




# Presentation of the Business Intelligence Capabilities Model and Its Role in Innovation Considering the Impact of Network Learning and Performance (Case Study: Insurance Industry)

Behgol. Fatan<sup>1</sup>, Mohammad Ali. Keramati<sup>2\*</sup>, Seyed Abdollah. Amin Mousavi<sup>3</sup>

<sup>1</sup> Department of Industrial Management, Central Tehran Branch, Islamic Azad University, Tehran, Iran.

<sup>2</sup> Department of Industrial Management, Central Tehran Branch, Islamic Azad University, Tehran, Iran.



<sup>3</sup> Department of Technology Management, Central Tehran Branch, Islamic Azad University, Tehran, Iran.

\* Corresponding author email address: mohammadalikeramati@yahoo.com

## Editor

Rezvan Hosseingholizadeh  
Associate Professor, Department of  
Educational Management and  
Human Resource Development,  
Ferdowsi University of Mashhad,  
Mashhad, Iran  
rhgholizadeh@um.ac.ir

## Reviewers

**Reviewer 1:** Lourdes Atiaja Atiaja  
Universidad de las Fuerzas Armadas ESPE, Ecuador.  
Email: natiaja@espe.edu.ec  
**Reviewer 2:** Marco Yamba-Yugsi  
Unidad Académica de Posgrado, Universidad Católica de Cuenca, Azuay 010101,  
Ecuador  
Email: marco.yamba@ucacue.edu.ec

## 1. Round 1

### 1.1. Reviewer 1

Reviewer:

"Competitive intelligence, also known as business intelligence, market intelligence, customer intelligence, business analytics, and analysis, is the most developed topic in strategic management research." – The use of multiple terms (competitive intelligence, business intelligence, etc.) can confuse readers. Consider clarifying the distinctions or focusing on the most relevant term for your study.

"Additionally, the knowledge-based view (KBV) focuses on knowledge as the most valuable resource in the company." – Expand on how KBV specifically applies to the insurance industry and how it influences innovation.

"Increasing knowledge can result from business intelligence as the processes involved in knowledge production include search and recombination." – Provide specific examples of how business intelligence processes (like search and recombination) have been applied successfully in insurance.

"From the dynamic capabilities (DC) perspective, the company's ability to compete is important." – Elaborate on how dynamic capabilities specifically enhance competitive advantage in the insurance sector, citing relevant case studies.

"For qualitative data analysis, grounded theory was used in ATLAS TI software." – Include details on how ATLAS.TI was used to code and analyze the data, and discuss any challenges faced during this process.

"The use of advanced hardware and appropriate software can help collect, store, and process insurance data effectively and efficiently." – Provide specific examples or case studies where advanced hardware and software have been successfully implemented in the insurance industry.

"Creating integrated information systems" – Expand on the specific benefits and challenges of creating integrated information systems in the insurance sector.

"Implementing big data systems" – Discuss the specific types of big data relevant to the insurance industry and how they can be leveraged for business intelligence.

"The research findings were categorized into five main categories: causal conditions, contextual conditions, intervening conditions, strategies, and outcomes." – Provide a brief summary or visual representation (e.g., a model or diagram) to illustrate how these categories interrelate.

"Therefore, presenting a model that combines business intelligence and network learning can play a crucial role in creating innovation and growth in the insurance industry." – This assertion would benefit from a more detailed explanation of how BI and network learning specifically drive innovation and growth, supported by empirical evidence.

Authors revised the manuscripts.

## 1.2. Reviewer 2

Reviewer:

"From the resource-based view (RBV) perspective, knowledge is considered one of the assets and even becomes the primary asset for winning current competition, leading to the knowledge-based view (KBV)." – This sentence would benefit from a more detailed explanation of how RBV transitions to KBV, with examples from the insurance industry.

"Business intelligence is an important part of environmental scanning for most companies." – Discuss the specific environmental factors that insurance companies need to scan and how BI tools can assist in this process.

"Innovation is considered a key concept for organizational success." – This statement would be strengthened by providing a brief overview of the types of innovation relevant to the insurance industry (e.g., product, process, organizational).

"The present study is applied in terms of its research objective and qualitative in terms of its methodology, adopting a grounded theory approach based on the Strauss and Corbin (1998) approach." – Clarify why grounded theory was chosen and how it is particularly suited to this research context.

"The primary data source in this research was interviews with initial interviews being exploratory and descriptive." – It would be beneficial to describe the structure of the interviews and how questions were developed to align with the research objectives.

"For example, algorithms can be developed to optimize insurance pricing based on customer risk and other variables." – Describe the types of algorithms that could be used and provide an example of their application.

"For instance, analyzing data can help provide different insurance suggestions tailored to each customer's needs and history." – Include a case study or example of how data analysis has been used to tailor insurance products to customer needs.

Authors revised the manuscripts.

## 2. Revised

Editor's decision: Accepted.

Editor in Chief's decision: Accepted.