




Providing a Model for Digital Transformation of Customer Experience in Acquiring Insurance Services (Case Study: Asia Insurance)


Mostafa. Nikougoftar¹, Seyed Abdollah. Heydariyeh^{2*}, Farshad. Faezi Razi²

¹ Department of Business Management, Semnan Branch, Islamic Azad University, Semnan, Iran


² Associate Professor, Department of Management, Semnan Branch, Islamic Azad University, Semnan, Iran


* Corresponding author email address: a.heidariyeh@semnauiau.ac.ir

Editor

Mohammed Abdul Imran Khan
Department of Financial
Management and Economics,
Dhofar University, Oman
mimran@du.edu.om

Reviewers

Reviewer 1: Abbas Monavarian
Professor, Management Department, Tehran University, Tehran, Iran.
Email: amonavar@ut.ac.ir

Reviewer 2: Rezvan Hosseingholizadeh
Associate Professor, Department of Educational Management and Human Resource
Development, Ferdowsi University of Mashhad, Mashhad, Iran. Email:
rhgholizadeh@um.ac.ir

1. Round 1

1.1. Reviewer 1

Reviewer:

The sentence, "Insurance companies should approach digital transformation incrementally or step-by-step," could be supported by specific examples from the insurance industry to highlight this phased approach.

The quantitative sampling method is described using Cochran's formula, but more context on sample demographics would improve clarity. State age, experience, or geographical representation.

The paper references Strauss and Corbin's systematic approach but does not explain why this coding method was chosen over others. Justify its selection to improve methodological rigor.

Provide a more detailed legend for Table 1 to clarify each column's role in the analysis. This will make the table more accessible for readers unfamiliar with qualitative coding.

The discussion of R² values could benefit from further context. Explain the importance of these values specifically for insurance customer experience transformation.

The significance of Q^2 is stated but not discussed in depth. Add an interpretation of what these high Q^2 values imply for the robustness of the proposed model.

The cybersecurity risks associated with digital transformation are only briefly mentioned. Expanding this to include real-world cases of breaches could provide a compelling example of the risks.

Authors revised the manuscript and uploaded the new document.

1.2. Reviewer 2

Reviewer:

In discussing insurtech, the article states, "Insurtech can impact value creation at the company level." Expand on this by providing a quantitative or qualitative measure of impact observed in prior research.

The description of digital transformation in insurance is thorough, but lacks mention of regional differences or challenges. Include a brief comparison of challenges in different markets.

The gap is identified but is somewhat general. Specify the unique contributions of this study in terms of model innovation or the unique case study context.

When explaining qualitative sampling, provide more detail on the expert selection criteria, e.g., "years of experience in insurance," to strengthen the sampling rationale.

In the figure caption, explain the significance of standard coefficients and why they are a focus. This will help in interpreting the graphical data.

The sentence, "Digital transformation in the insurance industry has become essential," is strong but lacks empirical support. Cite statistics on growth rates in digital adoption in insurance to reinforce this claim.

The conclusion claims that the model is "validated," but does not specify validation metrics. Consider adding a brief summary of the specific validation methods used.

Authors revised the manuscript and uploaded the new document.

2. Revised

Editor's decision after revisions: Accepted.

Editor in Chief's decision: Accepted.