

Designing a Model for Implementing Technologies in Insurance: A Qualitative Study

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1. Round 1

1.1. Reviewer 1

Reviewer:

The statement "Insurance managers must recognize their significance and role" (Introduction, para. 1) needs elaboration on the exact roles and responsibilities of insurance managers in this context. Consider expanding on the specific strategic functions they undertake in implementing innovation.

You state, "Semi-structured interviews were conducted with 12 experts" (Methodology, para. 1). Please clarify whether the interview questions were pre-tested or piloted to ensure reliability and validity of the responses.

In your methodology, there is mention of using a grounded theory approach (Methodology, para. 1). It would be useful to explain why this approach was chosen over other qualitative methods like phenomenology or case study analysis.

The description of open coding could be expanded (Findings, para. 1). It would be helpful to provide specific examples of how raw data was broken down into open codes and how these codes were refined through axial coding.

There is no mention of triangulation in the study. Consider discussing whether multiple sources of data or other methods were used to corroborate the interview findings and ensure the robustness of the qualitative analysis.

The "Technology Perception" component (Table 1) needs further elaboration. How were factors such as trust and perceived usefulness measured or evaluated in the context of technology adoption?

Authors revised the manuscript.

1.2. Reviewer 2

Reviewer:

In the paragraph discussing digital transformation, you reference "outdated technologies" (Introduction, para. 2). Specify what types of outdated technologies are most critical for insurance companies, as this term is too general.

In the section on open innovation, it is noted that "The core idea of open innovation is..." (Introduction, para. 3). While the definition is clear, the article could benefit from including a short comparison of open innovation with closed innovation to highlight the differences.

The research objective in the introduction lacks specificity. You mention presenting a "paradigmatic model" for technology adoption, but there is no clear statement of how this model fills a gap in existing research. Please clarify the novelty of your contribution.

While you mention the use of MAXQDA software (Methodology, para. 1), it would strengthen the methodological rigor to explain how this software contributed to the analysis—e.g., whether it facilitated theme generation or ensured the transparency of coding.

The article claims that "Theoretical saturation was reached after 12 interviews" (Methodology, para. 3). Please provide more details about how this saturation was determined and what criteria were used to judge that no new data was emerging.

In the "Behavioral Factors" category (Table 1), employee behavior and manager behavior are listed. It would enhance clarity if specific examples of behavioral factors from the interviews were provided in the text.

Authors revised the manuscript.

2. Revised

Editor's decision after revisions: Accepted.

Editor in Chief's decision: Accepted.