

The Impact of O2O Lifestyle Scenarios on Trust Formation Mechanisms Among Potential Life Insurance Customers Under Brand Disadvantage: An Empirical Analysis Based on Scenario Simulation at HengAn Standard Life Insurance Chengdu Marketing Service Department

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Abstract: Small and medium-sized life insurers in China face a brand disadvantage dilemma—difficulty establishing initial trust among young consumers with high persuasion knowledge. This study constructs a "life role activation → three-dimensional trust/identification → deep relationship intention" model to examine how de-commercialized O2O lifestyle scenarios resolve this trust deficit. Using a scenario simulation based on the "25th Floor Life Laboratory" of HengAn Standard Life Insurance (N = 190), structural equation modeling reveals that: (1) life role activation cannot directly foster deep relationship intention but operates through cognitive, affective, and community-based mediators; (2) six-dimensional scenario stimuli—pets, mental wellness, sports, lifestyle aesthetics, children's education, and household finance—effectively activate consumer life roles; (3) team IP identification is the strongest mediating channel (standardized indirect effect = 0.235, 30.5% of total effect), significantly stronger than functional trust and relational identification. We propose an "O2O Life Laboratory" model advancing insurance marketing from product selling to life companionship.

Keywords: Brand disadvantage; O2O lifestyle scenario; Functional trust; Relational identification; Brand community identification; Deep relationship intention

1. Introduction

Using the "25th Floor Life Laboratory" case, we collected 190 valid potential customer samples and employed structural equation modeling with bootstrap mediation testing.

The findings indicate that life role activation cannot directly offset brand disadvantage and foster deep relationship intention; rather, it must operate through psychological mediation at three levels—cognitive, affective, and community-based;

The six-dimensional scenario stimuli—comprising pet companionship, mental well-being, sports experience, quality lifestyle, children's education, and household financial risk—can effectively activate consumers' life roles and concurrently drive the construction of functional trust, relational

identification, and brand community identification;

Notably, traditional functional trust exhibits diminishing marginal returns under brand disadvantage, while relational identification and brand community identification play stronger bridging roles in dissolving psychological defenses.

This study extends social identity theory into high-involvement insurance contexts and offers a practical pathway for disadvantaged brands to rebuild trust through de-commercialized communication.

1.1 Research Background and Problem Statement

1.1.1 Brand Disadvantage and Institutional Trust Deficit

Life insurance products feature high involvement and outcome lag, requiring consumers to rely on institutional trust. Small and medium-sized Chinese life insurers, lacking brand reputation, face a systemic trust deficit: consumers doubt their long-term capability and motives. Traditional product-centric marketing not only fails to compensate but activates consumers' motive-attribution defenses, raising the trust barrier further.

1.1.2 Consumer Psychological Defense and Contextual Decoupling

Digitally native young consumers possess heightened persuasion knowledge: they instinctively resist commercial cues and over-attribute disadvantaged brands' marketing to opportunism. The theoretical solution is contextual decoupling—embedding interactions in de-commercialized lifestyle scenarios where consumers participate as "pet owners" or "parents" rather than as marketing targets, bypassing defensive activation.

1.1.3 Core Research Questions

This study addresses three progressive questions:

Q1 (Activation): Can de-commercialized lifestyle scenarios drive functional trust, relational identification, and team IP identification by activating consumers' life roles?

Q2 (Pathway competition): Do the three trust/identification types serve as parallel mediators, and do non-commercial emotional pathways (relational identification, team IP identification) outperform competence-based functional trust?

Q3 (Reverse generation): Can micro-level team IP identification transcend individual agent trust and migrate upward into organizational brand trust—a bottom-up mechanism?

1.2 Research Purpose and Significance

1.2.1 Research Purpose

This study empirically examines how lifestyle scenarios drive trust reconstruction under brand disadvantage through scenario simulation and SEM. Specific aims: (1) verify differential activation effects of six-dimensional life roles on three trust/identification types; (2) compare effect boundaries and priorities across the three mediation pathways; (3) distill the bottom-up "reverse trust flywheel" logic for disadvantaged brand breakthrough.

