





Designing an Interpretative Structural Model (ISM) of Fear Appeal Based Advertising in Selected Insurance Companies

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1. Round 1

1.1. Reviewer 1

Reviewer:

The objective of the study, while clear in its aim to design an interpretive structural model (ISM) for fear appeal-based advertising, could benefit from a more detailed explanation of why this model is significant specifically for the insurance sector. It's recommended to include a brief overview of previous models in similar contexts and pinpoint the gaps your study aims to fill.

In the methodology section, there's a thorough description of the ISM method and its application in the study. However, the process of selecting the 22 components included in the model could be more transparent. A detailed rationale for the inclusion of each component would enhance the reader's understanding and the study's replicability.

The mixed methods approach, combining literature review and interviews, is well-justified. However, the selection criteria for interviewees could be expanded upon to show how they ensure a comprehensive coverage of perspectives within the insurance sector.

The analysis section benefits greatly from the detailed explanation of the ISM technique and its application through MICMAC software. To further this clarity, including a subsection on how experts' viewpoints were integrated into the model, possibly with anonymized excerpts or thematic categorization, would enrich the narrative.

The findings section effectively outlines the 22-component model and its structured levels. However, the direct implications of these findings for the practice of fear appeal-based advertising in insurance need further elucidation. It's recommended to include specific examples or hypothetical scenarios demonstrating how modifications to the model's variables could impact advertising strategies.

The model's description could be enhanced by incorporating visual aids or diagrams that summarize the relationships between components at different levels, making the model's structure immediately apparent to the reader.

The conclusion succinctly captures the essence of the study but could be strengthened by directly linking the research findings to actionable strategies for insurance companies. Highlighting specific, innovative strategies derived from the model could make the implications more tangible.

The practical recommendations are valuable but could be more targeted. For instance, suggesting how insurance companies might implement fear-based marketing in a manner that's ethical and aligns with consumer protection standards would be beneficial.

Authors revised the manuscript and uploaded the new document.

1.2. Reviewer 2

Reviewer:

The literature review provides a solid foundation for the study, yet it could be broadened to include a critical analysis of the limitations and criticisms of fear appeal-based advertising. This would offer a balanced view and set the stage for the study's contribution to the field.

Including a subsection on the theoretical underpinnings of the ISM method, especially its application in advertising research, would strengthen the conceptual framework of the study.

The research design is well-articulated, particularly in the use of ISM. However, clarifying how the study addresses potential biases in expert selection and data interpretation would enhance the methodological rigor.

The variable selection process is crucial to the model's development; thus, a more detailed justification for each variable's inclusion based on literature review and preliminary data analysis would reinforce the model's validity.

The interpretation of the model's levels and components is insightful. Yet, it could benefit from a deeper discussion on the interdependencies among variables, especially how changes in one variable might influence others within the model.

The results section would be enriched by a discussion comparing the model's predictions with real-world data or case studies from the insurance industry, providing a practical validation of the model.

Authors revised the manuscript and uploaded the new document.

2. Revised

Editor's decision after revisions: Accepted.

Editor in Chief's decision: Accepted.