stage 2)

Construct	Indicator	Outer Loading	Cronbach's α	Composite Reliability	AVE
Attitude Toward Behavior (ATB)	**ATB1**	**0.815**	**0.898**	**0.925**	**0.711**
	ATB2	0.868			
	ATB3	0.837			
	ATB4	0.844			
	ATB5	0.851			
Financial Moral Obligation (FMO)	FMO1	0.813	0.864	0.900	0.643
	FMO2	0.762			
	FMO3	0.814			
	FMO4	0.821			
	FMO5	0.797			
Learned Helplessness (HLP)	HLP1	0.842	0.918	0.938	0.752
	HLP2	0.866			
	HLP3	0.893			
	HLP4	0.845			
	HLP5	0.890			
Intention to Purchase (IP)	IP1	0.916	0.939	0.954	0.804
	IP2	0.921			
	IP3	0.904			
	IP4	0.884			
	IP5	0.858			
Multidimensional Fatalism (MF)	RF score	0.869	0.728	0.880	0.785
	TF score	0.903			
Perceived Behavioral Control (PBC)	PBC1	0.765	0.896	0.924	0.709
	PBC2	0.872			
	PBC3	0.841			
	PBC4	0.883			
	PBC5	0.844			
Subjective Norms (SN)	SN1	0.815	0.911	0.934	0.738
	SN2	0.849			
	SN3	0.892			
	SN4	0.887			
	SN5	0.851			

Appendix 4: Reflective–Reflective Higher-Order Construct Assessment for Multidimensional Fatalism

Dimension	t-value	p-value	Outer Loading	VIF
Religious Fatalism (RF)	11.685	< 0.001	0.869	1.486
Traditional Fatalism (TF)	13.495	< 0.001	0.903	1.486

Appendix 5: Structural Inner VIF Values

Endogenous Construct	Predictor Construct	Inner VIF
Attitude Toward Behavior (ATB)	Multidimensional Fatalism (MF)	1.000
Learned Helplessness (HLP)	Multidimensional Fatalism (MF)	1.000
Financial Moral Obligation (FMO)	Subjective Norms (SN)	1.000
Intention to Purchase (IP)	Multidimensional Fatalism (MF)	1.324
Intention to Purchase (IP)	Learned Helplessness (HLP)	1.206
Intention to Purchase (IP)	Attitude Toward Behavior (ATB)	2.759
Intention to Purchase (IP)	Perceived Behavioral Control (PBC)	2.080
Intention to Purchase (IP)	Subjective Norms (SN)	2.572
Intention to Purchase (IP)	Financial Moral Obligation (FMO)	1.501
Intention to Purchase (IP)	FMO×HLP	1.303
Intention to Purchase (IP)	FMO×ATB	1.577
Intention to Purchase (IP)	FMO×MF	1.628

All inner VIF values were below the adopted threshold of 5.0, indicating no critical structural collinearity among the predictors (Hair et al., 2019).

Appendix 6: Structural Model Results with Lower-Order Constructs (LOC) and Path Coefficients. The figure presents the PLS-SEM structural model with standardized path coefficients and R^2 values for endogenous constructs. Multidimensional Fatalism (MF) is represented by Religious Fatalism (RF) and Traditional Fatalism (TF). Dashed lines indicate non-significant paths ($p > 0.05$).