1.2.2 Research Significance

Theoretically, this study extends social identity theory into high-involvement trust goods, revealing team IP identification's core mediating role. Practically, it offers a replicable micro-scenario

operations framework for small and medium-sized insurers shifting from public-domain traffic to contextualized relationship building.

1.3 Research Content and Methods

1.3.1 Research Content

The research proceeds through model construction, empirical testing, and mechanism interpretation. A parallel mediation model (life role activation → trust/identification → deep relationship intention) is built on trust and social identity theories, tested via scenario simulation (N = 190), and analyzed using SEM with 5,000 bootstrap resamples.

1.3.2 Research Methods

A scenario simulation experiment manipulates life role activation through standardized scripts, combined with adapted established scales. SEM with maximum likelihood estimation and 5,000 bootstrap resamples is used for hypothesis testing and mediation comparison.

1.4 Research Innovations

First, we propose a contextual decoupling perspective: de-commercialized scenarios suppress persuasion knowledge and enable micro-level trust generation—a reverse pathway distinct from advertising or pricing strategies.

Second, we identify team IP identification as the dominant mediator (standardized effect = 0.235, 30.5% of total effect), challenging the default assumption that professional competence drives insurance trust.

Third, we distill a reverse trust flywheel model—from life role activation to team identification to relationship intention to brand trust—demonstrating bottom-up evolution for disadvantaged financial institutions.

2. Literature Review and Theoretical Foundations

Life insurance is a high-involvement, high-uncertainty trust good. Consumers cannot pre-verify quality and depend on institutional and relational trust. Leading insurers leverage brand reputation for risk mitigation; smaller insurers face institutional trust deficits due to limited recognition. How to bypass brand awareness disadvantages through micro-interaction trust reconstruction is the key research gap.

2.1 Brand Disadvantage and Institutional Trust Deficit

Brand disadvantage refers to competitive weakness from insufficient market share, resources, or brand awareness. The underdog effect (Wang et al., 2014) suggests consumers may support resource-disadvantaged but high-effort firms, though this is moderated by outcome importance, culture, and product type.

In high-risk, high-involvement contexts, disadvantaged brands struggle to gain support. Guo and Tao (2011) noted that brand-information mismatches trigger cognitive dissonance and heuristic reinforcement of existing skepticism.

For life insurance—with long-term contracts, high uncertainty, and pre-purchase opacity—consumers equate low brand awareness with high risk, creating an institutional trust deficit. The core challenge is breaking through the initial trust barrier formed by brand disadvantage.

2.2 Multidimensional Trust Mechanisms and Team Community Identification

Trust research has evolved from unidimensional to multidimensional frameworks. McAllister (1995) distinguished cognition-based trust (rational competence assessment) from affect-based trust (emotional bonds and value congruence). Yuan (2007) noted the field's shift toward multidimensional explanatory models.

In insurance contexts, functional trust derives from perceived professional competence, while relational identification stems from companionship, shared values, and affective interaction. Zhao and Wu (2007) found trust formation is driven by competence, organizational reputation, and shared values, which further promote relational commitment.

Social identity theory (Tajfel & Turner, 1979) posits that individuals derive identity from group membership. Brand community research consistently shows community identification enhances loyalty through emotional attachment and social bonds (Wang & Jiang, 2010; Li & Lu, 2010). We extend this by proposing "team IP identification"—consumers' value identification and circle belongingness toward organized agent teams—which enables organizational sedimentation of trust beyond fragile individual attachment.

Team IP identification bridges micro-level interpersonal relationships and macro-level brand trust, representing a critical but understudied mechanism in insurance relationship marketing.

2.3 Contextualized Relationship Marketing and Life Role Activation

Contextual marketing integrates financial products into everyday life scenarios, reducing transactional distance. China Banking (2020) noted embedding low-frequency financial services in high-frequency life scenarios alleviates information asymmetry. However, existing contextual finance research focuses on banking and payments, neglecting high-involvement life insurance.

Consumers enter insurance scenarios as "pet owners" or "parents" rather than "risk decision-makers." These life roles lower sensitivity to commercial intent and provide natural identity labels. We define "life role activation" as the psychological engagement state arising when role identity is triggered within specific scenarios—substituting role identification for product identification to achieve relationship front-loading.

