


POSTGRADUATE SEMINAR SERIES

Topic Defence Seminar

Topic Title : **More than One Answer? Transparency, trust, product and technology adoption: A field experiment**

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Abstract : The adoption of insurance products and technology is critical for managing risks and economic growth. Prior studies show that individuals' and firms' demand for insurance services in emerging markets is low (Cole et al., 2011). In this study, we ask why firms' demand for insurance services is low and how to address this problem of dearth demand. To do this, we conduct a field experiment with randomization in partnership with an agent of property management companies (PMC) in China. We examine the determinants of demand for insurance service by providing a product disclosure treatment as well as a financial education treatment to the PMC and testing whether PMC receiving the treatments are more likely to purchase insurance financial products and increase the adoption of risk management technology. To better understand the mechanism underlying the low demand of financial insurance services, we further explore the impact of social trust and technology aversion on the treatment effects and test whether the treatment effects increase PMC's lack of social trust and aversive attitude on new technology.

Date : 6 May 2022, Friday
Time : 10:00 am – 11:00 am
Venue : Zoom Meeting 
Meeting ID: 977 4476 0502 Passcode: 83156580
Language : English



*** All are Welcome ***