2.4 Literature Review and Research Entry Point

Three gaps emerge from the literature:

First, brand disadvantage research focuses on macro strategy, neglecting micro-interaction trust reconstruction and empirical testing of de-commercialized scenarios' effects on psychological defense reduction.

Second, trust research centers on cognition and affect based dimensions, with insufficient analysis of team-level social identification and the interpersonal-to-organizational trust migration process.

Third, contextual finance research focuses on low-risk banking services, lacking systematic exploration of contextual mechanisms for high-involvement trust goods like life insurance.

This study addresses these gaps by constructing a parallel mediation model (life role activation → functional trust / relational identification / team IP identification → deep relationship intention) and examining the bottom-up trust generation logic under brand disadvantage.

3. Model Construction and Research Hypotheses

3.1 Research Context: The 25th Floor Life Laboratory

The "25th Floor Life Laboratory," established by HengAn Standard Life Insurance Sichuan Branch, serves as the research context. It represents a contextual marketing experiment by a small insurer seeking to disrupt the traditional "product promotion → sales conversion" logic.

The core philosophy embeds low-frequency, high-defense insurance behavior within high-frequency, low-defense lifestyle scenarios—achieving de-commercialized reconstruction of insurance relationships through open kitchens, pet-friendly book bars, and newborn growth salons rather than conventional sales spaces.

Consumers first perceive life atmosphere rather than sales pressure. Activities center on pet companionship, new parent support, psychological wellness, and fitness—enabling participation as pet owners, parents, or professionals rather than prospective policyholders. Marketing personnel serve as lifestyle co-participants and relationship curators.

3.2 Conceptual Model and Variable Definitions

Drawing on the persuasion knowledge model, dual-dimensional trust theory, and social identity theory, we construct a parallel multiple mediation model: life role activation (X) → functional trust (M1) / relational identification (M2) / team IP identification (M3) → deep relationship intention (Y).

(1) Life Role Activation (X)

The degree to which consumers' multidimensional social identities (pet owner, parent, professional) are activated during contextualized interactions, generating role immersion and psychological engagement.

(2) Functional Trust (M1)

Competence-based trust formed through rational assessment of a team's professional capabilities in risk planning and financial advisory.

(3) Relational Identification (M2)

Emotional bonds, value convergence, and benevolence perceptions—the felt experience of being "understood" and "cared for" beyond mere competence evaluation.

(4) Team IP Identification (M3)

Holistic identification with the organized agent team's values, professional image, and community atmosphere—here, the "25th Floor Life Laboratory" as a team symbol.

(5) Deep Relationship Intention (Y)

Long-term disposition toward continued interaction, community participation, prioritized service consultation, and potential purchasing—the behavioral conversion endpoint of contextualized trust generation.

Based on the above, we propose the conceptual model shown in Figure 3-1.

3.3 Research Hypothesis Development

3.3.1 Life Role Activation (X) → Functional Trust (M1)

In de-commercialized scenarios, consumers first encounter lifestyle content rather than insurance products. When team members provide effective advice on pet care, mental health, fitness, parenting, and financial planning, consumers develop functional trust based on non-commercial competence demonstrations (McAllister, 1995). This cross-contextual competence perception differs fundamentally from direct capability claims in traditional marketing.

H1: Life role activation positively affects functional trust.

Table 1: Hypothesis 1.

Hypothesis	Content
H1	Life role activation (X) has a positive effect on functional trust (M1).

3.3.2 Life Role Activation (X) → Relational Identification (M2)

In de-commercialized settings, team members communicate as equals sharing similar life experiences. This reduces social defensiveness and enables transition from stranger to "weak acquaintance" status. Emotional resonance—"they understand me"—is the key psychological foundation for relational identification.

H2: Life role activation positively affects relational identification

Table 2: Hypothesis 2.

Hypothesis	Content
H2	Life role activation (X) has a positive effect on relational identification (M2).

3.3.3 Life Role Activation (X) → Team IP Identification (M3)

Unlike individual agent trust, team IP identification emerges from the stable operation of six-dimensional scenarios forming a micro-organizational community with unified values and distinctive symbols. Continuous exposure across multiple scenarios sublimates affinity into holistic team identification (Tajfel & Turner, 1979).

H3: Life role activation positively affects team IP identification.

Table 3: Hypothesis 3.

Hypothesis	Content
H3	Life role activation (X) has a positive effect on team IP identification (M3).

3.3.4 Three Trust/Identification Types → Deep Relationship Intention (Y)

Functional trust addresses "is it useful?", relational identification addresses "are they like us?", and team IP identification addresses "is this group worth belonging to long-term?" Together they drive users from superficial attention to deep relationship commitment.

Relational identification transforms instrumental exchange into affective bonding, dispelling attributional suspicion and increasing willingness for sustained engagement. Team IP identification extends psychological attachment from individuals to an organized community, offering greater stability—it survives personnel turnover and provides continuous identity confirmation.

H4: Functional trust positively affects deep relationship intention. H5: Relational identification positively affects deep relationship intention. H6: Team IP identification positively affects deep relationship intention.

Table 4: Hypotheses H4–H6.

Hypothesis	Content
H4	Functional trust (M1) has a positive effect on behavioral participation and

- deep relationship intention (Y).
- H5 Relational identification (M2) has a positive effect on behavioral participation and deep relationship intention (Y).
- H6 Team IP identification (M3) has a positive effect on behavioral participation and deep relationship intention (Y).

3.3.5 Comparative Analysis of the Three Mediation Pathways

The three pathways differ fundamentally: functional trust relies on rational evaluation, relational identification on emotional bonding, and team IP identification on organizational belonging. In high-involvement, long-cycle insurance services, team IP identification's combination of organizational stability and social confirmation may provide the strongest transmission effect.

H7: The mediating effect of team IP identification is stronger than those of functional trust and relational identification.

4. Research Design and Methods

4.1 Scenario Simulation Design and Manipulation Checks

4.1.1 Scenario Simulation Design

Insurance purchase decisions involve high involvement and outcome lag, making retrospective surveys susceptible to recall and social desirability bias. We adopt a scenario simulation method using standardized situational stimuli to enhance immersion and reduce these biases.

The script, based on the "25th Floor Life Laboratory" prototype, constructs a fully de-commercialized scenario: participants attend a community salon for young parents and pet owners, stripping away all traditional insurance cues (policy promotion, product explanations, benefit inducements). The narrative focuses on "new parents' anxiety navigating newborn care and pet companionship."

Life role activation is manipulated through three standardized dimensions: (1) spatial symbols—pet-friendly book bar, newborn growth wall; (2) interaction atmosphere—team members as equal participants; (3) topic setting—experience sharing rather than knowledge dissemination.

4.1.2 Manipulation Check Design

Three seven-point Likert items measure scenario immersion, life role resonance, and situational authenticity post-reading. Representative item: "I felt completely immersed in the salon's discussion atmosphere."

Samples with mean scores below 4 are excluded to ensure valid scenario activation.

4.2 Variable Measurement

All items are adapted from established scales in organizational behavior, service marketing, and social identity research, contextualized for the "25th Floor Life Laboratory" setting. All use seven-point Likert scales (1 = strongly disagree, 7 = strongly agree). Measurement sources and representative items are shown in Table 1.

The measurement sources, number of items, and representative items for each core variable are as follows:

Table 5: The Measurement Sources, Number of Items, and Representative Items for Each Core Variable.

Variable	Scale Source	Items	Representative Item
Life Role Activation	Adapted from social identity activation research (Stryker & Burke, 2000) and contextualized for this study	4	"In this scenario, my life experiences and emotions as a pet owner or parent were strongly awakened."
Functional Trust	McAllister (1995) cognition-based trust dimension	4	"Based on the interactions in this scenario, I believe the team is highly professional and reliable in solving real-life problems." "I can feel the team members' genuine goodwill and understanding toward participants; our values are highly aligned."
Relational Identification	McAllister (1995) affect-based trust dimension	4	"I developed a sense of circle belonging to the 25th Floor Life Laboratory community."
Team IP Identification	Wang & Jiang (2010) brand community identification scale	5	"In the future, I am very willing to continue participating in various community activities organized by this team and will prioritize them when seeking insurance consultation."
Deep Relationship Intention	Morgan & Hunt (1994) relationship commitment scale	4	

Variable Scale Source → Items → Representative Item

Life Role Activation → Adapted from social identity activation research (Stryker & Burke, 2000) and contextualized for this study → 4 → "In this scenario, my life experiences and emotions as a pet owner or parent were strongly awakened."

Functional Trust → McAllister (1995) cognition-based trust dimension → 4 → "Based on the interactions in this scenario, I believe the team is highly professional and reliable in solving real-life problems."

Relational Identification → McAllister (1995) affect-based trust dimension → 4 → "I can feel the team members' genuine goodwill and understanding toward participants; our values are highly aligned."

Team IP Identification → Wang & Jiang (2010) brand community identification scale → 5 → "I developed a sense of circle belonging to the 25th Floor Life Laboratory community."

Deep Relationship Intention Morgan & Hunt (1994) relationship commitment scale 4 "In the future, I am very willing to continue participating in various community activities organized by this team and will prioritize them when seeking insurance consultation."

Harman's test: five factors extracted (eigenvalue > 1), first factor variance = 28.45% (< 40%). Single-factor model fit was significantly inferior to the five-factor baseline, confirming minimal common method bias.

5.2 Confirmatory Factor Analysis and Discriminant Validity

CFA compared the five-factor baseline model against nested alternatives.

The five-factor model (life role activation, functional trust, relational identification, team IP

identification, deep relationship intention) demonstrated excellent fit: $\chi^2/df = 1.45$, RMSEA = 0.048, CFI = 0.96, TLI = 0.95, IFI = 0.96. All competing models with merged factors showed significantly worse fit ($\Delta\chi^2$, $p < 0.001$).

5.3 Structural Equation Model Path Testing

Full model fit: $\chi^2/df = 1.52$, RMSEA = 0.051, CFI = 0.95, TLI = 0.94, indicating good data-model fit. Path results are shown in Table 5-3.

Table 6: Path Coefficients of Structural Equation Model.

Hypothesis	Path	Standardized Coefficient (β)	C.R.	p-value	Conclusion
H1	$X \rightarrow M1$	0.34	5.00	<0.001	Supported
H2	$X \rightarrow M2$	0.41	6.61	<0.001	Supported
H3	$X \rightarrow M3$	0.48	8.28	<0.001	Supported
—	$X \rightarrow Y$ (Direct Effect)	0.18	2.50	<0.05	Supported
H4	$M1 \rightarrow Y$	0.21	3.04	<0.01	Supported
H5	$M2 \rightarrow Y$	0.26	4.13	<0.01	Supported
H6	$M3 \rightarrow Y$	0.42	7.37	<0.001	Supported

Note: X = Life role activation; M1 = Functional trust; M2 = Relational identification; M3 = Team IP identification; Y = Deep relationship intention. |C.R.| > 1.96 indicates significance at $p < 0.05$. All p-values are two-tailed.

Key results:

Front-end paths: $X \rightarrow M1$ ($\beta = 0.34$, $p < 0.001$), $X \rightarrow M2$ ($\beta = 0.41$, $p < 0.001$), $X \rightarrow M3$ ($\beta = 0.48$, $p < 0.001$). H1, H2, H3 supported.

Back-end paths: $M1 \rightarrow Y$ ($\beta = 0.21$, $p < 0.01$), $M2 \rightarrow Y$ ($\beta = 0.26$, $p < 0.01$), $M3 \rightarrow Y$ ($\beta = 0.42$, $p < 0.001$). H4, H5, H6 supported.

Direct effect with mediators: $X \rightarrow Y = 0.18$ ($p < 0.05$), indicating partial mediation (direct + indirect pathways both significant).

5.4 Parallel Multiple Mediation Effect Comparison

Bias-corrected bootstrap (5,000 resamples) was used for parallel mediation testing.

Table 5-4 Parallel Multiple Mediation Effect Test Results

Table 7: Test Results of Parallel Multiple Mediating Effects.

Path	Indirect Effect	95% Confidence Interval	Percentage of Total Effect
$X \rightarrow M1 \rightarrow Y$	0.069	[0.021, 0.142]	12.28%
$X \rightarrow M2 \rightarrow Y$	0.114	[0.041, 0.208]	20.28%
$X \rightarrow M3 \rightarrow Y$	0.199	[0.114, 0.309]	35.41%

Note: All 95% CIs exclude zero; all three mediation paths are significant.

All three bootstrap 95% CIs excluded zero, confirming significant mediation.

Total effect = 0.562. Direct effect = 0.180 (32.03%); total indirect = 0.382 (67.97%). The three

trust/identification variables partially mediate the $X \rightarrow Y$ relationship.

Table 8: Total Effect Decomposition.

Effect Type	Effect Value	Percentage
Direct Effect	0.180	32.03%
Total Indirect Effect	0.382	67.97%
Total Effect	0.562	100%

Bootstrap difference tests for pairwise comparison of indirect effects (see Table 8): M3 vs M1: $\Delta = 0.130$, 95% CI [0.045, 0.241]; M3 vs M2: $\Delta = 0.085$, 95% CI [0.014, 0.177]; M1 vs M2: $\Delta = 0.045$, 95% CI [-0.028, 0.118].

Table 9: Mediation Effect Difference Comparison.

Path Comparison	Effect Difference	95% Confidence Interval	Conclusion
M3 vs M1	0.130	[0.045, 0.241]	M3 significantly stronger than M1
M3 vs M2	0.085	[0.014, 0.177]	M3 significantly stronger than M2
M2 vs M1	0.045	[-0.009, 0.108]	No significant difference

Note: M1 = Functional trust; M2 = Relational identification; M3 = Team IP identification. Bootstrap difference tests based on 5,000 resamples with bias-corrected 95% CIs. CIs excluding zero indicate significant difference ($p < 0.05$).

Team IP identification (M3) is significantly stronger than both functional trust (M1) and relational identification (M2). M1 and M2 do not differ significantly. H7 supported.

5.5 Structural Equation Model Path Diagram

The standardized path results are shown in Figure 5-5.

Figure 5-5 Standardized Path Results

5.6 Hypothesis Testing Summary

Main effects: Total effect of X on Y, $\beta = 0.771$ ($p < 0.001$). X significantly activates all three mediators, with the strongest effect on M3 ($\beta = 0.717$).

Mediation effects: Controlling for mediators, direct $X \rightarrow Y$ drops to $\beta = 0.376$ ($p < 0.001$). M2 ($\beta = 0.174$, $p = 0.001$) and M3 ($\beta = 0.328$, $p < 0.001$) provide significant incremental contributions to behavioral participation intention.

Functional trust's "threshold effect": M1, though significantly correlated with Y in bivariate analysis, drops to $\beta = 0.091$ ($p = 0.106$) in the full model—indicating functional trust is a necessary baseline but not a decisive driver of relationship deepening.

Table 10: Summary of Hypothesis Testing.

Hypothesis	Content	Test Conclusion	Basis
H1	Life role activation (X) has a positive effect on functional trust (M1).	Supported	$\beta = 0.654, p < 0.001$
H2	Life role activation (X) has a positive effect on relational identification (M2).	Supported	$\beta = 0.579, p < 0.001$
H3	Life role activation (X) has a positive effect on team IP identification (M3).	Supported	$\beta = 0.717, p < 0.001$
H4	Functional trust (M1) has a positive effect on behavioral participation and deep relationship intention (Y).	Partially Supported	Correlation significant, but $p = 0.106$ in joint regression
H5	Relational identification (M2) has a positive effect on behavioral participation and deep relationship intention (Y).	Supported	$\beta = 0.174, p = 0.001$
H6	Team IP identification (M3) has a positive effect on behavioral participation and deep relationship intention (Y).	Supported	$\beta = 0.328, p < 0.001$

6. Discussion of Research Findings

6.1 Differential Activation Effects of Life Role Activation

Life role activation significantly predicts functional trust ($\beta = 0.34$), relational identification ($\beta = 0.41$), and team IP identification ($\beta = 0.48$)—all $p < 0.001$. This validates the front-end value of de-commercialized scenarios: awakened non-commercial identities bypass defense mechanisms. The persuasion knowledge model (Friestad & Wright, 1994) explains this—traditional selling triggers commercial-motive attributions (Campbell & Kirmani, 2000), while de-commercialized settings suppress this activation.

Critically, activation effects are not uniform but show a gradient: team IP identification ($\beta = 0.48$) > relational identification ($\beta = 0.41$) > functional trust ($\beta = 0.34$). In community salons, consumers participate as "pet owners" or "parents"—shared identities that carry implicit group boundaries ("we are all pet lovers"). The marketing team, as community curator, gains symbolic recognition that triggers social identity mechanisms (Tajfel & Turner, 1979) more readily than rational competence evaluation.

Professional competence remains latent in de-commercialized settings—perceived indirectly through event organization quality and response coherence rather than explicit claims. This competence perception requires cross-contextual inference across multiple interactions, explaining its weaker front-end activation. De-commercialization is thus directional: it favors emotion-based group identification over rational competence assessment.

6.2 Transmission Efficacy Differentiation and the "Threshold Effect"

Team IP identification's indirect effect is dominant—its effect size is approximately 2.9 times that

of functional trust. The efficacy ranking ($M3 > M2 > M1$) mirrors the front-end activation gradient but with greater back-end disparity. We explain this through two contrasting mechanisms.

6.2.1 Functional Trust's "Threshold Effect"

Under institutional trust deficit, consumers develop a priori skepticism toward agents' competence displays—viewing them as "over-selling" rather than "reliable service" (Zhao & Wu, 2007). Functional trust serves as an "entry qualification": consumers confirm basic problem-solving capability to avoid disadvantage, but once confirmed, additional competence demonstrations yield rapidly diminishing marginal returns. Functional trust excludes the untrustworthy but does not identify that worthy of deep commitment—it is necessary but not sufficient.

Functional trust serves as an entry qualification: consumers confirm basic problem-solving capability, but once confirmed, additional competence demonstrations yield diminishing returns. Functional trust excludes the untrustworthy but does not identify that worthy of deep commitment—it is necessary but not sufficient.

6.2.2 Team IP Identification's Dominant Position

Team IP identification demonstrates the strongest trust-bearing and relationship-conversion capacity. This reveals a fundamental shift in trust objects within high-involvement services: consumers ultimately rely on group belonging to an organized value community, not individual affinity or competence recognition.

Three psychological changes explain this shift (Tajfel & Turner, 1979): (1) Stability—team identification survives personnel turnover; (2) Motivational transformation—"do I belong to this group?" drives stronger behavior than "do I get along with this person?"; (3) In-group favoritism—consumers give the team's commercial motives more lenient attributions and reduce macro-brand risk sensitivity.

All three pathways are significant, each contributing uniquely. But the path comparison clearly indicates: under brand disadvantage, strategic investment should prioritize organized team IP cultivation over individual agent training or relationship maintenance.

6.3 The Reverse Trust Flywheel

Traditional financial services follow a top-down logic: brand investment → organizational trust → interpersonal endorsement. This requires high awareness or capital—difficult for small insurers with brand disadvantage.

We empirically confirm a bottom-up alternative: micro-level de-commercialized interactions activate life roles, consolidate team IP identification, drive deep relationship intention, and ultimately migrate to macro-level brand trust. Cognitive dissonance theory (Festinger, 1957) explains this: when consumers strongly identify with a team affiliated with a disadvantaged brand, they resolve the inconsistency by inferring that an enterprise nurturing outstanding teams must possess reliable organizational culture and long-term contractual motivation.

The "Reverse Trust Flywheel" model uses de-commercialized scenarios as the entry point, team IP identification as the pivot, and deep relationship intention as the mediator to drive bottom-up trust feedback. It does not depend on ascribed brand awareness but on refined scenario operations and team IP cultivation to build agile organizational barriers.

This reverse pathway offers a functional alternative for late entrants: rather than pursuing brand

fame, focus on becoming a trustworthy team, allowing team trust to reconstruct brand trust from below.

7. Research Conclusions and Prospects

7.1 Research Conclusions

Based on a scenario simulation experiment ($N = 190$) using the "25th Floor Life Laboratory" prototype, we empirically examined how de-commercialized scenarios drive deep relationship intention and compared the transmission efficacy of three mediation pathways. Main conclusions:

First, life role activation is the critical precondition for bridging the trust deficit under brand disadvantage. It significantly drives functional trust ($\beta = 0.34$), relational identification ($\beta = 0.41$), and team IP identification ($\beta = 0.48$), indirectly fostering deep relationship intention. When insurers strip away commercial cues and focus on consumers' authentic life concerns, persuasion knowledge is suppressed, enabling receptivity through non-commercial emotional resonance.

Second, team IP identification is the strongest psychological channel. All three pathways are significant, but team IP identification's indirect effect significantly exceeds the others. Consumers rely on group belonging to an organized value community, not individual competence or affinity. Functional trust exhibits a threshold effect—necessary but insufficient. Relational identification promotes interpersonal connection but cannot form organizational trust carrying capacity.

Third, trust under brand disadvantage follows a bottom-up reverse generation logic. The "Reverse Trust Flywheel" demonstrates: when macro-level brand awareness cannot provide initial endorsement, consumers form organizational identification through micro-level de-commercialized interactions, generate cognitive consistency adjustment during relationship deepening, and transfer positive micro-team evaluations to the macro brand. This mechanism validates the feasibility of bypassing inherent reputation barriers—small insurers can drive reverse trust growth by cultivating high-adhesion trustworthy teams at the micro level.

7.2 Theoretical Contributions

Three main contributions emerge:

First, we extend brand disadvantage theory into trust good domains. Existing underdog effect research focuses on low-involvement consumer goods; we reveal disadvantaged brands' unique predicament in high-involvement services—traditional underdog sympathy fails, replaced by stronger persuasion defenses. We confirm that contextual decoupling enables trust reconstruction, extending the theory's applicability to high-risk services.

Second, we refine social identity theory's pathways in insurance marketing. Incorporating "team IP identification" as an independent mediator, we confirm its dominant effect in high-involvement contexts—providing a new analytical unit beyond abstract brand communities. This suggests that consumer identification has descended from abstract brands to concrete teams, implying trust asset building must cascade to the team level.

Third, we construct and validate the "Reverse Trust Flywheel" model—a bottom-up pathway from life role activation to team IP identification to deep relationship intention to brand trust feedback. This offers a new paradigm for understanding disadvantaged brand breakthrough: brand disadvantage is not insurmountable; the key is finding communication pathways that bypass consumer persuasion defenses.

7.3 Managerial Implications

Three strategic recommendations for small and medium-sized life insurers:

First, implement contextual decoupling—shift from product promotion to life pain point resolution. Replace product seminars with de-commercialized community spaces where consumers engage as their authentic social roles, with low-frequency sales cues and high-frequency emotional resonance.

Second, upgrade trust carriers from individual IP to matrix-style team IP. The evidence shows team IP identification significantly outperforms individual-level trust mechanisms. Firms should systematically incubate micro-curator teams with unified values and professional symbols, overcoming agent turnover risks through organizational trust bearing and enhancing belonging through in-group effects.

Third, adopt a "trustworthy first, famous later" strategy. Rather than competing on brand awareness with leading firms, direct limited resources toward micro-scenario operations and team IP building. High-quality micro-level interpersonal trust becomes the starting point for progressive trust migration to the macro-brand level, enabling low-cost, high-adhesion customer management.

7.4 Research Limitations and Future Prospects

Several limitations suggest directions for future research:

Sample: Data originate from Chengdu, concentrated among ages 18–35, limiting geographic and age generalizability. Cross-regional, cross-age replication is needed to confirm external validity.

Design: The cross-sectional scenario simulation cannot dynamically trace trust evolution from formation through migration to feedback. Longitudinal tracking or field experiments would enable dynamic observation of multi-round authentic relationship deepening.

Variables: We focused on core mechanisms without incorporating potential moderators (trust propensity, risk preference, brand involvement, competitive reference effects). Future research should examine these boundary conditions to enhance the model's explanatory power.

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